

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2021

OF THE CONDITION AND AFFAIRS OF THE

TRUSTGARD INSURANCE COMPANY

NAIC Group Code.....0267,.....0267.....NAIC Company Code.....40118.....Employer's ID Number.....41-1405571.....
(Current) (Prior)

Organized under the Laws of.....OH.....State of Domicile or Port of Entry.....OH.....

Country of Domicile.....US.....

Incorporated/Organized.....07/01/1981.....Commenced Business.....11/10/1981.....

Statutory Home Office.....671 South High Street.....Columbus, OH, US 43206-1066.....

Main Administrative Office.....671 South High Street.....
Columbus, OH, US 43206-1066.....614-445-2900.....
(Telephone)

Mail Address.....671 South High Street.....Columbus, OH, US 43206-1066.....

Primary Location of Books and
Records.....671 South High Street.....
Columbus, OH, US 43206-1066.....614-445-2900.....
(Telephone)

Internet Website Address.....www.grangeinsurance.com.....

Statutory Statement Contact.....Jeffrey P Siefker.....614-445-2900.....
(Telephone)

.....siefkerj@grangeinsurance.com.....614-542-3017.....
(E-Mail) (Fax)

OFFICERS

.....JOHN (NMN) AMMENDOLA, PRESIDENT & CEO.....TERESA JEAN BROWN, EVP & CFO.....

.....LAWAWN DEE COLEMAN, EVP & SECRETARY.....

OTHER

.....JOHN CHRISTOPHER MONTGOMERY, VP - INVESTMENTS.....

DIRECTORS OR TRUSTEES

.....JOHN (NMN) AMMENDOLA.....KATHIE JANE ANDRADE.....

.....JAMES MARTIN BENSON#.....MARK LEWIS BOXER.....

.....TERESA JEAN BROWN.....MICHAEL DESMOND FRAIZER.....

.....ROBERT ENLOW HOYT.....SUZAN BULYABA KEREERE.....

.....MARY MARNETTE PERRY.....THOMAS SIMRALL STEWART.....

.....CHRISTIANNA (NMN) WOOD.....

State of Ohio.....

County of Franklin.....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.

x

JOHN (NMN) AMMENDOLA
PRESIDENT & CEO

x

LAWAWN DEE COLEMAN
EVP & SECRETARY

x

TERESA JEAN BROWN
EVP & CFO

Subscribed and sworn to before me

this 22nd day of February

a. Is this an original filing? Yes

b. If no:

1. State the amendment number:

2. Date filed:

3. Number of pages attached:

x

ASSETS

		Current Year			Prior Year
		1	2	3	4
		Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1.	Bonds (Schedule D).....	79,255,052		79,255,052	77,245,356
2.	Stocks (Schedule D):				
	2.1 Preferred stocks.....				
	2.2 Common stocks.....				
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 \$ encumbrances).....				
	4.2 Properties held for the production of income (less \$ encumbrances).....				
	4.3 Properties held for sale (less \$ encumbrances).....				
5.	Cash (\$, Schedule E - Part 1), cash equivalents (\$ 1,063,795, Schedule E - Part 2) and short-term investments (\$, Schedule DA).....	1,063,795		1,063,795	762,307
6.	Contract loans (including \$ premium notes).....				
7.	Derivatives (Schedule DB).....				
8.	Other invested assets (Schedule BA).....				
9.	Receivables for securities.....	2,151		2,151	
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).....	80,320,998		80,320,998	78,007,663
13.	Title plants less \$ charged off (for Title insurers only).....				
14.	Investment income due and accrued.....	783,405		783,405	820,949
15.	Premiums and considerations:				
	15.1 Uncollected premiums and agents' balances in the course of collection.....				
	15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums).....				
	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.....				
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).....	81,104,403		81,104,403	78,828,612
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....				
28.	Total (Lines 26 and 27).....	81,104,403		81,104,403	78,828,612
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).....				

LIABILITIES, SURPLUS AND OTHER FUNDS

			1	2
			Current Year	Prior Year
1.	Losses (Part 2A, Line 35, Column 8)		–	
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)			
4.	Commissions payable, contingent commissions and other similar charges			
5.	Other expenses (excluding taxes, licenses and fees)		4,166	4,166
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)			
7.1	Current federal and foreign income taxes (including \$ 20,047 on realized capital gains (losses))		340,348	345,858
7.2	Net deferred tax liability		9,536	17,350
8.	Borrowed money \$ and interest thereon \$ 			
9.	Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 83,452,745 and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)			
10.	Advance premium			
11.	Dividends declared and unpaid:			
11.1	Stockholders			
11.2	Policyholders			
12.	Ceded reinsurance premiums payable (net of ceding commissions)			
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 \$ certified) (Schedule F, Part 3 Column 78)			
17.	Net adjustments in assets and liabilities due to foreign exchange rates			
18.	Drafts outstanding			
19.	Payable to parent, subsidiaries and affiliates		868,862	391,233
20.	Derivatives			
21.	Payable for securities			
22.	Payable for securities lending			
23.	Liability for amounts held under uninsured plans			
24.	Capital notes \$ and interest thereon \$ 			
25.	Aggregate write-ins for liabilities			
26.	Total liabilities excluding protected cell liabilities (Lines 1 through 25)		1,222,913	758,608
27.	Protected cell liabilities			
28.	Total liabilities (Lines 26 and 27)		1,222,913	758,608
29.	Aggregate write-ins for special surplus funds			
30.	Common capital stock		2,500,000	2,500,000
31.	Preferred capital stock			
32.	Aggregate write-ins for other-than-special surplus funds			
33.	Surplus notes			
34.	Gross paid in and contributed surplus		4,657,724	4,657,724
35.	Unassigned funds (surplus)		72,723,767	70,912,280
36.	Less treasury stock, at cost:			
36.1	shares common (value included in Line 30 \$)			
36.2	shares preferred (value included in Line 31 \$)			
37.	Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)		79,881,491	78,070,004
38.	Totals (Page 2, Line 28, Col. 3)		81,104,403	78,828,612
Details of Write-Ins				
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)			
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)			

STATEMENT OF INCOME

	1	2
	Current Year	Prior Year
Underwriting Income		
1. Premiums earned (Part 1, Line 35, Column 4).....	—	
Deductions:		
2. Losses incurred (Part 2, Line 35, Column 7).....	—	
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	—	
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	—	
5. Aggregate write-ins for underwriting deductions.....		
6. Total underwriting deductions (Lines 2 through 5).....	—	
7. Net income of protected cells.....		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7).....	—	
Investment Income		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	2,048,560	2,020,538
10. Net realized capital gains (losses) less capital gains tax of \$ 20,047 (Exhibit of Capital Gains (Losses)).....	75,414	9,421
11. Net investment gain (loss) (Lines 9 + 10).....	2,123,974	2,029,959
Other Income		
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$).....		
13. Finance and service charges not included in premiums.....		
14. Aggregate write-ins for miscellaneous income.....		
15. Total other income (Lines 12 through 14).....		
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	2,123,974	2,029,959
17. Dividends to policyholders.....		
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17).....	2,123,974	2,029,959
19. Federal and foreign income taxes incurred.....	320,301	357,261
20. Net income (Line 18 minus Line 19) (to Line 22).....	1,803,673	1,672,698
Capital and Surplus Account		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	78,070,004	76,347,638
22. Net income (from Line 20).....	1,803,673	1,672,698
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$		
25. Change in net unrealized foreign exchange capital gain (loss).....		
26. Change in net deferred income tax.....	7,814	49,668
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3).....		
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....		
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, Lines 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 to policyholders (Lines 22 through 37).....	1,811,487	1,722,365
39. Surplus as regards to policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	79,881,491	78,070,004
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.		
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).....		
3701.		
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page.....		
3799. Totals (Lines 3701 through 3703 plus 3798) (Line 37 above).....		

CASH FLOW

		1	2
		Current Year	Prior Year
Cash from Operations			
1.	Premiums collected net of reinsurance	—	
2.	Net investment income	2,817,014	2,603,768
3.	Miscellaneous income		
4.	Total (Lines 1 to 3)	2,817,014	2,603,768
5.	Benefit and loss related payments	—	
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7.	Commissions, expenses paid and aggregate write-ins for deductions	—	
8.	Dividends paid to policyholders		
9.	Federal and foreign income taxes paid (recovered) net of \$ 20,047 tax on capital gains (losses)	345,858	319,360
10.	Total (Lines 5 through 9)	345,858	319,360
11.	Net cash from operations (Line 4 minus Line 10)	2,471,156	2,284,408
Cash from Investments			
12.	Proceeds from investments sold, matured or repaid:		
12.1	Bonds	4,875,257	12,300,000
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	—	119,481
12.8	Total investment proceeds (Lines 12.1 to 12.7)	4,875,257	12,419,481
13.	Cost of investments acquired (long-term only):		
13.1	Bonds	7,520,402	17,864,261
13.2	Stocks		
13.3	Mortgage loans		
13.4	Real estate		
13.5	Other invested assets		
13.6	Miscellaneous applications	2,151	
13.7	Total investments acquired (Lines 13.1 to 13.6)	7,522,553	17,864,261
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)	(2,647,296)	(5,444,780)
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)	477,628	576,344
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	477,628	576,344
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)	301,488	(2,584,028)
19.	Cash, cash equivalents and short-term investments:		
19.1	Beginning of year	762,307	3,346,335
19.2	End of year (Line 18 plus Line 19.1)	1,063,795	762,307
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	2	3	4
		Net Premiums Written per Column 6, Part 1B	Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	–			–
2.	Allied lines	–			–
3.	Farmowners multiple peril				
4.	Homeowners multiple peril	–			–
5.	Commercial multiple peril	–			–
6.	Mortgage guaranty				
8.	Ocean marine				
9.	Inland marine	–			–
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	–			–
17.1.	Other liability – occurrence	–			–
17.2.	Other liability – claims-made				
17.3.	Excess workers' compensation				
18.1.	Products liability—occurrence	–			–
18.2.	Products liability—claims-made				
19.1,19.2.	Private passenger auto liability	–			–
19.3,19.4.	Commercial auto liability	–			–
21.	Auto physical damage	–			–
22.	Aircraft (all perils)				
23.	Fidelity				
24.	Surety				
26.	Burglary and theft				
27.	Boiler and machinery				
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	–			–
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)				

NONE

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A – RECAPITULATION OF ALL PREMIUMS

Line of Business		1	2	3	4	5
		Amount Unearned (Running One Year or Less from Date of Policy) (a)	Amount Unearned (Running More Than One Year from Date of Policy) (a)	Earned but Unbilled Premium	Reserve for Rate Credits and Retrospective Adjustments Based on Experience	Total Reserve for Unearned Premiums Cols. 1+2+3+4
1.	Fire					
2.	Allied lines					
3.	Farmowners multiple peril					
4.	Homeowners multiple peril					
5.	Commercial multiple peril					
6.	Mortgage guaranty					
8.	Ocean marine					
9.	Inland marine					
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					
17.1.	Other liability – occurrence					
17.2.	Other liability – claims-made					
17.3.	Excess workers' compensation					
18.1.	Products liability—occurrence					
18.2.	Products liability—claims-made					
19.1,19.2.	Private passenger auto liability					
19.3,19.4.	Commercial auto liability					
21.	Auto physical damage					
22.	Aircraft (all perils)					
23.	Fidelity					
24.	Surety					
26.	Burglary and theft					
27.	Boiler and machinery					
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					
36.	Accrued retrospective premiums based on experience	XXX	XXX	XXX	XXX	
37.	Earned but unbilled premiums	XXX	XXX	XXX	XXX	
38.	Balance (Sum of Lines 35 through 37)	XXX	XXX	XXX	XXX	
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:

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B – PREMIUMS WRITTEN

		1	Reinsurance Assumed		Reinsurance Ceded		6
			2	3	4	5	
Line of Business		Direct Business (a)	From Affiliates	From Non-Affiliates	To Affiliates	To Non-Affiliates	Net Premiums Written Cols. 1+2+3-4-5
1.	Fire	3,007,009		5,644	2,917,909	94,743	–
2.	Allied lines	1,869,500		4,748	1,812,362	61,886	–
3.	Farmowners multiple peril						
4.	Homeowners multiple peril	31,086,738		6,165	28,940,544	2,152,358	–
5.	Commercial multiple peril	17,065,913			15,244,719	1,821,194	–
6.	Mortgage guaranty						
8.	Ocean marine						
9.	Inland marine	347,602			331,125	16,478	–
10.	Financial guaranty						
11.1.	Medical professional liability – occurrence						
11.2.	Medical professional liability – claims-made						
12.	Earthquake	189,452			180,728	8,724	–
13.	Group accident and health						
14.	Credit accident and health (group and individual)						
15.	Other accident and health						
16.	Workers' compensation	2,531,966		(3)	2,375,144	156,819	–
17.1.	Other liability – occurrence	736,862			730,129	6,733	–
17.2.	Other liability – claims-made						
17.3.	Excess workers' compensation						
18.1.	Products liability – occurrence	27,405			27,405		–
18.2.	Products liability – claims-made						
19.1,19.2.	Private passenger auto liability	59,688,213			59,688,213		–
19.3,19.4.	Commercial auto liability	10,389,353		45,051	10,434,404		–
21.	Auto physical damage	60,920,389		479	60,754,753	166,115	–
22.	Aircraft (all perils)						
23.	Fidelity						
24.	Surety						
26.	Burglary and theft						
27.	Boiler and machinery						
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	187,860,401		62,083	183,437,434	4,485,050	–
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? NO
If yes: 1. The amount of such installment premiums \$
2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

		Losses Paid Less Salvage				5	6	7	8
		1	2	3	4				
Line of Business		Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 - 3)	Net Losses Unpaid Current Year (Part 2A, Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire	1,687,251	2,609	1,689,860	—	—		—	%
2.	Allied lines	272,747	1,803	274,550	—	—		—	%
3.	Farmowners multiple peril								%
4.	Homeowners multiple peril	17,303,274	2,788	17,306,062	—	—		—	%
5.	Commercial multiple peril	4,888,238		4,888,238	—	—		—	%
6.	Mortgage guaranty								%
8.	Ocean marine								%
9.	Inland marine	65,135		65,135	—	—		—	%
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	930,503	744	931,247	—	—		—	%
17.1.	Other liability — occurrence	6,599		6,599	—	—		—	%
17.2.	Other liability — claims-made								%
17.3.	Excess workers' compensation								%
18.1.	Products liability—occurrence					—		—	%
18.2.	Products liability—claims-made								%
19.1,19.2.	Private passenger auto liability	35,036,831		35,036,831	—	—		—	%
19.3,19.4.	Commercial auto liability	3,046,652	15,772	3,062,424	—	—		—	%
21.	Auto physical damage	35,255,007	325	35,255,332	—	—		—	%
22.	Aircraft (all perils)								%
23.	Fidelity								%
24.	Surety								%
26.	Burglary and theft								%
27.	Boiler and machinery								%
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	98,492,236	24,040	98,516,277	—	—		—	%
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

		Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7		
Line of Business		Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excl. Incurred But Not Reported (Cols. 1+2-3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1.	Fire.....	82,479	440	82,919	—	207,945	85	208,030	—	
2.	Allied lines.....	114,287	940	115,227	—	129,730	35	129,766	—	
3.	Farmowners multiple peril.....									
4.	Homeowners multiple peril.....	3,959,089	1,308	3,960,397	—	1,971,832	150	1,971,982	—	
5.	Commercial multiple peril.....	4,459,266		4,459,266	—	4,189,894		4,189,894	—	
6.	Mortgage guaranty.....									
8.	Ocean marine.....									
9.	Inland marine.....	3,126		3,126	—	9,860		9,860	—	
10.	Financial guaranty.....									
11.1.	Medical professional liability — occurrence.....									
11.2.	Medical professional liability — claims-made.....									
12.	Earthquake.....									
13.	Group accident and health.....								(a)	
14.	Credit accident and health (group and individual).....									
15.	Other accident and health.....								(a)	
16.	Workers' compensation.....	675,887	6,615	682,502	—	987,692	4,868	992,561	—	
17.1.	Other liability — occurrence.....					190,057		190,057	—	
17.2.	Other liability — claims-made.....									
17.3.	Excess workers' compensation.....									
18.1.	Products liability—occurrence.....					4,189		4,189	—	
18.2.	Products liability—claims-made.....									
19.1,19.2.	Private passenger auto liability.....	25,896,594		25,896,594	—	13,923,007		13,923,007	—	
19.3,19.4.	Commercial auto liability.....	6,166,829	41,136	6,207,965	—	3,721,997	17,597	3,739,594	—	
21.	Auto physical damage.....	(335,837)	17	(335,820)	—	1,778,623	3	1,778,626	—	
22.	Aircraft (all perils).....									
23.	Fidelity.....									
24.	Surety.....									
26.	Burglary and theft.....									
27.	Boiler and machinery.....									
28.	Credit.....									
29.	International.....									
30.	Warranty.....									
31.	Reinsurance - nonproportional assumed property.....	XXX				XXX				
32.	Reinsurance - nonproportional assumed liability.....	XXX				XXX				
33.	Reinsurance - nonproportional assumed financial lines.....	XXX				XXX				
34.	Aggregate write-ins for other lines of business.....									
35.	TOTALS.....	41,021,721	50,456	41,072,177	—	27,114,827	22,738	27,137,565	—	
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 \$ for present value of life indemnity claims.

UNDERWRITING AND INVESTMENT EXHIBIT
PART 3 – EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1. Direct	4,573,939			4,573,939
1.2. Reinsurance assumed				
1.3. Reinsurance ceded	4,573,939			4,573,939
1.4. Net claim adjustment services (1.1+1.2-1.3)	–			–
2. Commission and brokerage:				
2.1. Direct, excluding contingent		23,976,640		23,976,640
2.2. Reinsurance assumed, excluding contingent				
2.3. Reinsurance ceded, excluding contingent		23,976,640		23,976,640
2.4. Contingent—direct		3,749,229		3,749,229
2.5. Contingent—reinsurance assumed				
2.6. Contingent—reinsurance ceded		3,749,229		3,749,229
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)		–		–
3. Allowances to manager and agents				
4. Advertising				
5. Boards, bureaus and associations			176	176
6. Surveys and underwriting reports				
7. Audit of assureds' records				
8. Salary and related items:				
8.1. Salaries			23,717	23,717
8.2. Payroll taxes			2,796	2,796
9. Employee relations and welfare			5,998	5,998
10. Insurance			3,429	3,429
11. Directors' fees			158	158
12. Travel and travel items			337	337
13. Rent and rent items			5,555	5,555
14. Equipment				
15. Cost or depreciation of EDP equipment and software				
16. Printing and stationery			265	265
17. Postage, telephone and telegraph, exchange and express			4,036	4,036
18. Legal and auditing			320	320
19. Totals (Lines 3 to 18)			46,788	46,788
20. Taxes, licenses and fees:				
20.1. State and local insurance taxes deducting guaranty association credits of \$				
20.2. Insurance department licenses and fees				
20.3. Gross guaranty association assessments				
20.4. All other (excluding federal and foreign income and real estate)				
20.5. Total taxes, licenses and fees (20.1+20.2+20.3+20.4)				
21. Real estate expenses				
22. Real estate taxes				
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses			84,983	84,983
25. Total expenses incurred	–	–	131,771	(a) 131,771
26. Less unpaid expenses—current year			4,166	4,166
27. Add unpaid expenses—prior year			4,166	4,166
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)	–	–	131,771	131,771
Details of Write-Ins				
2401. Software Expense			15,193	15,193
2402. Miscellaneous Expense			566	566
2403. Deferred Compensation			3,010	3,010
2498. Summary of remaining write-ins for Line 24 from overflow page			66,214	66,214
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)			84,983	84,983

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

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a)..... 74,373	..... 74,595
1.1.	Bonds exempt from U.S. tax	(a)..... 787,335	..... 759,904
1.2.	Other bonds (unaffiliated)	(a)..... 1,356,042	..... 1,345,707
1.3.	Bonds of affiliates	(a).....	.....
2.1.	Preferred stocks (unaffiliated)	(b).....	.....
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)..... 125	..... 125
7.	Derivative instruments	(f).....	.....
8.	Other invested assets .....	.....	.....
9.	Aggregate write-ins for investment income .....	.....	.....
10.	Total gross investment income .....	..... 2,217,875	..... 2,180,331
11.	Investment expenses .....	.....	(g)..... 131,771
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) .....	.....	..... 131,771
17.	Net investment income (Line 10 minus Line 16) .....	.....	..... 2,048,560
Details of Write-Ins			
0901.	.....	
0902.	.....	
0903.	.....	
0998.	Summary of remaining write-ins for Line 09 from overflow page		
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 09 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 \$15,648 accrual of discount less \$746,559 amortization of premium and less \$5,661 paid for accrued interest on purchases.
(b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
(c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
(d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
(e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
(f) Includes \$ accrual of discount less \$ amortization of premium.
(g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
(h) Includes \$ interest on surplus notes and \$ interest on capital notes.
(i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds					
1.1.	Bonds exempt from U.S. tax					
1.2.	Other bonds (unaffiliated)	95,461		95,461		
1.3.	Bonds of affiliates					
2.1.	Preferred stocks (unaffiliated)					
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					
7.	Derivative instruments					
8.	Other invested assets					
9.	Aggregate write-ins for capital gains (losses)					
10.	Total capital gains (losses)	95,461		95,461		
Details of Write-Ins						
0901.	.....				
0902.	.....				
0903.	.....				
0998.	Summary of remaining write-ins for Line 09 from overflow page					
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)					

EXHIBIT OF NONADMITTED ASSETS

		1	2	3
		Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1.	Bonds (Schedule D).....			
2.	Stocks (Schedule D):			
2.1.	Preferred stocks.....			
2.2.	Common stocks.....			
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).....			
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.....			
15.2.	Deferred premiums, agents' balances and installments booked but deferred and not yet due.....			
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.....			
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).....			
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			
28.	Total (Lines 26 and 27).....			
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).....			

NONE

Notes to the Financial Statements

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

Trustgard Insurance Company (the “Company”) prepares its statutory financial statements in conformity with accounting practices prescribed or permitted by The Ohio Department of Insurance (the “Department”). The Department requires that insurance companies domiciled in the State of Ohio prepare their statutory basis financial statements in accordance with the National Association of Insurance Commissioners (“NAIC”) Accounting Practices and Procedures Manual (“NAIC SAP”) subject to any deviations prescribed or permitted by the Department. The Company does not employ accounting practices that depart from the NAIC SAP.

A reconciliation of the Company’s net income and surplus between NAIC SAP and practices prescribed and permitted by the State of Ohio is shown below:

	SSAP #	F/S Page	F/S Line #	2021	2020
Net Income					
(1) State basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ 1,803,673	\$ 1,672,698
(2) State prescribed practices that are an increase / (decrease) from NAIC SAP:					
(3) State permitted practices that are an increase / (decrease) from NAIC SAP:					
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$ 1,803,673	\$ 1,672,698
Surplus					
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 79,881,491	\$ 78,070,004
(6) State prescribed practices that are an increase / (decrease) from NAIC SAP:					
(7) State permitted practices that are an increase / (decrease) from NAIC SAP:					
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 79,881,491	\$ 78,070,004

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

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

C. Accounting Policy

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

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

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost, which approximates fair value.
- (2) Bonds not backed by other loans are stated at amortized cost using the scientific method.
- (3) Common stocks - None
- (4) Preferred stocks - None
- (5) Mortgage loans - None
- (6) Loan-backed securities are stated at either amortized cost or the lower of amortized cost or fair market value. The retrospective adjustment method is used to value all securities except for interest only securities or securities where the yield had become negative, those are valued using the prospective method.
- (7) Investments in subsidiaries, controlled and affiliated entities - None
- (8) Investments in joint ventures, partnerships and limited liability companies - None
- (9) Derivatives - None
- (10) The Company does not anticipate investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 53, Property- Casualty Contracts - Premiums.
- (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 is continually reviewed and any adjustments are reflected in the period determined.
- (12) Changes in capitalization policy - Not Applicable
- (13) Pharmaceutical rebate receivables - None

D. Going Concern

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

2. Accounting Changes and Corrections of Errors - Not Applicable

3. Business Combinations and Goodwill - Not Applicable

4. Discontinued Operations - Not Applicable

Notes to the Financial Statements

5. Investments

- A. Mortgage Loans, including Mezzanine Real Estate Loans - Not Applicable
- B. Debt Restructuring - Not Applicable
- C. Reverse Mortgages - Not Applicable
- D. Loan-Backed Securities - Not Applicable
- E. Dollar Repurchase Agreements and/or Securities Lending Transactions - Not Applicable
- F. Repurchase Agreements Transactions Accounted for as Secured Borrowing - Not Applicable
- G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing - Not Applicable
- H. Repurchase Agreements Transactions Accounted for as a Sale - Not Applicable
- I. Reverse Repurchase Agreements Transactions Accounted for as a Sale - Not Applicable
- J. Real Estate - Not Applicable
- K. Low-Income Housing Tax Credits (LIHTC) - Not Applicable
- L. Restricted Assets

(1) Restricted assets (including pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted										
	Current Year					(6)	(7)	Current Year			
	(1)	(2)	(3)	(4)	(5)			(8)	(9)	(10)	(11)
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity	Total (1 + 3)			Total Nonadmitted Restricted	Total Admitted Restricted (5-8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets, %	Admitted to Total Admitted Assets, %
a. Subject to contractual obligation for which liability is not shown	\$	\$	\$	\$	\$	\$	\$	\$	\$	%	%
b. Collateral held under security lending agreements
c. Subject to repurchase agreements
d. Subject to reverse repurchase agreements
e. Subject to dollar repurchase agreements
f. Subject to dollar reverse repurchase agreements
g. Placed under option contracts
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock
i. FHLB capital stock
j. On deposit with states	2,674,573 .....	.....	.....	.....	2,674,573	2,328,608	345,965 .....	.....	2,674,573	3.298	3.298
k. On deposit with other regulatory bodies
l. Pledged as collateral to FHLB (including assets backing funding agreements)
m. Pledged as collateral not captured in other categories
n. Other restricted assets
o. Total restricted assets	\$ 2,674,573	\$	\$	\$	\$ 2,674,573	\$ 2,328,608	\$ 345,965	\$	\$ 2,674,573	3.298 %	3.298 %

(2) Detail of assets pledged as collateral not captured in other categories (contracts that share similar characteristics, such as reinsurance and derivatives, are reported in the aggregate) - Not Applicable

(3) Detail of other restricted assets (contracts that share similar characteristics, such as reinsurance and derivatives, are reported in the aggregate) - Not Applicable

(4) Collateral received and reflected as assets within the reporting entity's financial statements - Not Applicable

- M. Working Capital Finance Investments - Not Applicable
- N. Offsetting and Netting of Assets and Liabilities - Not Applicable
- O. 5GI Securities - Not Applicable
- P. Short Sales - Not Applicable

Notes to the Financial Statements

5. Investments (Continued)

Q. Prepayment Penalty and Acceleration Fees

	General Account	Protected Cell
(1) Number of CUSIPs	1	—
(2) Aggregate amount of investment income	\$ 12,417	\$ —

R. Reporting Entity's Share of Cash Pool by Asset type - Not Applicable

6. Joint Ventures, Partnerships and Limited Liability Companies - Not Applicable

7. Investment Income - Not Applicable

8. Derivative Instruments - Not Applicable

9. Income Taxes

A. Components of the Net Deferred Tax Asset/(Liability)

(1) Change between years by tax character

	2021			2020			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	Total (Col 1+2)	Ordinary	Capital	Total (Col 4+5)	Ordinary (Col 1-4)	Capital (Col 2-5)	Total (Col 7+8)
(a) Gross deferred tax assets	\$	\$	\$	\$	\$	\$	\$	\$	\$
(b) Statutory valuation allowance adjustments									
(c) Adjusted gross deferred tax assets (1a - 1b)									
(d) Deferred tax assets nonadmitted									
(e) Subtotal net admitted deferred tax asset (1c - 1d)	\$	\$	\$	\$	\$	\$	\$	\$	\$
(f) Deferred tax liabilities	9,536		9,536	17,350		17,350	(7,814)		(7,814)
(g) Net admitted deferred tax asset/(net deferred tax liability) (1e - 1f)	\$ (9,536)	\$	\$ (9,536)	\$ (17,350)	\$	\$ (17,350)	\$ 7,814	\$	\$ 7,814

(2) Admission calculation components SSAP No. 101

	2021			2020			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	Total (Col 1+2)	Ordinary	Capital	Total (Col 4+5)	Ordinary (Col 1-4)	Capital (Col 2-5)	Total (Col 7+8)
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$	\$	\$	\$	\$	\$	\$	\$	\$
(b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation (lesser of 2(b)1 and 2(b)2 below)									
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date									
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	11,982,224	XXX	XXX	11,710,501	XXX	XXX	271,723
(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									
(d) Deferred tax assets admitted as the result of application of SSAP No. 101.									
Total (2(a) + 2(b) + 2(c))	\$	\$	\$	\$	\$	\$	\$	\$	\$

(3) Ratio used as basis of admissibility

	2021	2020
(a) Ratio percentage used to determine recovery period and threshold limitation amount	11,924.620 %	26,009.980 %
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	\$ 79,881,491	\$ 78,087,354

Notes to the Financial Statements

9. Income Taxes (Continued)

(4) Impact of tax-planning strategies

(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage

	2021		2020		Change	
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	Ordinary	Capital	Ordinary (Col. 1-3)	Capital (Col. 2-4)
1. Adjusted gross DTAs amount from Note 9A1(c)	\$	\$	\$	\$	\$	\$
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	%	%	%	%	%	%
3. Net admitted adjusted gross DTAs amount from Note 9A1(e)	\$	\$	\$	\$	\$	\$
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	%	%	%	%	%	%

(b) Use of reinsurance-related tax-planning strategies

Does the company's tax-planning strategies include the use of reinsurance? NO

B. Regarding Deferred Tax Liabilities That Are Not Recognized - Not Applicable

C. Major Components of Current Income Taxes Incurred

		(1)	(2)	(3)
		2021	2020	Change (1-2)
Current income taxes incurred consist of the following major components:				
1. Current Income Tax				
(a) Federal		\$ 318,327	\$ 320,538	\$ (2,211)
(b) Foreign		—		—
(c) Subtotal		\$ 318,327	\$ 320,538	\$ (2,211)
(d) Federal income tax on net capital gains		20,047	(11,403)	31,450
(e) Utilization of capital loss carry-forwards		—		—
(f) Other		1,974	36,723	(34,749)
(g) Federal and foreign income taxes incurred		\$ 340,348	\$ 345,858	\$ (5,510)
		(1)	(2)	(3)
		2021	2020	Change (1-2)
2. Deferred Tax Assets				
(a) Ordinary				
(1) Discounting of unpaid losses		\$	\$	\$
(2) Unearned premium reserve				
(3) Policyholder reserves				
(4) Investments				
(5) Deferred acquisition costs				
(6) Policyholder dividends accrual				
(7) Fixed assets				
(8) Compensation and benefits accrual				
(9) Pension accrual				
(10) Receivables - nonadmitted				
(11) Net operating loss carry-forward				
(12) Tax credit carry-forward				
(13) Other (including items less than 5% of total ordinary tax assets)				
(99) Subtotal		\$	\$	\$
(b) Statutory valuation allowance adjustment				
(c) Nonadmitted				
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)		\$	\$	\$
(e) Capital				
(1) Investments		\$	\$	\$
(2) Net capital loss carry-forward				
(3) Real estate				
(4) Other (including items <5% of total capital tax assets)				
(99) Subtotal		\$	\$	\$
(f) Statutory valuation allowance adjustment				
(g) Nonadmitted				
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)				
(i) Admitted deferred tax assets (2d + 2h)		\$	\$	\$

Notes to the Financial Statements

9. Income Taxes (Continued)

	(1) 2021	(2) 2020	(3) Change (1-2)
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	\$ 9,536	\$ 17,350	\$ (7,814)
(2) Fixed assets			
(3) Deferred and uncollected premium			
(4) Policyholder reserves			
(5) Other (including items <5% of total ordinary tax liabilities)			
(99) Subtotal	\$ 9,536	\$ 17,350	\$ (7,814)
(b) Capital			
(1) Investments	\$	\$	\$
(2) Real estate			
(3) Other (including items <5% of total capital tax liabilities)			
(99) Subtotal	\$	\$	\$
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 9,536	\$ 17,350	\$ (7,814)
4. Net deferred tax assets/liabilities (2i - 3c)	\$ (9,536)	\$ (17,350)	\$ 7,814

D. Among the More Significant Book to Tax Adjustments

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

	2021	Effective Tax Rate
Income before taxes	\$ 450,244	21.000 %
Tax-exempt interest	(159,580)	-7.443 %
Dividends received deduction	—	— %
Proration	39,896	1.861 %
Meals & entertainment, lobbying expense, etc.	—	— %
Pension (pre-paid & unfunded PBO)	—	— %
Change in nonadmit	—	— %
Realized (gain)/loss on donation of securities	—	— %
Rate change	—	— %
Other, including prior year true-ups	1,974	0.092 %
Total	\$ 332,534	15.510 %

	2021	Effective Tax Rate
Federal and foreign income tax incurred expense/(benefit)	\$ 320,301	14.939 %
Tax on realized gains/(losses)	20,047	0.935 %
Change in net deferred income tax charge/(benefit)	(7,814)	-0.364 %
Total statutory income taxes	\$ 332,534	15.510 %

E. Operating Loss and Tax Credit Carryforwards

- (1) Unused loss carryforwards available - Not Applicable
- (2) Income tax expense available for recoupment

	Ordinary	Capital	Total
2019	\$ —	\$ 4,046	\$ 4,046
2020	313,177	—	313,177
2021	318,327	20,047	338,374

- (3) Deposits admitted under IRS Code Section 6603 - Not Applicable

F. Consolidated Federal Income Tax Return

- (1) The Company's federal income tax return is consolidated through Grange Mutual Holding Company (GMHC), see 10A below for additional information on the corporate structure.
- (2) The method of allocation among companies is subject to a written agreement, approved by the Board of Directors, whereby allocation is made based upon the subsidiary's portion of the consolidated tax liability.

G. Federal or Foreign Income Tax Loss Contingencies - Not Applicable

H. Repatriation Transition Tax (RTT) - Not Applicable

I. Alternative Minimum Tax (AMT) Credit - Not Applicable

Notes to the Financial Statements

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

- A. The Company is a 100% owned subsidiary of Grange Insurance Company ("GIC"), an insurance company domiciled in the State of Ohio and a member of the Grange Insurance Operations. The Company's parent, GIC, and its affiliate, Integrity Insurance Company, are stock companies 100% owned by Grange Holdings, Inc. ("GHI"), which is 100% owned by Grange Mutual Holding Company.
- B. Detail of Related Party Transactions - Not Applicable
- C. Transactions With Related Party Who Are Not Reported on Schedule Y - Not Applicable
- D. As of the end of the period, the Company reported \$0.9million as amounts due to GIC.
- E. The Company maintains a service agreement with GIC, whereby GIC provides service for the Company and makes available all services necessary to support its business operations. These services include all necessary financial, actuarial, audit, accounting, tax, information technology, records management and legal and compliance services, other than those provided by third-party service providers.
- F. Guarantees or Contingencies - Not Applicable
- G. The Company participates in a pooling reinsurance agreement detailed in Note 26.
- H. Amount Deducted for Investment in Upstream Company - Not Applicable
- I. Detail of Investments in Affiliates Greater Than 10% of Admitted Assets - Not Applicable
- J. Write-Down for Impairments of Investments in Subsidiary Controlled or Affiliated Companies - Not Applicable
- K. Foreign Subsidiary Value Using CARVM - Not Applicable
- L. Downstream Holding Company Value Using Look-Through Method - Not Applicable
- M. All SCA Investments - Not Applicable
- N. Investment in Insurance SCAs - Not Applicable
- O. SCA and SSAP No. 48 Entity Loss Tracking - Not Applicable

11. Debt - Not Applicable

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

- A. Defined Benefit Plan - Not Applicable
- B. Investment Policies and Strategies of Plan Assets - Not Applicable
- C. Fair Value of Each Class of Plan Assets - Not Applicable
- D. Expected Long-Term Rate of Return for the Plan Assets - Not Applicable
- E. Defined Contribution Plans
See item G below.
- F. Multiemployer Plans - Not Applicable
- G. Consolidated/Holding Company Plans
All employees are employed by GIC and participate in the pension and other benefit plans of GIC and GHI.

The qualified defined benefit pension plan ("Plan") is sponsored by GHI and is currently fully funded, with no contributions in 2021. As a result, all costs associated with this plan are held at GHI. If the Plan is underfunded in future periods and contributions into the Plan are required, the cost of those future contributions will be allocated via the pooling agreement.

There are two nonqualified plans also sponsored by GHI.

The postretirement benefit plan is still sponsored by GIC and all annual costs for 2021 are shared via the pooling agreement.
- H. Postemployment Benefits and Compensated Absences - Not Applicable
- I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17) - Not Applicable

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

- A. The Company has 2,000,000 shares authorized, issued and outstanding. All shares are Class A shares.
- B. Dividend Rate of Preferred Stock - Not Applicable
- C. Dividend Restrictions - Not Applicable
- D. Ordinary Dividends - Not Applicable
- E. Company Profits Paid as Ordinary Dividends - Not Applicable
- F. Surplus Restrictions - Not Applicable
- G. Surplus Advances - Not Applicable
- H. Stock Held for Special Purposes - Not Applicable
- I. Changes in Special Surplus Funds - Not Applicable
- J. Unassigned Funds (Surplus) - Not Applicable
- K. Company-Issued Surplus Debentures or Similar Obligations - Not Applicable
- L. Impact of Any Restatement Due to Prior Quasi-Reorganizations - Not Applicable

Notes to the Financial Statements

13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations (Continued)

M. Effective Date(s) of Quasi-Reorganizations in the Prior 10 Years - Not Applicable

14. Liabilities, Contingencies and Assessments

A. Contingent Commitments - Not Applicable

B. Assessments

- (1) Guaranty Fund Assessments are recorded by the parent, GIC.
- (2) Assets (Liabilities) recognized from paid and accrued premium tax offsets and policy surcharges - Not Applicable
- (3) Guaranty fund liabilities and assets related to long-term care insolvencies - Not Applicable

C. Gain Contingencies - Not Applicable

D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits - Not Applicable

E. Product Warranties - Not Applicable

F. Joint and Several Liabilities - Not Applicable

G. All Other Contingencies

Various lawsuits against the Company have arisen in the course of business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company.

15. Leases - Not Applicable

16. Information About Financial Instruments With Off-Balance-Sheet Risk And Financial Instruments With Concentrations of Credit Risk - Not Applicable

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities - Not Applicable

18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans - Not Applicable

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators - Not Applicable

20. Fair Value Measurements

A. Fair Value Measurement

All assets and liabilities of the Company are measured and reported at cost or amortized cost.

- (1) Fair value measurements at reporting date - Not Applicable
- (2) Fair value measurements in Level 3 of the fair value hierarchy - Not Applicable
- (3) Policy on transfers into and out of Level 3 - Not Applicable
- (4) Reported Fair Value of Investments within Level 2 and Level 3: According to statutory accounting rules, fixed income securities with a rating of NAIC 1 or 2 are reported at amortized cost. Securities with a rating of NAIC 3 thru 6, or non-investment grade ratings, are measured and reported at the lower of amortized cost or fair value on the statement of financial position. As of the end of the period, the Company did not have any bonds rated NAIC 3 thru 6, and therefore did not report any securities at fair value.
- (5) Derivatives - Not Applicable

B. Other Fair Value Disclosures - Not Applicable

C. Fair Values for All Financial Instruments by Level 1, 2 and 3

Type of Financial Instrument	Aggregate Fair Value		Admitted Assets	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds.....	\$.....	82,932,071	\$.....	79,255,052	\$.....	82,932,071	\$.....	—
Money market		1,063,795		1,063,795		—	—	—

D. Not Practicable to Estimate Fair Value - Not Applicable

E. Nature and Risk of Investments Reported at NAV - Not Applicable

21. Other Items

A. Unusual or Infrequent Items - Not Applicable

B. Troubled Debt Restructuring - Not Applicable

C. Other Disclosures

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

D. Business Interruption Insurance Recoveries - Not Applicable

E. State Transferable and Non-Transferable Tax Credits - Not Applicable

F. Subprime-Mortgage-Related Risk Exposure - Not Applicable

Notes to the Financial Statements

21. Other Items (Continued)

- G. Insurance-Linked Securities (ILS) Contracts - Not Applicable
- H. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy - Not Applicable

22. Events Subsequent

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

23. Reinsurance

- A. Unsecured Reinsurance Recoverables - Not Applicable
- B. Reinsurance Recoverable in Dispute - Not Applicable
- C. Reinsurance Assumed and Ceded
 - (1) Maximum amount of return commission that would have been due reinsurers if all of the company's reinsurance was canceled or if the company's insurance assumed was canceled

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$ –	\$ –	\$ 82,665,167	\$ 14,879,730	\$ (82,665,167)	\$ (14,879,730)
b. All other	35,306	6,355	787,578	141,764	(752,272)	(135,409)
c. Total	<u>\$ 35,306</u>	<u>\$ 6,355</u>	<u>\$ 83,452,745</u>	<u>\$ 15,021,494</u>	<u>\$ (83,417,439)</u>	<u>\$ (15,015,139)</u>
d. Direct unearned premium reserve.....			\$ 83,417,439			

- (2) The additional or return commission, predicated on loss experience or on any other form of profit sharing arrangements in this statement as a result of existing contractual arrangements is accrued as follows:

Reinsurance

	Direct	Assumed	Ceded	Net
a. Contingent commission	\$ 3,749,229	\$ –	\$ 3,749,229	\$ –
b. Sliding scale adjustments				
c. Other profit commission arrangements				
d. Total	<u>\$ 3,749,229</u>	<u>\$ –</u>	<u>\$ 3,749,229</u>	<u>\$ –</u>

- (3) Risks attributed to each of the company's protected cells - Not Applicable

- D. Uncollectible Reinsurance - Not Applicable
- E. Commutation of Ceded Reinsurance - Not Applicable
- F. Retroactive Reinsurance - Not Applicable
- G. Reinsurance Accounted for as a Deposit - Not Applicable
- H. Disclosures for the Transfer of Property and Casualty Run-Off Agreements - Not Applicable
- I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation - Not Applicable
- J. Reinsurance Agreements Qualifying for Reinsurer Aggregation - Not Applicable
- K. Reinsurance Credit - Not Applicable

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

- A. Method Used to Estimate - Not Applicable
- B. Method Used to Record - Not Applicable
- C. Amount and Percent of Net Retrospective Premiums - Not Applicable
- D. Medical Loss Ratio Rebates Required Pursuant to the Public Health Service Act - Not Applicable
- E. Calculation of Nonadmitted Retrospective Premium - Not Applicable
- F. Risk-Sharing Provisions of the Affordable Care Act (ACA)

- (1) Accident and health insurance premium subject to the Affordable Care Act risk-sharing provisions

Did the reporting entity write accident and health insurance premium which is subject to the Affordable Care Act risk sharing provisions? NO

- (2) Impact of Risk-Sharing Provisions of the Affordable Care Act on admitted assets, liabilities and revenue for the current year - Not Applicable
- (3) Roll-forward of prior year ACA risk-sharing provisions for the following asset (gross of any nonadmission) and liability balances, along with the reasons for adjustments to prior year balance - Not Applicable
- (4) Roll-forward of risk corridors asset and liability balances by program benefit year - Not Applicable
- (5) ACA risk corridors receivable as of reporting date - Not Applicable

25. Changes in Incurred Losses and Loss Adjustment Expenses

- A. Reasons for Changes in the Provision for Incurred Loss and Loss Adjustment Expenses Attributable to Insured Events of Prior Years
As a result of the intercompany pooling agreement, all reserves have been ceded based on the pooling agreement.

Notes to the Financial Statements

25. Changes in Incurred Losses and Loss Adjustment Expenses (Continued)

- B. Significant Changes in Methodologies and Assumptions Used in Calculating the Liability for Unpaid Losses and Loss Adjustment Expenses - Not Applicable

26. Intercompany Pooling Arrangements

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

	NAIC Co Code	Pooling Percentage
Lead Company: Grange Insurance Company	14060	96.00%
Affiliates: Trustgard Insurance Company	40118	0.00%
Grange Indemnity Insurance Company	10322	0.00%
Grange Insurance Company of Michigan	11136	0.00%
Grange Property & Casualty Insurance Company	11982	0.00%
Integrity Insurance Company	14303	4.00%
Integrity Property & Casualty Insurance Company	12986	0.00%
Integrity Select Insurance Company	10288	0.00%

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

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

- C. Not Applicable
- D. Not Applicable
- E. Not Applicable
- F. Not Applicable
- G. Not Applicable

27. Structured Settlements - Not Applicable

28. Health Care Receivables - Not Applicable

29. Participating Policies - Not Applicable

30. Premium Deficiency Reserves

- | | |
|---|------------|
| 1. Liability carried for premium deficiency reserves: | \$— |
| 2. Date of the most recent evaluation of this liability: | 12/31/2021 |
| 3. Was anticipated investment income utilized in the calculation? | NO |

31. High Deductibles - Not Applicable

32. Discounting of Liabilities For Unpaid Losses or Unpaid Loss Adjustment Expenses - Not Applicable

33. Asbestos/Environmental Reserves - Not Applicable

34. Subscriber Savings Accounts - Not Applicable

35. Multiple Peril Crop Insurance - Not Applicable

36. Financial Guaranty Insurance - Not Applicable

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

GENERAL

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

YES

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?

YES
- 1.3. State Regulating?

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

NO
- 1.5. If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.
- 2.1. Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

NO
- 2.2. If yes, date of change:
- 3.1. State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2019
- 3.2. State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

12/31/2019
- 3.3. State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

02/03/2021
- 3.4. By what department or departments?

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

N/A
- 3.6. Have all of the recommendations within the latest financial examination report been complied with?

YES
- 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?

NO

4.12. renewals?

NO
- 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?

NO

4.22. renewals?

NO
- 5.1. Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

NO

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

1	2	3
Name of Entity	NAIC Company Code	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?

NO
- 6.2. If yes, give full information
- 7.1. Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

NO
- 7.2. If yes,

7.21. State the percentage of foreign control

%

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

1	2
Nationality	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?

NO
- 8.2. If response to 8.1 is yes, please identify the name of the DIHC.
- 8.3. Is the company affiliated with one or more banks, thrifts or securities firms?

NO
- 8.4. If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

- 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?.....NO.....
- 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?.....NO.....
9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Deloitte & Touche LLP, 180 East Broad St., Suite 1400, Columbus, OH 43215
- 10.1. Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?.....NO.....
- 10.2. If the response to 10.1 is yes, provide information related to this exemption:
- 10.3. Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation?.....NO.....
- 10.4. If the response to 10.3 is yes, provide information related to this exemption:
- 10.5. Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?.....YES.....
- 10.6. If the response to 10.5 is no or n/a, please explain.
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Philip A. Baum, FCAS, MAAA, Officer of the Reporting Entity.
- 12.1. Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?.....NO.....
12.11 Name of real estate holding company
- 12.12 Number of parcels involved..... -
- 12.13 Total book / adjusted carrying value..... \$
- 12.2. If yes, provide explanation
13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 13.1. What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?.....
- 13.2. Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?.....
- 13.3. Have there been any changes made to any of the trust indentures during the year?.....
- 13.4. If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?.....
- 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.....
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?.....NO.....
- 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?.....NO.....
- 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?.....NO.....
- 15.2. If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof?.....YES.....
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof?.....YES.....
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.....

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?
- 20.1. Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers
- 20.12 To stockholders not officers
- 20.13 Trustees, supreme or grand (Fraternal only)
- 20.2. Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers
- 20.22 To stockholders not officers
- 20.23 Trustees, supreme or grand (Fraternal only)
- 21.1. Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?
- 21.2. If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others
- 21.22 Borrowed from others
- 21.23 Leased from others
- 21.24 Other
- 22.1. Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments?
- 22.2. If answer is yes:
- 22.21 Amount paid as losses or risk adjustment
- 22.22 Amount paid as expenses
- 22.23 Other amounts paid
- 23.1. Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?
- 23.2. If yes, indicate any amounts receivable from parent included in the Page 2 amount.
- 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?
- 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.

1	2
Name of Third-Party	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)
- 25.02. If no, give full and complete information, relating thereto
- On deposit in custodial account
- 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)
- N/A
- 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
- 25.05. For the reporting entity's securities lending program, report amount of collateral for other programs
- 25.06. Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?
- 25.07. Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?
- 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?
- 25.09. For the reporting entity's securities 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
- 25.092. Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2
- 25.093. Total payable for securities lending reported on the liability page
- 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 21.1 and 25.03)
- 26.2. If yes, state the amount thereof at December 31 of the current year:
- 26.21. Subject to repurchase agreements
- 26.22. Subject to reverse repurchase agreements
- 26.23. Subject to dollar repurchase agreements
- 26.24. Subject to reverse dollar repurchase agreements
- 26.25. Placed under option agreements
- 26.26. Letter stock or securities restricted as to sale - excluding FHLB Capital Stock
- 26.27. FHLB Capital Stock
- 26.28. On deposit with states
- 26.29. On deposit with other regulatory bodies
- 26.30. Pledged as collateral - excluding collateral pledged to an FHLB
- 26.31. Pledged as collateral to FHLB - including assets backing funding agreements
- 26.32. Other
- 26.3. For category (26.26) provide the following:

1	2	3
Nature of Restriction	Description	Amount
		\$

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

27.1. Does the reporting entity have any hedging transactions reported on Schedule DB? NO
27.2. If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? If no, attach a description with this statement. N/A

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?
27.4. If the response to 27.3 is YES, does the reporting entity utilize:
27.41 Special accounting provision of SSAP No. 108
27.42 Permitted accounting practice
27.43 Other accounting guidance
27.5. By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:
• The reporting entity has obtained explicit approval from the domiciliary state.
• Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
• Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
• Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.
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? NO
28.2. If yes, state the amount thereof at December 31 of the current year. \$
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 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the *NAIC Financial Condition Examiners Handbook*? YES
29.01. For agreements that comply with the requirements of the *NAIC Financial Condition Examiners Handbook*, complete the following:

1	2
Name of Custodian(s)	Custodian's Address
Northern Trust	333 S Wabash Street WB43, Chicago, IL 60604

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	2	3
Name(s)	Location(s)	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? NO

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

1	2	3	4
Old Custodian	New Custodian	Date of Change	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	2
Name of Firm or Individual	Affiliation
J. Christopher Montgomery	I
James Habegger	I
John Ammendola	I
Teresa Brown	I

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

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)])? NO

30.2. If yes, complete the following schedule:

1	2	3
CUSIP #	Name of Mutual Fund	Book/Adjusted Carrying Value
30.2999 TOTAL		\$

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

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

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

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
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1. Bonds.....	\$..... 79,255,052	\$..... 82,932,071	\$..... 3,677,019
31.2. Preferred Stocks.....			
31.3. Totals.....	\$..... 79,255,052	\$..... 82,932,071	\$..... 3,677,019

31.4. Describe the sources or methods utilized in determining the fair values:
The Company utilizes fair values provided by its custodian Northern Trust. ICE is their primary source.

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.....

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.....

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.....

33.2. If no, list exceptions:

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

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

b. Issuer or obligor is current on all contracted interest and principal payments.

c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities?.....NO.....

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

a. The security was purchased prior to January 1, 2018.

b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.

c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as an NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.

d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

Has the reporting entity self-designated PLGI securities?.....NO.....

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?.....NO.....

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 completed robust re-underwriting of the transaction for which documentation is available for regulator review.

d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 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.....

OTHER

38.1. Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?.....\$..... -

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	2
Name	Amount Paid
	\$

39.1. Amount of payments for legal expenses, if any?.....\$..... -

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

1	2
Name	Amount Paid
	\$

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

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

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

1	2
Name	Amount Paid
	\$

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

1.1.

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

NO

1.2.

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

\$

1.3.

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

\$

1.31.

Reason for excluding.

1.4.

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

\$

1.5.

Indicate total incurred claims on all Medicare Supplement insurance.

\$

1.6.

Individual policies:

Most current three years:

1.61.

Total premium earned

\$

1.62.

Total incurred claims

\$

1.63.

Number of covered lives

All years prior to most current three years:

1.64.

Total premium earned

\$

1.65.

Total incurred claims

\$

1.66.

Number of covered lives

1.7.

Group policies:

Most current three years:

1.71.

Total premium earned

\$

1.72.

Total incurred claims

\$

1.73.

Number of covered lives

All years prior to most current three years:

1.74.

Total premium earned

\$

1.75.

Total incurred claims

\$

1.76.

Number of covered lives

2.

Health Test:

2.1.

Premium Numerator

\$

\$

2.2.

Premium Denominator

\$

–

\$

2.3.

Premium Ratio (2.1/2.2)

%

%

2.4.

Reserve Numerator

\$

\$

2.5.

Reserve Denominator

\$

–

\$

2.6.

Reserve Ratio (2.4/2.5)

%

%

3.1.

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

NO

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

\$

\$

3.22.

Non-participating policies

\$

\$

4.

For Mutual reporting entities and Reciprocal Exchanges only:

4.1.

Does the reporting entity issue assessable policies?

NO

4.2.

Does the reporting entity issue non-assessable policies?

YES

4.3.

If assessable policies are issued, what is the extent of the contingent liability of the policyholders?

%

4.4.

Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums.

\$

5.

For Reciprocal Exchanges Only:

5.1.

Does the exchange appoint local agents?

NO

5.2.

If yes, is the commission paid:

5.21.

Out of Attorney's-in-fact compensation

N/A

5.22.

As a direct expense of the exchange

N/A

5.3.

What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?

5.4.

Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred?

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:

Purchased statutory workers' compensation reinsurance.

6.2.

Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process:

See Notes to the Financial Statements Number 21.

6.3.

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

See Notes to the Financial Statements Number 21.

6.4.

Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?

YES

6.5.

If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss

7.1.

Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)?

NO

7.2.

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

7.3.

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

8.1.

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

NO

8.2.

If yes, give full information

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

9.1.

Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
(c) Aggregate stop loss reinsurance coverage;
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity.

NO

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.

NO

9.3.

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

9.4.

Except for transactions meeting the requirements of paragraph 36 of *SSAP No. 62R—Property and Casualty Reinsurance*, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP?

NO

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.

NO

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

11.1.

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

NO

11.2.

If yes, give full information

12.1.

If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
12.11 Unpaid losses
12.12 Unpaid underwriting expenses (including loss adjustment expenses)

\$
\$

12.2.

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

\$

12.3.

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

NO

12.4.

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

%
%

12.5.

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

NO

12.6.

If yes, state the amount thereof at December 31 of current year:
12.61 Letters of Credit
12.62 Collateral and other funds

\$
\$

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

- 13.1. Largest net aggregate amount insured in any one risk (excluding workers' compensation):..... \$ 2,000,000
- 13.2. Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision?..... NO
- 13.3. State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. 1
- 14.1. Is the reporting entity a cedant in a multiple cedant reinsurance contract?..... YES
- 14.2. If yes, please describe the method of allocating and recording reinsurance among the cedants:
See Notes to Financial Statement Number 26. Catastrophe Excess Loss Agreement allocated on percentage of participation.
- 14.3. If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts?..... YES
- 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?..... NO
- 15.2. If yes, give full information

- 16.1. Does the reporting entity write any warranty business?..... NO
If yes, disclose the following information for each of the following types of warranty coverage:

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

* Disclose type of coverage:

- 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?..... NO
Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from the statutory provision for unauthorized reinsurance. Provide the following information for this exemption:
- 17.11. Gross amount of unauthorized reinsurance in Schedule F – Part 3 exempt from the statutory provision for unauthorized reinsurance..... \$
- 17.12. Unfunded portion of Interrogatory 17.11..... \$
- 17.13. Paid losses and loss adjustment expenses portion of Interrogatory 17.11..... \$
- 17.14. Case reserves portion of Interrogatory 17.11..... \$
- 17.15. Incurred but not reported portion of Interrogatory 17.11..... \$
- 17.16. Unearned premium portion of Interrogatory 17.11..... \$
- 17.17. Contingent commission portion of Interrogatory 17.11..... \$
- 18.1. Do you act as a custodian for health savings accounts?..... NO
- 18.2. If yes, please provide the amount of custodial funds held as of the reporting date..... \$
- 18.3. Do you act as an administrator for health savings accounts?..... NO
- 18.4. If yes, please provide the balance of the funds administered as of the reporting date..... \$
19. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? YES
- 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?.....

FIVE–YEAR HISTORICAL DATA

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

	1	2	3	4	5
	2021	2020	2019	2018	2017
Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	73,418,847	71,417,108	65,176,338	62,903,407	55,712,044
2. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	66,344,822	62,315,888	54,735,128	50,173,873	45,138,644
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	48,158,816	41,635,684	37,424,280	35,248,281	29,377,101
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....					
5. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
6. Total (Line 35).....	187,922,484	175,368,679	157,335,746	148,325,562	130,227,790
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3,19.4).....	–				(5,294,940)
8. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	–				(3,788,336)
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	–				(7,269,462)
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....					
11. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
12. Total (Line 35).....	–				(16,352,738)
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8).....	–				
14. Net investment gain (loss) (Line 11).....	2,123,974	2,029,959	2,244,203	1,996,380	3,105,371
15. Total other income (Line 15).....					
16. Dividends to policyholders (Line 17).....					
17. Federal and foreign income taxes incurred (Line 19).....	320,301	357,261	313,400	348,820	(861,868)
18. Net income (Line 20).....	1,803,673	1,672,698	1,930,803	1,647,560	3,967,239
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3).....	81,104,403	78,828,612	76,738,183	74,818,461	72,840,459
20. Premiums and considerations (Page 2, Col. 3) 20.1. In course of collection (Line 15.1) 20.2. Deferred and not yet due (Line 15.2) 20.3. Accrued retrospective premiums (Line 15.3).....					
21. Total liabilities excluding protected cell business (Page 3, Line 26).....	1,222,913	758,608	390,545	382,659	105,750
22. Losses (Page 3, Line 1).....	–				
23. Loss adjustment expenses (Page 3, Line 3).....					
24. Unearned premiums (Page 3, Line 9).....					
25. Capital paid up (Page 3, Lines 30 & 31).....	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
26. Surplus as regards policyholders (Page 3, Line 37).....	79,881,491	78,070,004	76,347,638	74,435,802	72,734,709
Cash Flow (Page 5)					
27. Net cash from operations (Line 11).....	2,471,156	2,284,408	2,496,744	3,553,216	(34,847,384)
Risk-Based Capital Analysis					
28. Total adjusted capital.....	79,881,491	78,070,004	76,347,638	74,435,802	72,734,709
29. Authorized control level risk-based capital.....	683,507	300,154	269,490	225,941	253,154
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Item divided by Page 2, Line 12, Col. 3) x 100.0					
30. Bonds (Line 1).....	98.7	99.0	95.4	97.8	94.1
31. Stocks (Lines 2.1 & 2.2).....					
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).....	1.3	1.0	4.4	2.1	5.9
35. Contract loans (Line 6).....					
36. Derivatives (Line 7).....					
37. Other invested assets (Line 8).....					
38. Receivables for securities (Line 9).....	–		0.2	0.2	–
39. Securities lending reinvested collateral assets (Line 10).....					
40. Aggregate write-ins for invested assets (Line 11).....					
41. Cash, cash equivalents and invested assets (Line 12).....	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds, (Sch. D, Summary, Line 12, Col. 1).....					
43. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1).....					
44. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1).....					
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10).....					
46. Affiliated mortgage loans on real estate.....					
47. All other affiliated.....					
48. Total of above Lines 42 to 47.....					
49. Total investment in parent included in Lines 42 to 47 above.....					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0).....					

FIVE–YEAR HISTORICAL DATA

(Continued)

	1	2	3	4	5
	2021	2020	2019	2018	2017
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)					
52. Dividends to stockholders (Line 35)					
53. Change in surplus as regards policyholders for the year (Line 38)	1,811,487	1,722,365	1,911,836	1,701,093	2,631,780
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3 19.4)	39,037,100	35,229,779	39,634,813	41,218,835	56,727,496
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	37,284,877	28,271,800	26,446,591	24,542,204	23,402,644
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	22,194,300	21,061,269	17,207,789	17,025,284	25,880,015
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					24
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
59. Total (Line 35)	98,516,277	84,562,849	83,289,194	82,786,323	106,010,179
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	–				14,568,114
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	–				129,197
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	–				4,045,612
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					24
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
65. Total (Line 35)	–				18,742,947
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
67. Losses incurred (Line 2)					
68. Loss expenses incurred (Line 3)					
69. Other underwriting expenses incurred (Line 4)					
70. Net underwriting gain (loss) (Line 8)					
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4+5-15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)					
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2+3 divided by Page 4, Line 1 x 100.0)					
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	–				(22.5)
One-Year Loss Development (\$000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2-Summary, Line 12, Col. 11)					
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year-end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0)					
Two-Year Loss Development (\$000 omitted)					
76. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2-Summary, Line 12, Col. 12)					
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year-end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)					

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?

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 (Cols. 1-2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4-5+6-7+8-9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 2012												XXX
3. 2013												XXX
4. 2014												XXX
5. 2015												XXX
6. 2016												XXX
7. 2017												XXX
8. 2018												XXX
9. 2019												XXX
10. 2020												XXX
11. 2021												XXX
12. Totals	XXX	XXX	XXX									XXX

Years in Which Premiums Were Earned and Losses Were Incurred	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior													XXX
2. 2012													XXX
3. 2013													XXX
4. 2014													XXX
5. 2015													XXX
6. 2016													XXX
7. 2017													XXX
8. 2018													XXX
9. 2019													XXX
10. 2020													XXX
11. 2021													XXX
12. Totals													XXX

Years in Which Premiums Were Earned and Losses Were Incurred	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		
2. 2012				—	—	—					
3. 2013				—	—	—					
4. 2014				—	—	—					
5. 2015				—	—	—					
6. 2016				—	—	—					
7. 2017				—	—	—					
8. 2018				—	—	—					
9. 2019				—	—	—					
10. 2020				—	—	—					
11. 2021				—	—	—					
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	One Year	Two Year
1. Prior												
2. 2012												
3. 2013	XXX											
4. 2014	XXX	XXX										
5. 2015	XXX	XXX	XXX									
6. 2016	XXX	XXX	XXX	XXX								
7. 2017	XXX	XXX	XXX	XXX	XXX							
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021		
1. Prior	XXX										XXX	XXX
2. 2012											XXX	XXX
3. 2013	XXX										XXX	XXX
4. 2014	XXX	XXX									XXX	XXX
5. 2015	XXX	XXX	XXX								XXX	XXX
6. 2016	XXX	XXX	XXX	XXX							XXX	XXX
7. 2017	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	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	2	3	4	5	6	7	8	9	10
		2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior											
2. 2012											
3. 2013		XXX									
4. 2014		XXX	XXX								
5. 2015		XXX	XXX	XXX							
6. 2016		XXX	XXX	XXX	XXX						
7. 2017		XXX	XXX	XXX	XXX	XXX					
8. 2018		XXX	XXX	XXX	XXX	XXX	XXX				
9. 2019		XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2020		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2021		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE T – EXHIBIT OF PREMIUMS WRITTEN

Allocated By States And Territories

			1	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4	5	6	7	8	9
			Active Status (a)	2	3	Dividends Paid or Credited to Policyholders on Direct Business	Direct Losses Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Finance and Service Charges Not Included in Premiums	Direct Premium Written for Federal Purchasing Groups (Included in Col. 2)
States, Etc.				Direct Premiums Written	Direct Premiums Earned						
1.	Alabama	AL	N								
2.	Alaska	AK	N								
3.	Arizona	AZ	N								
4.	Arkansas	AR	N								
5.	California	CA	N								
6.	Colorado	CO	L								
7.	Connecticut	CT	N								
8.	Delaware	DE	N								
9.	District of Columbia	DC	N								
10.	Florida	FL	N								
11.	Georgia	GA	L	22,593,787	22,563,350		10,796,287	13,314,623	12,705,608	106,253	
12.	Hawaii	HI	N								
13.	Idaho	ID	N								
14.	Illinois	IL	L	11,848,292	11,799,217		7,643,391	6,926,880	4,226,180	99,544	
15.	Indiana	IN	L	44,683,960	43,052,139		23,190,602	29,227,205	14,063,390	560,792	
16.	Iowa	IA	L								
17.	Kansas	KS	L								
18.	Kentucky	KY	L	6,768,306	6,702,227		3,247,992	4,614,050	2,879,253	48,883	
19.	Louisiana	LA	N								
20.	Maine	ME	N								
21.	Maryland	MD	L								
22.	Massachusetts	MA	N								
23.	Michigan	MI	N								
24.	Minnesota	MN	L								
25.	Mississippi	MS	N								
26.	Missouri	MO	L								
27.	Montana	MT	N								
28.	Nebraska	NE	L								
29.	Nevada	NV	N								
30.	New Hampshire	NH	N								
31.	New Jersey	NJ	N								
32.	New Mexico	NM	N								
33.	New York	NY	N								
34.	North Carolina	NC	L								
35.	North Dakota	ND	L								
36.	Ohio	OH	L	13,470,275	12,789,869		5,365,646	7,232,694	6,044,825	256,346	
37.	Oklahoma	OK	N								
38.	Oregon	OR	L								
39.	Pennsylvania	PA	L	10,408,875	10,427,922		4,028,959	3,910,004	4,124,867	54,513	
40.	Rhode Island	RI	N								
41.	South Carolina	SC	L				49,842	456,096	744,829		
42.	South Dakota	SD	L								
43.	Tennessee	TN	L	34,491,580	33,991,798		19,098,401	20,172,544	9,193,424	329,506	
44.	Texas	TX	L								
45.	Utah	UT	N								
46.	Vermont	VT	N								
47.	Virginia	VA	L	43,595,326	39,465,464		25,071,115	31,522,925	14,154,173	415,030	
48.	Washington	WA	L								
49.	West Virginia	WV	L								
50.	Wisconsin	WI	L								
51.	Wyoming	WY	N								
52.	American Samoa	AS	N								
53.	Guam	GU	N								
54.	Puerto Rico	PR	N								
55.	US Virgin Islands	VI	N								
56.	Northern Mariana Islands	MP	N								
57.	Canada	CAN	N								
58.	Aggregate Other Alien	OT	XXX								
59.	Totals		XXX	187,860,401	180,791,987		98,492,236	117,377,021	68,136,548	1,870,867	
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

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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 (DSLII) - Reporting entities authorized to write surplus lines in the state of domicile

–

R – Registered - Non-domiciled RRGs

–

Q – Qualified - Qualified or accredited reinsurer

–

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

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

Location of the risk.

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

