



ANNUAL STATEMENT
For the Year Ended December 31, 2022
OF THE CONDITION AND AFFAIRS OF THE
LIGHTNING ROD MUTUAL INSURANCE COMPANY

NAIC Group Code	00207	00207	NAIC Company Code	26123	Employer's ID Number	34-0359380
	(Current Period)	(Prior Period)				
Organized under the Laws of	Ohio			State of Domicile or Port of Entry		Ohio
Country of Domicile	United States					
Incorporated/Organized	01/01/1906			Commenced Business		03/01/1906
Statutory Home Office	2865 Benden Drive			Wooster, OH, US 44691		
	(Street and Number)			(City or Town, State, Country and Zip Code)		
Main Administrative Office	2865 Benden Drive			Wooster, OH, US 44691		330-262-9060
	(Street and Number)			(City or Town, State, Country and Zip Code)		(Area Code) (Telephone Number)
Mail Address	2865 Benden Drive			Wooster, OH, US 44691		
	(Street and Number or P.O. Box)			(City or Town, State, Country and Zip Code)		
Primary Location of Books and Records	2865 Benden Drive			Wooster, OH, US 44691		330-262-9060
	(Street and Number)			(City or Town, State, Country and Zip Code)		(Area Code) (Telephone Number)
Internet Web Site Address	www.wrg-ins.com					
Statutory Statement Contact	Christopher M. Racz, CPA			330-262-9060-2446		
	(Name)			(Area Code) (Telephone Number) (Extension)		
	Christopher.Racz@wrginsurance.com			800-563-9896		
	(E-Mail Address)			(Fax Number)		

OFFICERS

Name	Title	Name	Title
GREGORY A. BRUNN #	PRESIDENT AND SECRETARY - CHIEF EXECUTIVE OFFICER	MICHAEL A. SHUTT	VICE PRESIDENT AND TREASURER -CHIEF FINANCIAL OFFICER

OTHER OFFICERS

WILLIAM J. GALONSKI	VICE PRESIDENT-CHIEF CLAIMS OFFICER	GLEND K. RISNER #	VICE PRESIDENT-INSURANCE OPERATIONS
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DIRECTORS OR TRUSTEES

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

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

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.

GREGORY A. BRUNN PRESIDENT AND SECRETARY -CHIEF EXECUTIVE OFFICER	MICHAEL A. SHUTT VICE PRESIDENT AND TREASURER -CHIEF FINANCIAL OFFICER	a. Is this an original filing? b. If no: 1. State the amendment number 2. Date filed 3. Number of pages attached	Yes [X] No []
Subscribed and sworn to before me this 27th day of February, 2023			

David Lee Jarrett, Attorney At Law
no expiration date



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00207		BUSINESS IN THE STATE OF Illinois					DURING THE YEAR 2022					NAIC Company Code 26123	
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied Lines												
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril												
4.	Homeowners Multiple Peril												
5.1	Commercial Multiple Peril (Non-Liability Portion)												
5.2	Commercial Multiple Peril (Liability Portion)												
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.	Inland Marine												
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability – Claims-Made												
12.	Earthquake												
13.1.	Comprehensive (hospital and medical) ind (b).....												
13.2.	Comprehensive (hospital and medical) group (b).....												
14.	Credit A & H (group and individual)												
15.1	Vision Only (b).....												
15.2	Dental Only (b).....												
15.3	Disability Income (b).....												
15.4	Medicare Supplement (b).....												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b).....												
15.7	Long-Term Care (b).....												
15.8	Federal Employees Health Benefits Plan (b).....												
15.9	Other Health (b).....												
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	Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2	Other Private Passenger Auto Liability												
19.3	Commercial Auto No-Fault (Personal Injury Protection)												
19.4	Other Commercial Auto Liability												
21.1	Private Passenger Auto Physical Damage												
21.2	Commercial Auto Physical Damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and Machinery												
28.	Credit												
29.	International	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
30.	Warranty												
31.	Reins nonproportional assumed property	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
32.	Reins nonproportional assumed liability	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
33.	Reins nonproportional assumed financial lines	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35.	TOTAL (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)		0	0	0	0	0	0	0	0	0	0	0

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

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

..... and number of persons insured under indemnity only products

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00207		BUSINESS IN THE STATE OF Indiana			DURING THE YEAR 2022						NAIC Company Code 26123		
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	2,796	2,538		1,016					9	71	476	44
2.1	Allied Lines	2,280	2,066		791							382	36
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril	9,183,451	8,750,862		4,545,261	3,731,297	3,210,887	1,438,783	33,233	47,642	182,838	1,530,190	144,376
4.	Homeowners Multiple Peril	5,073,398	5,157,204		2,560,969	3,540,136	3,339,749	1,261,948	34,787	39,802	45,547	802,687	79,760
5.1	Commercial Multiple Peril (Non-Liability Portion)	1,962,792	1,965,989		1,008,401	955,378	1,007,889	642,124	20,738	15,739	24,566	398,532	30,858
5.2	Commercial Multiple Peril (Liability Portion)	1,464,680	1,362,124		695,656	202,091	489,305	672,628	119,915	316,636	221,090	296,630	23,027
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.	Inland Marine	250,297	223,764		124,772	146,142	146,142	0				41,345	3,935
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability – Claims-Made												
12.	Earthquake												
13.1.	Comprehensive (hospital and medical) ind (b).....												
13.2.	Comprehensive (hospital and medical) group (b).....												
14.	Credit A & H (group and individual)												
15.1	Vision Only (b).....												
15.2	Dental Only (b).....												
15.3	Disability Income (b).....												
15.4	Medicare Supplement (b).....												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b).....												
15.7	Long-Term Care (b).....												
15.8	Federal Employees Health Benefits Plan (b).....												
15.9	Other Health (b).....												
16.	Workers' Compensation												
17.1	Other Liability-Occurrence.....	279,997	268,897		132,442	245,000	196,500	1,500			20,008	46,473	4,402
17.2	Other Liability-Claims-Made.....	55,588	49,788		25,820	13,000	(37,000)					9,232	874
17.3	Excess Workers' Compensation.....												
18.1.	Products liability-Occurrence	5,475	5,082		3,251							902	86
18.2.	Products liability-Claims-Made												
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2	Other Private Passenger Auto Liability	1,304,376	1,345,793		424,293	424,328	232,572	405,646	30,080	232,275	83,330	209,805	20,506
19.3	Commercial Auto No-Fault (Personal Injury Protection)												
19.4	Other Commercial Auto Liability	1,377,267	1,300,684		645,576	514,305	779,585	895,433	35,827	96,218	26,579	223,172	21,652
21.1	Private Passenger Auto Physical Damage	980,635	985,948		335,437	478,839	573,086	200,861		1,528	1,750	157,721	15,417
21.2	Commercial Auto Physical Damage	545,471	514,434		253,624	457,811	584,838	212,685		169	974	94,079	8,575
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft	3,205	3,317		2,122	0						529	50
27.	Boiler and Machinery	255,278	248,306		125,882	73,457	77,458	9,000				42,167	4,014
28.	Credit												
29.	International	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35.	TOTAL (a)	22,746,986	22,186,796	0	10,885,313	10,781,784	10,601,011	5,740,608	274,580	750,018	606,753	3,854,322	357,612
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 333,079
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products

..... and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00207		BUSINESS IN THE STATE OF Ohio			DURING THE YEAR 2022						NAIC Company Code 26123		
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	45,335	54,495		23,306					16	333	7,534	754
2.1	Allied Lines	26,674	31,001		13,057		(15,000)					4,427	444
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril	15,498,459	14,816,253		7,571,802	8,745,151	8,810,036	2,614,115	80,702	87,360	308,567	2,584,406	257,805
4.	Homeowners Multiple Peril	13,964,424	14,019,393		7,063,274	10,463,780	10,712,662	2,763,167	52,606	72,984	125,366	2,295,506	232,287
5.1	Commercial Multiple Peril (Non-Liability Portion)	8,760,085	8,508,362		4,222,103	7,944,760	6,991,607	2,207,797	8,089	28,860	114,988	1,778,775	145,717
5.2	Commercial Multiple Peril (Liability Portion)	7,283,485	7,009,845		3,424,626	1,245,918	2,413,670	5,290,675	361,694	580,603	1,034,894	1,486,091	121,155
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.	Inland Marine	2,459,192	2,351,659		1,108,854	512,646	595,546	83,900				405,994	40,907
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability – Claims-Made												
12.	Earthquake												
13.1.	Comprehensive (hospital and medical) ind (b).....												
13.2.	Comprehensive (hospital and medical) group (b).....												
14.	Credit A & H (group and individual)												
15.1	Vision Only (b).....												
15.2	Dental Only (b).....												
15.3	Disability Income (b).....												
15.4	Medicare Supplement (b).....												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b).....												
15.7	Long-Term Care (b).....												
15.8	Federal Employees Health Benefits Plan (b).....												
15.9	Other Health (b).....												
16.	Workers' Compensation												
17.1	Other Liability-Occurrence.....	682,971	637,887		325,779	160,906	560,906	600,000	1,844	30,555	48,804	114,081	11,361
17.2	Other Liability-Claims-Made.....	308,573	298,976		158,567	7,400	(6,100)	1,500				50,999	5,133
17.3	Excess Workers' Compensation.....												
18.1.	Products liability-Occurrence	40,503	34,911		18,553	1,500	8,001	26,501				6,735	674
18.2.	Products liability-Claims-Made												
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2	Other Private Passenger Auto Liability	4,922,598	4,996,924		1,371,094	3,124,175	2,746,671	2,171,605	126,888	425,914	314,478	790,780	81,884
19.3	Commercial Auto No-Fault (Personal Injury Protection)									0	0		
19.4	Other Commercial Auto Liability	8,656,850	8,364,205		4,094,584	3,773,103	4,997,705	6,033,632	187,796	176,431	167,066	1,393,098	144,000
21.1	Private Passenger Auto Physical Damage	4,166,196	4,100,711		1,209,141	3,007,796	3,570,812	912,347		2,292	7,436	669,204	69,301
21.2	Commercial Auto Physical Damage	3,190,992	3,054,313		1,529,518	3,764,567	4,184,532	798,451		311	5,696	513,386	53,080
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft	88,830	85,528		41,385	20,605	20,605					14,636	1,478
27.	Boiler and Machinery	1,079,823	1,052,150		508,966	128,565	162,567	46,000				178,367	17,960
28.	Credit												
29.	International	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35.	TOTAL (a)	71,174,990	69,416,613	0	32,684,609	42,900,872	45,754,220	23,549,690	819,619	1,405,326	2,127,628	12,294,019	1,183,940
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,046,873
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products

..... and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00207		BUSINESS IN THE STATE OF Tennessee					DURING THE YEAR 2022					NAIC Company Code 26123	
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied Lines												
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril												
4.	Homeowners Multiple Peril												
5.1	Commercial Multiple Peril (Non-Liability Portion)												
5.2	Commercial Multiple Peril (Liability Portion)												
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.	Inland Marine												
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability – Claims-Made												
12.	Earthquake												
13.1.	Comprehensive (hospital and medical) ind (b).....												
13.2.	Comprehensive (hospital and medical) group (b).....												
14.	Credit A & H (group and individual)												
15.1	Vision Only (b).....												
15.2	Dental Only (b).....												
15.3	Disability Income (b).....												
15.4	Medicare Supplement (b).....												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b).....												
15.7	Long-Term Care (b).....												
15.8	Federal Employees Health Benefits Plan (b).....												
15.9	Other Health (b).....												
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	Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2	Other Private Passenger Auto Liability												
19.3	Commercial Auto No-Fault (Personal Injury Protection)												
19.4	Other Commercial Auto Liability												
21.1	Private Passenger Auto Physical Damage												
21.2	Commercial Auto Physical Damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and Machinery												
28.	Credit												
29.	International	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
30.	Warranty												
31.	Reins nonproportional assumed property	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
32.	Reins nonproportional assumed liability	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
33.	Reins nonproportional assumed financial lines	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35.	TOTAL (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)		0	0	0	0	0	0	0	0	0	0	0

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

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

..... and number of persons insured under indemnity only products

.....



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00207		BUSINESS IN THE STATE OF Consolidated										NAIC Company Code 26123	
		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
Line of Business		1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	48,131	57,033	0	24,322	0	0	0	0	25	404	8,010	798
2.1	Allied Lines	28,954	33,067	0	13,848	0	(15,000)	0	0	0	0	4,809	480
2.2	Multiple Peril Crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3	Federal Flood	0	0	0	0	0	0	0	0	0	0	0	0
2.4	Private Crop	0	0	0	0	0	0	0	0	0	0	0	0
2.5	Private Flood	0	0	0	0	0	0	0	0	0	0	0	0
3.	Farmowners Multiple Peril	24,681,910	23,567,115	0	12,117,063	12,476,448	12,020,923	4,052,898	113,935	135,002	491,405	4,114,596	402,181
4.	Homeowners Multiple Peril	19,037,822	19,176,597	0	9,624,243	14,003,916	14,052,411	4,025,115	87,393	112,786	170,913	3,098,193	312,047
5.1	Commercial Multiple Peril (Non-Liability Portion)	10,722,877	10,474,351	0	5,230,504	8,900,138	7,999,496	2,849,921	28,827	44,599	139,554	2,177,307	176,575
5.2	Commercial Multiple Peril (Liability Portion)	8,748,165	8,371,969	0	4,120,282	1,448,009	2,902,975	5,963,303	481,609	897,239	1,255,984	1,782,721	144,182
6.	Mortgage Guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8.	Ocean Marine	0	0	0	0	0	0	0	0	0	0	0	0
9.	Inland Marine	2,709,489	2,575,423	0	1,233,626	658,788	741,688	83,900	0	0	0	447,339	44,842
10.	Financial Guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11.1	Medical Professional Liability-Occurrence	0	0	0	0	0	0	0	0	0	0	0	0
11.2	Medical Professional Liability-Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
12.	Earthquake	0	0	0	0	0	0	0	0	0	0	0	0
13.1.	Comprehensive (hospital and medical) - ind (b)	0	0	0	0	0	0	0	0	0	0	0	0
13.2.	Comprehensive (hospital and medical) - group (b)	0	0	0	0	0	0	0	0	0	0	0	0
14.	Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1	Vision only (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.2	Dental Only (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.3	Disability Income (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.4	Medicare Supplement (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.5	Medicaid Title XIX (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.6	Medicare Title XVIII (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.7	Long-Term Care (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.8	Federal Employees Health Benefits Plan (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.9	Other Health (b)	0	0	0	0	0	0	0	0	0	0	0	0
16.	Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
17.1	Other Liability-Occurrence	962,968	906,784	0	458,221	405,906	757,406	601,500	1,844	30,555	68,812	160,554	15,763
17.2	Other Liability-Claims-Made	364,161	348,764	0	184,387	20,400	(43,100)	1,500	0	0	0	60,231	6,007
17.3	Excess Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
18.1.	Products Liability-Occurrence	45,978	39,993	0	21,804	1,500	8,001	26,501	0	0	0	7,637	760
18.2.	Products Liability-Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other Private Passenger Auto Liability	6,226,974	6,342,717	0	1,795,387	3,548,503	2,979,243	2,577,251	156,968	658,189	397,808	1,000,585	102,390
19.3	Commercial Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4	Other Commercial Auto Liability	10,034,117	9,664,889	0	4,740,160	4,287,408	5,777,290	6,929,065	223,623	272,649	193,645	1,616,270	165,652
21.1	Private Passenger Auto Physical Damage	5,146,831	5,086,659	0	1,544,578	3,486,635	4,143,898	1,113,208	9,186	3,820	9,186	826,925	84,718
21.2	Commercial Auto Physical Damage	3,736,463	3,568,747	0	1,783,142	4,222,378	4,769,370	1,011,136	0	480	6,670	607,465	61,655
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24.	Surety	0	0	0	0	0	0	0	0	0	0	0	0
26.	Burglary and Theft	92,035	88,845	0	43,507	20,605	20,605	0	0	0	0	15,165	1,528
27.	Boiler and Machinery	1,335,101	1,300,456	0	634,848	202,022	240,025	55,000	0	0	0	220,534	21,974
28.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
29.	International	0	0	0	0	0	0	0	0	0	0	0	0
30.	Warranty	0	0	0	0	0	0	0	0	0	0	0	0
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-Ins for Other Lines of Business	0	0	0	0	0	0	0	0	0	0	0	0
35.	TOTAL (a)	93,921,976	91,603,409	0	43,569,922	53,682,656	56,355,231	29,290,298	1,094,199	2,155,344	2,734,381	16,148,341	1,541,552
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$1,379,952
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 1

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

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 3

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

[illegible]

SCHEDULE F - PART 3 (Continued)

(Credit Risk)

23.1

SCHEDULE F - PART 3 (Continued)

(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols. 43 – 44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 – 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/ [Cols. 46 + 48])	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20% (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50	
		37	Overdue				43											
			38	39	40	41												42
		Current	1 – 29 Days	30 – 90 Days	91 – 120 Days	Over 120 Days	Total Overdue Cols. 38 + 39 + 40 + 41	Total Due Cols. 37 + 42 (In total should equal Cols. 7 + 8)										
AA-5324100.....	Taipung Reins Co Ltd.....	1					.0	.1			1	.0		.0.000	.0.000	.0.000	.YES.	.0
AA-5420050.....	KOREAN REINS CO.....	2					.2	.2			2	.0		.0.000	.0.000	.0.000	.YES.	.0
AA-1560350.....	FARM MUT REINS PLAN LTD.....	0					.0	.0			0	.0		.0.000	.0.000	.0.000	.YES.	.0
2699999 - Total Unauthorized - Other Non-U.S. Insurers		27	0	0	0	0	0	27	0	0	27	0	0	0.000	0.000	0.000	XXX	0
2899999 - Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		27	0	0	0	0	0	27	0	0								
Certified - Other Non-U.S. Insurers																		
CR-3191190.....	Hamilton Re Ltd.....	3					.0	.3			3	.0		.0.000	.0.000	.0.000	.YES.	.0
CR-3190060.....	Hannover Re (Bermuda) Ltd.....	0					.0	.0			0	.0		.0.000	.0.000	.0.000	.YES.	.0
CR-1340028.....	Devk Ruckversicherungs und Beteiligungs AG.....	5					.0	.5			5	.0		.0.000	.0.000	.0.000	.YES.	.0
4099999 - Total Certified - Other Non-U.S. Insurers		8	0	0	0	0	0	8	0	0	8	0	0	0.000	0.000	0.000	XXX	0
4299999 - Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		8	0	0	0	0	0	8	0	0	8	0	0	0.000	0.000	0.000	XXX	0
5799999 - Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)		576	0	0	0	0	0	576	0	0	576	0	0	0.000	0.000	0.000	XXX	0
											</							

SCHEDULE F - PART 3 (Continued)

(Provision for Reinsurance for Certified Reinsurers)

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 3 (Continued)

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

(Total Provision for Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance			
			71 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0 Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or [Col. 40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Jurisdiction Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Col. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)
Authorized - Affiliates - U.S. Intercompany Pooling										
34-0613930	WESTERN RESERVE MUT CAS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
34-0541185	SONNENBERG MUT INS ASSOC	0	XXX	XXX	0	0	0	XXX	XXX	0
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling										
		0	XXX	XXX	0	0	0	XXX	XXX	0
0899999 - Total Authorized - Affiliates - Total Authorized - Affiliates										
		0	XXX	XXX	0	0	0	XXX	XXX	0
Authorized - Other U.S. Unaffiliated Insurers										
06-1182357	ALLIED WORLD INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
36-2661954	AMERICAN AGRICULTURAL INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
51-0434766	AXIS REINS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
47-0574325	BERKLEY INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
95-3187355	ALLIANZ GLOBAL RISKS US INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
42-0234980	EMPLOYERS MUT CAS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
22-2005057	EVEREST REINS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
05-0316605	FACTORY MUT INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-2673100	GENERAL REINS CORP	0	XXX	XXX	0	0	0	XXX	XXX	0
06-0384680	HARTFORD STEAM BOIL INSPEC & INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-3138390	NAVIGATORS INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
75-1444207	SCOR REINS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
43-0613000	SHELTER MUT INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-1675535	SWISS REINS AMER CORP	0	XXX	XXX	0	0	0	XXX	XXX	0
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers										
		0	XXX	XXX	0	0	0	XXX	XXX	0
Authorized - Pools - Mandatory Pools										
AA-9991501	INDIANA MINE SUBSIDENCE FUND	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-9991503	OHIO MINE SUBSIDENCE FUND	0	XXX	XXX	0	0	0	XXX	XXX	0
1099999 - Total Authorized - Pools - Mandatory Pools										
		0	XXX	XXX	0	0	0	XXX	XXX	0
Authorized - Other Non-U.S. Insurers										
AA-1840000	Mapfre Re Compania de Reaseguros SA	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1126623	Lloyd's Syndicate Number 623	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1127183	Lloyd's Syndicate Number 1183	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1120085	Lloyd's Syndicate Number 1274	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1120157	Lloyd's Syndicate Number 1729	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1120171	Lloyd's Syndicate Number 1856	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1128001	Lloyd's Syndicate Number 2001	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1128121	Lloyd's Syndicate Number 2121	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1128623	Lloyd's Syndicate Number 2623	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1128791	Lloyd's Syndicate Number 2791	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1340125	Hannover Rueck SE	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1126006	Lloyd's Syndicate Number 4472	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1340125	Hannover Rueck SE	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3194130	Endurance Specialty Ins Ltd	0	XXX	XXX	0	0	0	XXX	XXX	0
1299999 - Total Authorized - Other Non-U.S. Insurers										
		0	XXX	XXX	0	0	0	XXX	XXX	0
1499999 - Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)										
		0	XXX	XXX	0	0	0	XXX	XXX	0
Unauthorized - Other U.S. Unaffiliated Insurers										
38-3686216	Quest X LLC	0	0	0	XXX	XXX	XXX	0	XXX	0
2399999 - Total Unauthorized - Other U.S. Unaffiliated Insurers										
		0	0	0	XXX	XXX	XXX	0	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 3 (Continued)

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

(Total Provision for Reinsurance)

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 4

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

Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
0001	1	021000089	Citibank, NA	189
0002	1	021000089	Citibank, NA	12
0003	1	021000089	Citibank, NA	20
Total				221

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 5

Interrogatories for Schedule F, Part 3 (000 Omitted)

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

	1	2	3
	<u>Name of Reinsurer</u>	<u>Commission Rate</u>	<u>Ceded Premium</u>
1.	Swiss Re America Reinsurance.....	.0.565	286,341
2.	Swiss Re America Reinsurance.....	.0.440	681,252
3.	Swiss Re America Reinsurance.....	.0.380	83,325
4.	Harford Mutual Boiler Re.....	.0.350	385,750
5.	Factory Mutual Boiler Re.....	.0.350	391,838

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

	1	2	3	4
	<u>Name of Reinsurer</u>	<u>Total Recoverables</u>	<u>Ceded Premiums</u>	<u>Affiliated</u>
6.	SWISS REINS AMER CORP.....	2,569,497	1,598,377	Yes [] No [X]
7.	Endurance Specialty Ins Ltd.....	691,221	273,449	Yes [] No [X]
8.	HARTFORD STEAM BOIL INSPEC & INS CO.....	638,364	1,418,829	Yes [] No [X]
9.	R V Versicherung AG.....	249,976	422,206	Yes [] No [X]
10.	Factory Mutual Boiler Re.....	195,296	216,781	Yes [] No [X]

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

SCHEDULE F - PART 6

Restatement of Balance Sheet to Identify Net Credit for Reinsurance			
	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	325,826,388		325,826,388
2. Premiums and considerations (Line 15)	18,773,696		18,773,696
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1).....	576,643		576,643
4 Funds held by or deposited with reinsured companies (Line 16.2).....	0		0
5. Other assets	5,394,203		5,394,203
6. Net amount recoverable from reinsurers	0	4,142,669	4,142,669
7. Protected cell assets (Line 27)	0		0
8. Totals (Line 28)	350,570,932	4,142,669	354,713,601
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	55,509,437	4,013,533	59,522,970
10. Taxes, expenses, and other obligations (Lines 4 through 8)	21,826,734		21,826,734
11. Unearned premiums (Line 9)	67,660,423	1,332,328	68,992,751
12. Advance premiums (Line 10)	795,356		795,356
13. Dividends declared and unpaid (Line 11.1 and 11.2)	0		0
14. Ceded reinsurance premiums payable (net of ceding commissions) (Line 12)	1,203,191	(1,203,191)	0
15. Funds held by company under reinsurance treaties (Line 13)	8,820		8,820
16. Amounts withheld or retained by company for account of others (Line 14)	4,177,896		4,177,896
17. Provision for reinsurance (Line 16)	0		0
18. Other liabilities	0		0
19. Total liabilities excluding protected cell business (Line 26)	151,181,858	4,142,669	155,324,527
20. Protected cell liabilities (Line 27)	0		0
21. Surplus as regards policyholders (Line 37)	199,389,074	X X X	199,389,074
22. Totals (Line 38)	350,570,932	4,142,669	354,713,601

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

If yes, give full explanation:

.....

Schedule H - Part 1

NONE

Schedule H - Part 2

NONE

Schedule H - Part 3

NONE

Schedule H - Part 4

NONE

Schedule H - Part 5 - Health Claims

NONE

SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	14	0	0	0	4	0	1	18	XXX
2. 2013	39,396	3,762	35,634	18,173	0	112	0	2,964	0	335	21,249	2,827
3. 2014	41,905	3,118	38,787	17,704	0	130	0	3,346	0	302	21,180	2,658
4. 2015	42,291	2,937	39,354	15,194	57	63	0	2,951	0	301	18,151	2,202
5. 2016	42,639	2,821	39,818	17,835	151	86	0	3,096	0	195	20,866	2,317
6. 2017	42,277	2,712	39,565	23,920	553	130	0	3,993	0	551	27,490	2,511
7. 2018	41,918	2,766	39,152	14,930	150	88	0	2,778	0	263	17,646	1,987
8. 2019	42,057	3,280	38,777	26,073	692	199	0	3,846	0	209	29,426	2,617
9. 2020	42,172	3,246	38,926	24,526	965	109	0	4,386	0	125	28,056	2,625
10. 2021	42,654	3,489	39,165	23,263	305	27	0	4,139	1	118	27,123	2,238
11. 2022	45,419	4,511	40,908	28,523	2,020	3	0	3,751	4	30	30,253	2,482
12. Totals	XXX	XXX	XXX	210,155	4,893	947	0	35,254	5	2,430	241,458	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1.	16	0	0	0	0	0	0	0	0	0	0	16	1
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	37	0	0	0	0	0	0	0	0	0	0	37	1
5.	0	(8)	0	0	0	0	1	0	2	0	0	12	0
6.	46	8	0	0	0	0	3	0	6	0	0	47	2
7.	88	0	0	0	0	0	5	0	9	0	0	102	1
8.	339	0	0	0	0	0	28	4	42	0	0	405	4
9.	192	(16)	0	0	0	0	84	11	118	0	0	399	4
10.	574	0	29	12	0	0	136	19	201	2	0	908	17
11.	5,209	555	3,176	1,245	0	0	326	46	532	8	0	7,389	241
12.	6,504	538	3,206	1,258	0	0	587	82	912	12	0	9,319	271

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	16	0
2.	21,249	0	21,249	53.9	0.0	59.6	0	0	55.0	0	0
3.	21,180	0	21,180	50.5	0.0	54.6	0	0	55.0	0	0
4.	18,245	57	18,188	43.1	1.9	46.2	0	0	55.0	37	0
5.	21,020	142	20,878	49.2	5.0	52.4	0	0	55.0	8	3
6.	28,100	562	27,537	66.4	20.7	69.6	0	0	55.0	38	9
7.	17,899	150	17,748	42.7	5.4	45.3	0	0	55.0	88	14
8.	30,528	696	29,831	72.5	21.2	76.9	0	0	55.0	339	66
9.	29,416	961	28,455	69.7	29.6	73.1	0	0	55.0	208	190
10.	28,371	340	28,031	66.5	9.7	71.5	0	0	55.0	591	316
11.	41,522	3,879	37,642	91.4	85.9	92.0	0	0	55.0	6,585	804
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	7,914	1,405

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				4	5	6	7	8	9			
Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed	
1. Prior	XXX	XXX	XXX	(31)	0	0	0	0	0	31	(31)	XXX
2. 2013	23,144	8	23,136	15,703	0	590	0	2,537	0	640	18,830	3,388
3. 2014	23,413	8	23,405	15,224	0	638	0	2,256	0	665	18,118	3,518
4. 2015	23,898	8	23,890	15,478	0	553	0	2,122	0	657	18,153	3,281
5. 2016	24,815	6	24,809	16,823	0	553	0	2,195	0	753	19,571	3,171
6. 2017	26,458	7	26,451	17,951	0	530	0	2,174	0	714	20,655	2,263
7. 2018	28,000	7	27,993	17,728	0	493	0	2,173	0	788	20,394	2,477
8. 2019	28,131	7	28,124	17,850	0	576	0	1,995	0	795	20,421	2,471
9. 2020	27,259	2	27,257	12,193	0	259	0	1,794	0	487	14,246	1,872
10. 2021	26,266	2	26,264	11,538	0	85	0	1,693	1	478	13,315	1,899
11. 2022	27,533	3	27,530	7,682	0	18	0	954	4	260	8,650	1,859
12. Totals	XXX	XXX	XXX	148,139	0	4,295	0	19,893	5	6,268	172,322	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1.	24	0	0	0	0	0	0	0	0	0	0	24	1
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	30	0	0	0	0	0	2	0	0	0	0	34	1
5.	3	0	0	0	0	0	5	0	1	0	0	11	1
6.	43	0	0	0	0	0	15	0	4	0	0	63	2
7.	277	0	(49)	3	0	0	37	0	11	0	0	272	8
8.	857	0	(149)	9	0	0	18	0	5	0	0	721	22
9.	1,788	0	(187)	11	0	0	351	3	107	5	0	2,039	51
10.	4,330	0	(437)	27	0	0	597	6	182	9	0	4,630	163
11.	7,929	0	137	(8)	0	0	777	8	237	12	0	9,070	576
12.	15,286	0	(687)	43	0	0	1,807	19	552	28	0	16,867	825

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	24	0
2.	18,830	0	18,830	81.3	0.0	81.3	0	0	55.0	0	0
3.	18,118	0	18,118	77.3	0.0	77.4	0	0	55.0	0	0
4.	18,187	0	18,187	76.1	0.9	76.1	0	0	55.0	30	3
5.	19,582	0	19,582	78.9	2.5	78.9	0	0	55.0	3	7
6.	20,719	0	20,718	78.3	5.8	78.3	0	0	55.0	43	19
7.	20,670	4	20,666	73.8	59.7	73.8	0	0	55.0	224	48
8.	21,152	10	21,142	75.1	143.8	75.1	0	0	55.0	698	23
9.	16,306	21	16,285	59.8	1,059.0	59.7	0	0	55.0	1,589	449
10.	17,989	44	17,945	68.4	2,229.2	68.3	0	0	55.0	3,865	764
11.	17,735	15	17,720	64.4	517.8	64.3	0	0	55.0	8,075	994
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	14,555	2,312

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				4	5	6	7	8	9			Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2013	3,859	19	3,840	1,472	0	139	0	205	0	29	1,816	297
3. 2014	4,197	19	4,178	1,648	0	156	0	144	0	19	1,948	310
4. 2015	4,545	20	4,525	2,348	82	233	0	193	0	40	2,692	308
5. 2016	4,878	6	4,872	1,886	0	207	0	219	0	25	2,312	292
6. 2017	5,283	7	5,276	3,623	0	260	0	313	0	27	4,196	223
7. 2018	5,754	7	5,747	3,714	0	208	0	467	0	39	4,389	271
8. 2019	6,459	7	6,452	4,575	0	350	0	471	0	111	5,396	275
9. 2020	7,678	15	7,663	1,937	0	123	0	367	0	39	2,427	246
10. 2021	8,990	15	8,975	2,392	0	63	0	475	0	59	2,930	303
11. 2022	10,039	24	10,015	1,505	0	43	0	245	0	54	1,793	315
12. Totals	XXX	XXX	XXX	25,100	82	1,782	0	3,099	0	442	29,899	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	82	0	0	0	0	0	0	0	0	0	0	82	1
6.	174	0	0	0	0	0	2	0	11	0	0	188	2
7.	224	0	84	5	0	0	6	0	28	0	0	337	2
8.	271	0	59	3	0	0	31	4	140	1	0	494	6
9.	266	0	117	6	0	0	26	3	118	1	0	517	5
10.	1,059	0	370	21	0	0	51	7	231	2	0	1,680	23
11.	2,729	0	1,537	91	0	0	83	11	374	4	0	4,618	88
12.	4,808	0	2,170	128	0	0	202	28	905	9	0	7,920	127

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	1,816	0	1,816	47.0	0.0	47.2	0	0	55.0	0	0
3.	1,948	0	1,948	46.4	0.0	46.6	0	0	55.0	0	0
4.	2,774	82	2,692	61.0	410.0	59.4	0	0	55.0	0	0
5.	2,394	0	2,394	49.0	0.0	49.1	0	0	55.0	82	0
6.	4,385	0	4,384	83.0	7.2	83.1	0	0	55.0	174	14
7.	4,732	6	4,726	82.2	89.0	82.2	0	0	55.0	304	33
8.	5,899	9	5,890	91.3	136.0	91.2	0	0	55.0	328	165
9.	2,956	12	2,944	38.5	80.2	38.4	0	0	55.0	377	140
10.	4,642	31	4,610	51.6	212.1	51.3	0	0	55.0	1,408	272
11.	6,518	107	6,411	64.9	446.1	64.0	0	0	55.0	4,175	442
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	6,850	1,069

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4	5	6	7	8	9	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX
2. 2013	.654	.97	.557	.124	.0	.1	.0	.40	.0	.2	.165	.39
3. 2014	.697	.96	.601	.739	.22	.4	.1	.107	.2	.0	.825	.57
4. 2015	.754	.97	.657	.372	.0	.1	.0	.103	.0	.0	.476	.50
5. 2016	.787	.110	.677	.234	.0	.0	.0	.79	.0	.0	.313	.38
6. 2017	.785	.113	.672	.237	.0	.1	.0	.94	.0	.0	.332	.37
7. 2018	.744	.113	.631	.940	.0	.6	.0	.196	.0	.4	1,142	.25
8. 2019	.776	.174	.602	.485	.0	.1	.0	.158	.0	.0	.644	.19
9. 2020	.822	.188	.634	.385	.0	.0	.0	.115	.0	.0	.500	.24
10. 2021	.917	.188	.729	.290	.0	.2	.0	.62	.0	.0	.354	.19
11. 2022	1,078	.188	.890	.167	0	0	0	.23	0	0	.190	.24
12. Totals	XXX	XXX	XXX	3,973	22	16	1	977	2	6	4,941	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
	13	14	15	16	17	18	19	20	Direct and Assumed	Ceded			
1.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3.	.1	(4)	.2	.0	.0	.0	.0	.0	.0	.0	.0	.7	.1
4.	.0	.0	.0	.0	.0	.0	.0	.0	.1	.0	.0	.1	.0
5.	.0	.0	.0	.0	.0	.0	.0	.0	.1	.0	.0	.1	.0
6.	.0	.0	.0	.0	.0	.0	.0	.0	.2	.0	.0	.3	.0
7.	.71	.0	.24	.6	.0	.0	.1	.0	.9	.0	.0	.99	.1
8.	.62	.0	.21	.5	.0	.0	.0	.0	.6	.0	.0	.86	.1
9.	.87	.0	.29	.7	.0	.0	.1	.0	.11	.0	.0	.120	.1
10.	.221	.81	.47	.12	.0	.0	.2	.0	.20	.1	.0	.197	.2
11.	.273	0	.124	.31	0	0	.9	.1	.74	.3	0	.445	.15
12.	.718	.77	.250	.63	0	0	.16	.2	.129	.6	0	.964	.21

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.0	.0
2.	.165	.0	.165	.25.2	.0.0	.29.6	.0	.0	.55.0	.0	.0
3.	.853	.20	.832	.122.5	.21.8	.138.5	.0	.0	.55.0	.7	.0
4.	.477	.0	.477	.63.3	.0.1	.72.6	.0	.0	.55.0	.0	.1
5.	.314	.0	.314	.39.9	.0.1	.46.4	.0	.0	.55.0	.0	.1
6.	.335	.0	.335	.42.8	.0.3	.49.9	.0	.0	.55.0	.0	.2
7.	1,248	.6	1,241	.167.8	.6.1	.196.7	.0	.0	.55.0	.89	.10
8.	.735	.5	.730	.94.8	.3.3	.121.2	.0	.0	.55.0	.78	.7
9.	.629	.8	.620	.76.5	.4.4	.97.9	.0	.0	.55.0	.109	.11
10.	.646	.95	.551	.70.5	.50.6	.75.6	.0	.0	.55.0	.175	.22
11.	.672	.37	.635	.62.4	.19.6	.71.4	0	0	.55.0	.366	.79
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	827	136

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	12
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX	31	0	2	0	3	0	0	36	XXX
2. 2013	11,245	626	10,619	4,499	0	624	36	588	0	113	5,675	625
3. 2014	12,153	577	11,576	5,451	0	415	0	971	0	43	6,837	677
4. 2015	13,149	542	12,607	6,033	3	678	20	1,347	0	146	8,035	611
5. 2016	13,850	464	13,386	3,690	5	408	0	1,176	0	121	5,269	485
6. 2017	14,528	470	14,058	6,237	200	713	2	1,341	1	57	8,088	425
7. 2018	15,346	466	14,880	3,587	3	585	0	1,214	0	80	5,383	457
8. 2019	16,204	507	15,697	6,685	205	419	0	1,450	0	150	8,349	486
9. 2020	17,768	505	17,263	7,734	79	396	0	1,706	0	149	9,757	564
10. 2021	19,520	586	18,934	9,135	1,348	127	0	1,892	29	121	9,777	507
11. 2022	21,511	707	20,804	6,396	588	59	0	1,631	0	85	7,498	609
12. Totals	XXX	XXX	XXX	59,478	2,431	4,426	58	13,319	30	1,065	74,704	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	1
2.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	0
3.	35	.0	.0	.0	.0	.0	3	0	4	.0	.0	43	1
4.	42	.0	.0	.0	.0	.0	9	1	13	.0	.0	64	2
5.	320	.0	.0	.0	.0	.0	17	2	23	.0	.0	358	2
6.	677	.0	.0	.0	.0	.0	42	6	58	1	.0	771	4
7.	165	.0	.0	.0	.0	.0	75	10	102	2	.0	331	5
8.	882	.0	20	6	.0	.0	109	15	148	3	.0	1,136	11
9.	1,667	30	83	24	.0	.0	283	40	385	8	.0	2,317	20
10.	1,926	33	167	49	.0	.0	416	58	565	12	.0	2,922	48
11.	2,990	259	3,149	922	0	0	638	90	865	18	0	6,353	139
12.	8,710	323	3,421	1,002	0	0	1,598	225	2,167	46	0	14,299	233

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.0	.0
2.	5,711	36	5,675	50.7	5.7	53.4	.0	.0	55.0	.0	.0
3.	6,881	.0	6,880	56.6	0.1	59.4	.0	.0	55.0	35	7
4.	8,124	24	8,099	61.7	4.5	64.2	.0	.0	55.0	42	21
5.	5,635	8	5,627	40.6	1.7	42.0	.0	.0	55.0	320	38
6.	9,070	210	8,859	62.4	44.7	63.0	.0	.0	55.0	677	93
7.	5,730	15	5,714	37.3	3.4	38.4	.0	.0	55.0	165	165
8.	9,715	229	9,485	59.9	45.3	60.4	.0	.0	55.0	896	239
9.	12,256	182	12,074	68.9	36.0	69.9	.0	.0	55.0	1,697	620
10.	14,230	1,530	12,699	72.9	261.2	67.0	.0	.0	55.0	2,011	910
11.	15,730	1,879	13,851	73.1	265.8	66.5	0	0	55.0	4,957	1,395
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	10,806	3,493

Schedule P - Part 1F - Med Pro Liab Occ

NONE

Schedule P - Part 1F - Med Pro Liab Clm

NONE

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

(\$000 OMITTED)												
Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				4	5	6	7	8	9			
Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed	
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2013	310	218	92	63	63	0	0	0	0	0	0	XXX
3. 2014	341	244	97	75	75	0	0	0	0	0	0	XXX
4. 2015	397	290	107	80	80	0	0	0	0	0	0	XXX
5. 2016	485	368	117	134	134	0	0	0	0	0	0	XXX
6. 2017	562	435	127	124	124	0	0	0	0	0	0	XXX
7. 2018	648	507	141	208	208	0	0	1	1	0	0	XXX
8. 2019	705	553	152	161	161	0	0	1	1	0	0	XXX
9. 2020	844	662	182	145	131	0	0	1	1	0	14	XXX
10. 2021	1,034	814	220	265	265	0	0	1	1	0	0	XXX
11. 2022	1,222	970	252	200	200	0	0	1	1	0	0	XXX
12. Totals	XXX	XXX	XXX	1,455	1,441	0	0	5	5	0	14	XXX

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	63	63	0	20.3	28.8	0.0	0	0	55.0	0	0
3.	75	75	0	21.9	30.7	0.0	0	0	55.0	0	0
4.	80	80	0	20.1	27.5	0.0	0	0	55.0	0	0
5.	134	134	0	27.6	36.4	0.0	0	0	55.0	0	0
6.	124	124	0	22.0	28.5	0.0	0	0	55.0	0	0
7.	209	209	0	32.2	41.2	0.0	0	0	55.0	0	0
8.	162	162	0	22.9	29.2	0.0	0	0	55.0	0	0
9.	146	132	14	17.2	19.9	7.6	0	0	55.0	0	0
10.	266	266	0	25.7	32.6	0.0	0	0	55.0	0	0
11.	223	223	0	18.2	23.0	0.0	0	0	55.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				4	5	6	7	8	9			Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2013	1,837	1,412	425	50	0	20	0	33	0	0	103	28
3. 2014	1,937	1,493	444	242	74	9	0	35	0	0	212	18
4. 2015	2,062	1,492	570	854	484	11	0	64	0	0	445	20
5. 2016	2,144	1,532	612	830	169	21	0	86	0	0	768	22
6. 2017	2,273	1,512	761	328	151	1	0	145	0	0	323	14
7. 2018	2,412	1,616	796	616	404	21	0	101	1	0	333	16
8. 2019	2,564	1,748	816	787	515	56	0	108	0	0	436	18
9. 2020	2,774	1,911	863	690	479	0	0	100	0	0	311	13
10. 2021	3,086	2,171	915	5	0	6	0	44	0	0	55	9
11. 2022	3,355	2,387	968	19	0	4	0	48	0	0	71	16
12. Totals	XXX	XXX	XXX	4,421	2,276	149	0	764	1	0	3,057	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	14	0	0	0	0	0	0	0	0	0	0	14	1
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	87	0	0	0	0	0	21	3	13	2	0	116	2
9.	27	0	41	26	0	0	25	3	15	2	0	77	1
10.	364	231	104	66	0	0	56	7	33	6	0	247	4
11.	624	327	662	420	0	0	144	20	86	15	0	733	8
12.	1,118	558	808	513	0	0	248	35	148	27	0	1,189	16

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	14	0
2.	103	0	103	5.6	0.0	24.2	0	0	55.0	0	0
3.	286	74	212	14.7	4.9	47.7	0	0	55.0	0	0
4.	929	484	445	45.0	32.4	78.0	0	0	55.0	0	0
5.	937	169	768	43.7	11.0	125.4	0	0	55.0	0	0
6.	474	151	323	20.8	9.9	42.4	0	0	55.0	0	0
7.	738	404	333	30.5	25.0	41.8	0	0	55.0	0	0
8.	1,073	520	552	41.8	29.7	67.7	0	0	55.0	87	29
9.	900	511	388	32.4	26.7	44.9	0	0	55.0	42	34
10.	614	311	302	19.9	14.3	33.1	0	0	55.0	172	75
11.	1,589	784	804	47.3	32.8	83.1	0	0	55.0	539	194
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	855	334

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	12
				4	5	6	7	8	9			
Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed	
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2013	23	23	0	0	0	0	0	0	0	0	0	0
3. 2014	31	30	1	88	88	0	0	0	0	0	0	1
4. 2015	37	37	0	10	10	0	0	0	0	0	0	0
5. 2016	45	45	0	0	0	0	0	0	0	0	0	1
6. 2017	70	54	16	17	17	0	0	0	0	0	0	2
7. 2018	88	66	22	0	0	0	0	0	0	0	0	1
8. 2019	96	76	20	0	0	0	0	0	0	0	0	1
9. 2020	142	118	24	0	0	0	0	0	0	0	0	1
10. 2021	221	202	19	7	7	0	0	0	0	0	0	1
11. 2022	279	243	36	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	122	122	0	0	0	0	0	0	XXX

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
3.	88	88	0	283.8	293.3	0.0	0	0	55.0	0	0
4.	10	10	0	27.0	27.0	0.0	0	0	55.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
6.	17	17	0	24.2	31.4	0.0	0	0	55.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
10.	7	7	0	3.1	3.4	0.0	0	0	55.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4	5	6	7	8	9	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	137	1	7	0	8	0	2	151	XXX
2. 2021	4,781	181	4,600	1,507	0	0	0	324	0	48	1,831	XXX
3. 2022	5,139	245	4,894	1,943	51	0	0	268	0	130	2,160	XXX
4. Totals	XXX	XXX	XXX	3,587	52	7	0	600	0	180	4,142	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
	13	14	15	16	17	18	19	20	Direct and Assumed	Ceded			
1.	(1)	(1)	9	3	0	0	0	0	7	1	0	12	0
2.	0	0	0	0	0	0	0	0	20	3	0	17	0
3.	291	10	241	86	0	0	0	0	75	11	0	499	13
4.	289	9	250	89	0	0	0	0	102	15	0	528	13

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	5	6
2.	1,851	3	1,848	38.7	1.6	40.1	0	0	55.0	0	17
3.	2,818	159	2,659	54.8	65.0	54.3	0	0	55.0	435	64
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	441	87

SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	(299)	2	0	0	20	0	352	(281)	XXX
2. 2021	24,958	584	24,374	18,549	0	0	0	2,440	0	3,632	20,989	5,526
3. 2022	25,829	793	25,036	22,693	311	0	0	1,904	0	2,105	24,286	5,880
4. Totals	XXX	XXX	XXX	40,943	313	0	0	4,364	0	6,089	44,994	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1.	5	0	18	1	0	0	0	0	0	0	0	22	0
2.	9	0	46	4	0	0	10	1	73	1	0	132	3
3.	2,250	75	1,889	163	0	0	39	5	289	7	0	4,217	581
4.	2,265	75	1,954	168	0	0	49	6	363	9	0	4,372	584

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	22	0
2.	21,128	7	21,121	84.6	1.2	86.6	0	0	55.0	51	80
3.	29,066	562	28,503	112.5	70.9	113.8	0	0	55.0	3,901	316
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	3,976	396

Schedule P - Part 1K - Fidelity/Surety

NONE

Schedule P - Part 1L - Other

NONE

Schedule P - Part 1M - International

NONE

Schedule P - Part 1N - Reinsurance

NONE

Schedule P - Part 1O - Reinsurance

NONE

Schedule P - Part 1P - Reinsurance

NONE

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				4	5	6	7	8	9			Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2013	71	2	69	7	0	5	0	1	0	0	13	4
3. 2014	71	2	69	3	0	0	0	0	0	0	3	3
4. 2015	84	2	82	0	0	0	0	0	0	0	0	3
5. 2016	81	0	81	20	0	1	0	1	0	0	22	6
6. 2017	81	0	81	1	0	28	0	0	0	0	29	5
7. 2018	82	0	82	27	0	0	0	0	0	0	27	3
8. 2019	80	0	80	11	0	0	0	1	0	0	12	0
9. 2020	78	0	78	9	0	1	0	0	0	0	10	0
10. 2021	93	0	93	4	0	0	0	3	0	0	7	0
11. 2022	93	0	93	0	0	1	0	3	0	0	4	0
12. Totals	XXX	XXX	XXX	82	0	36	0	9	0	0	127	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded						Direct and Assumed	Ceded
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	12	0	0	0	0	0	0	0	0	0	0	12	0
11.	33	0	0	0	0	0	0	0	0	0	0	33	0
12.	46	0	0	0	0	0	0	0	0	0	0	46	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	13	0	13	18.3	0.0	18.8	0	0	55.0	0	0
3.	3	0	3	4.2	0.0	4.3	0	0	55.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
5.	22	0	22	27.1	0.0	27.1	0	0	55.0	0	0
6.	29	0	29	35.8	0.0	35.8	0	0	55.0	0	0
7.	27	0	27	32.9	0.0	32.9	0	0	55.0	0	0
8.	12	0	12	15.0	0.0	15.0	0	0	55.0	0	0
9.	10	0	10	12.8	0.0	12.8	0	0	55.0	0	0
10.	19	0	19	21.1	0.0	21.1	0	0	55.0	12	0
11.	37	0	37	40.6	0.0	40.6	0	0	55.0	33	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	46	0

Schedule P - Part 1R - Prod Liab Claims

NONE

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

NONE

Schedule P - Part 1T - Warranty

NONE

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	One Year	Two Year
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2014	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2015	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2016	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2017	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2018	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2014	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2015	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2016	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2017	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2018	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2014	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2015	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2016	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2017	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2018	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14	14	14	.0	.0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

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

1. Prior	456	388	329	282	277	277	277	277	277	277	.0	.0
2. 2013	195	153	137	101	56	72	70	70	70	70	.0	.0
3. 2014	XXX	435	418	226	206	177	177	177	177	177	.0	.0
4. 2015	XXX	XXX	295	394	396	376	373	401	381	381	.0	(20)
5. 2016	XXX	XXX	XXX	326	703	791	699	682	682	682	.0	.0
6. 2017	XXX	XXX	XXX	XXX	473	376	217	206	178	178	.0	(28)
7. 2018	XXX	XXX	XXX	XXX	XXX	478	403	276	242	233	(9)	(43)
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	460	274	356	434	77	159
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	352	287	275	(11)	(77)
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	288	231	(57)	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	686	XXX	XXX
12. Totals											0	(9)

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2014	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2015	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2016	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2017	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2018	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	One Year	Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	459	365	357	(7)	(101)
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,553	1,507	(46)	XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,327	XXX	XXX
4. Totals											(53)	(101)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,791	941	586	(354)	(1,204)
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,653	18,609	(1,044)	XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,317	XXX	XXX
4. Totals											(1,398)	(1,204)

SCHEDULE P - PART 2K - FIDELITY, SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4. Totals											0	0

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4. Totals											0	0

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2013	0	0	0	0	0	0	0	0	0	0	0	0
3. 2014	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2015	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2016	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2017	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2018	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2N - REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2014	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2015	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2016	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2017	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2018	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2O - REINSURANCE
Nonproportional Assumed Liability

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2014	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2015	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2016	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2017	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2018	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2014	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2015	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2016	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2017	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2018	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	One Year	Two Year
1. Prior	0	24	49	49	49	49	49	49	49	49	0	0
2. 2013	0	11	15	12	12	12	12	12	12	12	0	0
3. 2014	XXX	9	9	3	3	3	3	3	3	3	0	0
4. 2015	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2016	XXX	XXX	XXX	4	11	21	21	21	21	21	0	0
6. 2017	XXX	XXX	XXX	XXX	22	49	60	67	29	29	0	(38)
7. 2018	XXX	XXX	XXX	XXX	XXX	24	18	29	27	27	0	(2)
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	16	11	11	0	(5)
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	13	10	(3)	2
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	16	7	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34	XXX	XXX
12. Totals											3	(45)

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

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2013	0	0	0	0	0	0	0	0	0	0	0	0
3. 2014	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2015	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2016	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2017	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2018	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4. Totals											0	0

SCHEDULE P - PART 2T – WARRANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4. Totals											0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior	.000.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2014	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2015	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2016	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2017	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2018	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

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

1. Prior	.000.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2014	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2015	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2016	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2017	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2018	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

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

1. Prior	.000.	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2014	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2015	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2016	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2017	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2018	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14	14	14	XXX	XXX
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

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

1. Prior	.000.	.209	.254	.263	.263	.263	.263	.263	.263	.263	.853	.42
2. 2013	.34	.49	.56	.56	.56	.64	.70	.70	.70	.70	.20	.8
3. 2014	XXX	.7	.35	.164	.169	.177	.177	.177	.177	.177	.12	.6
4. 2015	XXX	XXX	.3	.13	.248	.367	.367	.367	.381	.381	.13	.7
5. 2016	XXX	XXX	XXX	.32	.601	.681	.681	.682	.682	.682	.13	.9
6. 2017	XXX	XXX	XXX	XXX	.15	.143	.166	.178	.178	.178	.4	.10
7. 2018	XXX	XXX	XXX	XXX	XXX	.10	.29	.200	.233	.233	.7	.9
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.10	.22	.160	.328	.9	.7
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.5	.5	.211	.6	.6
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.5	.11	.3	.2
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23	2	.6

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

1. Prior	.000.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2014	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.1	.0
4. 2015	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2016	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.1	.0
6. 2017	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.1	.1
7. 2018	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.1
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.1	.0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.1
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.1	.0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	.0

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	209	352	XXX	XXX
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,372	1,507	XXX	XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,892	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	865	564	467	70
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,388	18,549	4,961	562
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,382	4,765	534

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	.0	.0	XXX	XXX
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	.0	.0	XXX	XXX
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2014	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2015	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2016	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2017	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2018	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3N - REINSURANCE
NONPROPORTIONAL ASSUMED PROPERTY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2014	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2015	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2016	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2017	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2018	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3O - REINSURANCE
NONPROPORTIONAL ASSUMED LIABILITY

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2014	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2015	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2016	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2017	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2018	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2014	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2015	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2016	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2017	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2018	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior	.000	.24	.49	.49	.49	.49	.49	.49	.49	.49	.136	.7
2. 2013	.0	.1	.4	.12	.12	.12	.12	.12	.12	.12	.3	.1
3. 2014	XXX	.3	.3	.3	.3	.3	.3	.3	.3	.3	.2	.1
4. 2015	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.1	.2
5. 2016	XXX	XXX	XXX	.0	.2	.21	.21	.21	.21	.21	.4	.2
6. 2017	XXX	XXX	XXX	XXX	.0	.6	.19	.28	.29	.29	.4	.1
7. 2018	XXX	XXX	XXX	XXX	XXX	.18	.18	.27	.27	.27	.2	.1
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.11	.11	.0	.0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.8	.8	.10	.0	.0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.4	.4	.0	.0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	0	0

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2014	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2015	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2016	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2017	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2018	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

NONE

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	.0	.0	XXX	XXX
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

NONE

SCHEDULE P - PART 3T - WARRANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	.0	.0	.0	.0
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	.0

NONE

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SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	207	63	3	2	0	0	0	0	0	0
2. 2013	971	108	11	2	0	0	0	0	0	0
3. 2014	XXX	1,117	129	60	2	0	0	1	0	0
4. 2015	XXX	XXX	1,149	92	39	1	0	1	0	0
5. 2016	XXX	XXX	XXX	1,028	79	5	1	6	0	1
6. 2017	XXX	XXX	XXX	XXX	863	48	7	26	0	3
7. 2018	XXX	XXX	XXX	XXX	XXX	868	14	61	20	5
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	790	212	72	24
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,401	146	72
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,882	134
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,211

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

1. Prior	32	(6)	4	3	1	0	0	0	0	0
2. 2013	1,563	29	10	2	1	0	0	4	0	0
3. 2014	XXX	1,531	15	8	4	1	1	9	3	0
4. 2015	XXX	XXX	1,054	15	13	2	1	16	5	2
5. 2016	XXX	XXX	XXX	977	22	7	5	34	15	5
6. 2017	XXX	XXX	XXX	XXX	1,034	13	12	88	34	15
7. 2018	XXX	XXX	XXX	XXX	XXX	768	19	304	(2)	(15)
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	918	619	117	(141)
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,029	254	148
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	946	126
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	915

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

1. Prior	82	61	34	0	0	0	0	0	0	0
2. 2013	680	86	40	17	0	0	0	0	0	0
3. 2014	XXX	492	66	42	0	0	0	0	0	0
4. 2015	XXX	XXX	369	44	134	1	0	0	0	0
5. 2016	XXX	XXX	XXX	553	133	164	0	2	0	0
6. 2017	XXX	XXX	XXX	XXX	485	574	103	13	34	2
7. 2018	XXX	XXX	XXX	XXX	XXX	1,600	669	87	33	85
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	1,966	414	140	83
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,101	244	133
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,263	393
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,517

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

(EXCLUDING EXCESS WORKERS' COMPENSATION)

1. Prior	35	4	20	0	8	2	0	0	0	0
2. 2013	134	23	10	11	3	2	0	0	0	0
3. 2014	XXX	127	34	17	17	9	0	2	0	1
4. 2015	XXX	XXX	66	28	24	13	1	2	1	0
5. 2016	XXX	XXX	XXX	228	24	0	5	1	2	0
6. 2017	XXX	XXX	XXX	XXX	111	2	3	6	1	0
7. 2018	XXX	XXX	XXX	XXX	XXX	89	24	19	13	19
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	161	15	11	16
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	174	20	23
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	228	37
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	101

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	856	797	414	190	107	45	0	2	1	0
2. 2013	1,172	393	265	92	170	36	4	14	2	0
3. 2014	XXX	1,057	346	184	223	101	55	48	7	3
4. 2015	XXX	XXX	1,651	405	337	129	26	71	16	8
5. 2016	XXX	XXX	XXX	2,399	518	110	35	59	19	15
6. 2017	XXX	XXX	XXX	XXX	1,488	245	50	103	45	36
7. 2018	XXX	XXX	XXX	XXX	XXX	1,320	177	229	84	65
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	1,125	359	191	108
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,506	474	303
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,060	476
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,774

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2013	0	0	0	0	0	0	0	0	0	0
3. 2014	XXX	0	0	0	0	0	0	0	0	0
4. 2015	XXX	XXX	0	0	0	0	0	0	0	0
5. 2016	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2017	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2018	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2013	0	0	0	0	0	0	0	0	0	0
3. 2014	XXX	0	0	0	0	0	0	0	0	0
4. 2015	XXX	XXX	0	0	0	0	0	0	0	0
5. 2016	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2017	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2018	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2013	0	0	0	0	0	0	0	0	0	0
3. 2014	XXX	0	0	0	0	0	0	0	0	0
4. 2015	XXX	XXX	0	0	0	0	0	0	0	0
5. 2016	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2017	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2018	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

1. Prior	123	58	6	2	0	0	0	0	0	0
2. 2013	131	45	50	12	0	0	0	0	0	0
3. 2014	XXX	131	98	34	11	0	0	0	0	0
4. 2015	XXX	XXX	182	51	57	5	0	0	0	0
5. 2016	XXX	XXX	XXX	247	60	87	6	0	0	0
6. 2017	XXX	XXX	XXX	XXX	100	101	24	28	0	0
7. 2018	XXX	XXX	XXX	XXX	XXX	306	55	52	9	0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	238	84	42	18
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	347	81	37
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	240	86
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	366

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

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2013	0	0	0	0	0	0	0	0	0	0
3. 2014	XXX	0	0	0	0	0	0	0	0	0
4. 2015	XXX	XXX	0	0	0	0	0	0	0	0
5. 2016	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2017	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2018	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	161	12	5
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	123	0
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	154

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	795	70	16
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,030	51
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,760

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2013	0	0	0	0	0	0	0	0	0	0
3. 2014	XXX	0	0	0	0	0	0	0	0	0
4. 2015	XXX	XXX	0	0	0	0	0	0	0	0
5. 2016	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2017	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2018	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

Schedule P - Part 4N
NONE

Schedule P - Part 4O
NONE

Schedule P - Part 4P
NONE

Schedule P - Part 4R - Prod Liab Occur
NONE

Schedule P - Part 4R - Prod Liab Claims
NONE

Schedule P - Part 4S
NONE

Schedule P - Part 4T - Warranty
NONE

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	820	114	1,229	32	18	1	2	1	0	1
2. 2013	1,962	2,421	2,722	2,743	2,753	2,754	2,754	2,754	2,754	2,754
3. 2014	XXX	1,936	2,476	2,547	2,562	2,563	2,566	2,567	2,569	2,569
4. 2015	XXX	XXX	1,556	2,066	2,129	2,131	2,132	2,133	2,134	2,134
5. 2016	XXX	XXX	XXX	1,630	2,193	2,221	2,224	2,225	2,225	2,225
6. 2017	XXX	XXX	XXX	XXX	1,898	2,249	2,273	2,275	2,276	2,276
7. 2018	XXX	XXX	XXX	XXX	XXX	1,291	1,466	1,482	1,483	1,485
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	1,758	1,987	2,005	2,013
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,865	2,083	2,102
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,457	1,651
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,767

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	64	25	14	7	6	7	5	3	1	1
2. 2013	250	21	5	2	2	1	0	0	0	0
3. 2014	XXX	217	31	7	6	5	2	2	0	0
4. 2015	XXX	XXX	178	25	6	3	2	2	1	1
5. 2016	XXX	XXX	XXX	225	31	4	2	1	0	0
6. 2017	XXX	XXX	XXX	XXX	345	31	4	3	2	2
7. 2018	XXX	XXX	XXX	XXX	XXX	159	20	8	4	1
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	199	32	13	4
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	177	23	4
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	153	17
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	241

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	884	138	61	35	18	3	1	(1)	0	1
2. 2013	2,263	2,742	2,793	2,812	2,826	2,827	2,827	2,827	2,827	2,827
3. 2014	XXX	2,218	2,589	2,640	2,655	2,656	2,657	2,658	2,658	2,658
4. 2015	XXX	XXX	1,782	2,152	2,199	2,200	2,200	2,201	2,202	2,202
5. 2016	XXX	XXX	XXX	1,924	2,308	2,315	2,317	2,317	2,317	2,317
6. 2017	XXX	XXX	XXX	XXX	2,377	2,498	2,508	2,510	2,511	2,511
7. 2018	XXX	XXX	XXX	XXX	XXX	1,877	1,980	1,987	1,987	1,987
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	2,474	2,610	2,616	2,617
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,463	2,617	2,625
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,105	2,238
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,482

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

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 1 CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	1,307	454	2,507	123	65	4	3	2	2	0
2. 2013	1,492	2,237	3,035	3,182	3,231	3,237	3,238	3,239	3,240	3,240
3. 2014	XXX	1,526	2,713	3,179	3,337	3,350	3,356	3,357	3,358	3,358
4. 2015	XXX	XXX	1,423	2,610	3,053	3,086	3,099	3,104	3,105	3,105
5. 2016	XXX	XXX	XXX	1,457	2,802	2,932	2,975	2,989	2,995	2,995
6. 2017	XXX	XXX	XXX	XXX	1,277	1,670	1,821	1,852	1,863	1,871
7. 2018	XXX	XXX	XXX	XXX	XXX	1,387	1,853	1,989	2,025	2,034
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	1,435	1,863	1,996	2,030
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,143	1,458	1,547
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,087	1,409
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,068

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 2 NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	296	109	34	14	8	6	4	3	1	1
2. 2013	591	197	74	24	9	3	2	1	0	0
3. 2014	XXX	633	230	70	20	7	1	1	0	0
4. 2015	XXX	XXX	639	224	70	23	8	2	2	1
5. 2016	XXX	XXX	XXX	729	240	80	24	8	2	1
6. 2017	XXX	XXX	XXX	XXX	682	235	64	25	10	2
7. 2018	XXX	XXX	XXX	XXX	XXX	746	213	58	18	8
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	701	206	64	22
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	495	147	51
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	521	163
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	576

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 3 CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	1,394	477	235	111	62	2	1	1	0	0
2. 2013	2,166	2,947	3,233	3,342	3,388	3,388	3,388	3,388	3,388	3,388
3. 2014	XXX	2,255	3,081	3,400	3,516	3,517	3,517	3,518	3,518	3,518
4. 2015	XXX	XXX	2,157	2,975	3,279	3,280	3,280	3,280	3,281	3,281
5. 2016	XXX	XXX	XXX	2,261	3,164	3,170	3,170	3,170	3,171	3,171
6. 2017	XXX	XXX	XXX	XXX	2,157	2,253	2,262	2,262	2,262	2,263
7. 2018	XXX	XXX	XXX	XXX	XXX	2,406	2,470	2,475	2,476	2,477
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	2,403	2,462	2,471	2,471
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,810	1,868	1,872
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,841	1,899
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,859

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

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 1 CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	.83	.30	.152	.11	.3	.0	.0	.0	.0	.0
2. 2013	130	196	.263	280	288	288	288	288	288	288
3. 2014	XXX	138	.227	270	290	293	.294	294	294	294
4. 2015	XXX	XXX	.147	238	284	291	.292	292	293	293
5. 2016	XXX	XXX	XXX	136	260	273	.275	276	277	277
6. 2017	XXX	XXX	XXX	XXX	130	159	.172	176	178	178
7. 2018	XXX	XXX	XXX	XXX	XXX	159	.202	213	216	218
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.155	195	210	217
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	146	188	205
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	180	226
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	193

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 2 NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	.25	.9	.3	.1	.0	.0	.0	.0	.0	.0
2. 2013	.45	.20	.9	.4	.0	.0	.0	.0	.0	.0
3. 2014	XXX	.52	.25	.10	.4	.1	.0	.0	.0	.0
4. 2015	XXX	XXX	.45	.25	.10	.1	.1	.1	.0	.0
5. 2016	XXX	XXX	XXX	.59	.19	.5	.2	.1	.1	.1
6. 2017	XXX	XXX	XXX	XXX	.60	.27	.10	.4	.2	.2
7. 2018	XXX	XXX	XXX	XXX	XXX	.73	.20	.8	.4	.2
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.79	.34	.12	.6
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.63	.22	.5
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.72	.23
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	88

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 3 CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	.92	.35	.13	.9	.2	.0	.0	.0	.0	.0
2. 2013	179	251	.280	293	297	297	.297	297	297	297
3. 2014	XXX	197	.263	294	309	309	.310	310	310	310
4. 2015	XXX	XXX	.202	275	307	307	.308	308	308	308
5. 2016	XXX	XXX	XXX	202	290	291	.291	291	292	292
6. 2017	XXX	XXX	XXX	XXX	210	222	.222	222	223	223
7. 2018	XXX	XXX	XXX	XXX	XXX	260	.269	270	271	271
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.260	274	274	275
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	230	244	246
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	289	303
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	315

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	23	7	38	1	0	0	0	0	0	0
2. 2013	17	29	35	35	36	36	36	36	36	36
3. 2014	XXX	23	42	42	43	43	43	43	43	43
4. 2015	XXX	XXX	22	45	49	49	49	49	49	49
5. 2016	XXX	XXX	XXX	13	35	36	37	37	37	37
6. 2017	XXX	XXX	XXX	XXX	18	25	26	27	27	27
7. 2018	XXX	XXX	XXX	XXX	XXX	14	18	20	21	22
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	7	12	14	15
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	10	17
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	15
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	3	0	1	0	0	0	0	0	0	0
2. 2013	4	1	0	0	0	0	0	0	0	0
3. 2014	XXX	8	1	1	1	1	1	1	1	1
4. 2015	XXX	XXX	8	1	0	0	0	0	0	0
5. 2016	XXX	XXX	XXX	8	1	1	0	0	0	0
6. 2017	XXX	XXX	XXX	XXX	9	2	1	0	0	0
7. 2018	XXX	XXX	XXX	XXX	XXX	8	4	3	2	1
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	9	4	2	1
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14	7	1
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	2
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	27	10	2	1	0	0	0	0	0	0
2. 2013	23	36	38	38	39	39	39	39	39	39
3. 2014	XXX	35	52	56	57	57	57	57	57	57
4. 2015	XXX	XXX	30	47	50	50	50	50	50	50
5. 2016	XXX	XXX	XXX	21	37	38	38	38	38	38
6. 2017	XXX	XXX	XXX	XXX	35	37	37	37	37	37
7. 2018	XXX	XXX	XXX	XXX	XXX	23	24	25	25	25
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	17	19	19	19
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21	23	24
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18	19
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

SECTION 1										
Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	266	107	489	47	24	4	0	1	1	1
2. 2013	276	405	548	593	608	610	611	612	613	613
3. 2014	XXX	308	525	620	663	666	667	668	668	668
4. 2015	XXX	XXX	277	482	572	584	587	589	590	591
5. 2016	XXX	XXX	XXX	245	418	435	446	450	450	450
6. 2017	XXX	XXX	XXX	XXX	261	319	335	337	340	340
7. 2018	XXX	XXX	XXX	XXX	XXX	218	272	290	298	303
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	230	295	315	321
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	276	352	362
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	235	297
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	353

SECTION 2										
Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	77	41	21	10	6	3	4	3	2	1
2. 2013	88	39	20	7	3	2	1	1	1	0
3. 2014	XXX	92	51	19	8	2	1	1	1	1
4. 2015	XXX	XXX	89	45	25	8	5	4	2	2
5. 2016	XXX	XXX	XXX	75	38	20	8	3	2	2
6. 2017	XXX	XXX	XXX	XXX	91	43	20	14	8	4
7. 2018	XXX	XXX	XXX	XXX	XXX	90	49	24	13	5
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	102	51	20	11
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	94	40	20
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	93	48
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	139

SECTION 3										
Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	297	121	70	39	20	4	3	3	1	0
2. 2013	369	518	577	609	621	622	623	624	625	625
3. 2014	XXX	403	579	642	674	675	676	677	677	677
4. 2015	XXX	XXX	370	532	603	606	606	608	609	611
5. 2016	XXX	XXX	XXX	324	462	474	482	484	484	485
6. 2017	XXX	XXX	XXX	XXX	360	407	419	422	425	425
7. 2018	XXX	XXX	XXX	XXX	XXX	384	441	449	453	457
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	416	469	483	486
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	495	549	564
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	445	507
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	609

Schedule P - Part 5F- SN1A

NONE

Schedule P - Part 5F- SN2A

NONE

Schedule P - Part 5F- SN3A

NONE

Schedule P - Part 5F- SN1B

NONE

Schedule P - Part 5F- SN2B

NONE

Schedule P - Part 5F- SN3B

NONE

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	(57)	7	30	4	1	0	0	0	0	0
2. 2013	3	8	17	19	20	20	20	20	20	20
3. 2014	XXX	3	7	11	12	12	12	12	12	12
4. 2015	XXX	XXX	2	8	10	12	12	12	13	13
5. 2016	XXX	XXX	XXX	5	12	13	13	13	13	13
6. 2017	XXX	XXX	XXX	XXX	0	1	3	3	4	4
7. 2018	XXX	XXX	XXX	XXX	XXX	4	5	5	7	7
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	4	4	7	9
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	4	6
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	3
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	7	5	4	1	1	1	1	1	1	1
2. 2013	6	4	2	1	1	1	0	0	0	0
3. 2014	XXX	3	3	1	1	1	0	0	0	0
4. 2015	XXX	XXX	4	4	3	1	1	1	0	0
5. 2016	XXX	XXX	XXX	5	2	0	0	0	0	0
6. 2017	XXX	XXX	XXX	XXX	4	4	0	1	0	0
7. 2018	XXX	XXX	XXX	XXX	XXX	4	3	2	0	0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	5	6	5	2
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	2	1
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	4
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	16	9	7	3	2	0	0	0	0	0
2. 2013	13	22	26	27	28	28	28	28	28	28
3. 2014	XXX	8	14	17	18	18	18	18	18	18
4. 2015	XXX	XXX	8	15	19	19	20	20	20	20
5. 2016	XXX	XXX	XXX	15	20	21	22	22	22	22
6. 2017	XXX	XXX	XXX	XXX	10	13	13	14	14	14
7. 2018	XXX	XXX	XXX	XXX	XXX	9	13	15	16	16
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	11	14	18	18
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	12	13
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	9
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2013	0	0	0	0	0	0	0	0	0	0
3. 2014	XXX	0	1	1	1	1	1	1	1	1
4. 2015	XXX	XXX	0	0	0	0	0	0	0	0
5. 2016	XXX	XXX	XXX	0	0	1	1	1	1	1
6. 2017	XXX	XXX	XXX	XXX	0	1	1	1	1	1
7. 2018	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	1	1	1
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	1
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2013	0	0	0	0	0	0	0	0	0	0
3. 2014	XXX	1	0	0	0	0	0	0	0	0
4. 2015	XXX	XXX	0	0	0	0	0	0	0	0
5. 2016	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2017	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2018	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	1	0	0	0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	1	0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2013	0	0	0	0	0	0	0	0	0	0
3. 2014	XXX	1	1	1	1	1	1	1	1	1
4. 2015	XXX	XXX	0	0	0	0	0	0	0	0
5. 2016	XXX	XXX	XXX	0	0	1	1	1	1	1
6. 2017	XXX	XXX	XXX	XXX	0	2	2	2	2	2
7. 2018	XXX	XXX	XXX	XXX	XXX	0	1	1	1	1
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	1
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	1	1
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	(9)	1	5	0	0	0	0	0	0	0
2. 2013	0	1	3	3	3	3	3	3	3	3
3. 2014	XXX	1	2	2	2	2	2	2	2	2
4. 2015	XXX	XXX	0	1	1	1	1	1	1	1
5. 2016	XXX	XXX	XXX	2	3	4	4	4	4	4
6. 2017	XXX	XXX	XXX	XXX	2	2	3	4	4	4
7. 2018	XXX	XXX	XXX	XXX	XXX	1	2	2	2	2
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2013	0	1	1	0	0	0	0	0	0	0
3. 2014	XXX	1	1	0	0	0	0	0	0	0
4. 2015	XXX	XXX	0	1	0	0	0	0	0	0
5. 2016	XXX	XXX	XXX	1	1	0	0	0	0	0
6. 2017	XXX	XXX	XXX	XXX	1	1	1	0	0	0
7. 2018	XXX	XXX	XXX	XXX	XXX	1	0	0	0	0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	2	2	1	0	0	0	0	0	0	0
2. 2013	1	3	5	4	4	4	4	4	4	4
3. 2014	XXX	2	3	3	3	3	3	3	3	3
4. 2015	XXX	XXX	0	3	3	3	3	3	3	3
5. 2016	XXX	XXX	XXX	4	6	6	6	6	6	6
6. 2017	XXX	XXX	XXX	XXX	4	4	5	5	5	5
7. 2018	XXX	XXX	XXX	XXX	XXX	3	3	3	3	3
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

Schedule P - Part 5R- SN1B

NONE

Schedule P - Part 5R- SN2B

NONE

Schedule P - Part 5R- SN3B

NONE

Schedule P - Part 5T- SN1

NONE

Schedule P - Part 5T- SN2

NONE

Schedule P - Part 5T- SN3

NONE

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE P - PART 6H - OTHER LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior	(15)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2014	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2015	XXX	XXX	37	37	37	37	37	37	37	37	.0
5. 2016	XXX	XXX	XXX	45	45	45	45	45	45	45	.0
6. 2017	XXX	XXX	XXX	XXX	70	70	70	70	70	70	.0
7. 2018	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	96	96	96	96	.0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	142	142	142	.0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	221	221	.0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	279	279
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	279
13. Earned Premiums (Sc P-Pt 1)	23	31	37	45	70	88	96	142	221	279	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior	(15)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2014	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2015	XXX	XXX	37	37	37	37	37	37	37	37	.0
5. 2016	XXX	XXX	XXX	45	45	45	45	45	45	45	.0
6. 2017	XXX	XXX	XXX	XXX	54	54	54	54	54	54	.0
7. 2018	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	76	76	76	76	.0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	118	118	118	.0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	202	202	.0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	243	243
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	243
13. Earned Premiums (Sc P-Pt 1)	23	30	37	45	54	66	76	118	202	243	XXX

SCHEDULE P - PART 6M - INTERNATIONAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2014	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2015	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2016	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2017	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2018	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2014	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2015	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2016	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2017	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2018	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE P - PART 6N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 1 CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2014	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2015	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2016	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2017	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2018	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 2 CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2014	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2015	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2016	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2017	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2018	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

SCHEDULE P - PART 6O - REINSURANCE NONPROPORTIONAL ASSUMED LIABILITY

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 1 CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2014	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2015	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2016	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2017	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2018	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 2 CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2014	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2015	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2016	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2017	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2018	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2013	.71	.71	.71	.71	.71	.71	.71	.71	.71	.71	.0
3. 2014	XXX	.71	.71	.71	.71	.71	.71	.71	.71	.71	.0
4. 2015	XXX	XXX	.84	.84	.84	.84	.84	.84	.84	.84	.0
5. 2016	XXX	XXX	XXX	.81	.81	.81	.81	.81	.81	.81	.0
6. 2017	XXX	XXX	XXX	XXX	.81	.81	.81	.81	.81	.81	.0
7. 2018	XXX	XXX	XXX	XXX	XXX	.82	.82	.82	.82	.82	.0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.80	.80	.80	.80	.0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.78	.78	.78	.0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.93	.93	.0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.93	.93
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.93
13. Earned Premiums (Sc P-Pt 1)	.71	.71	.84	.81	.81	.82	.80	.78	.93	.93	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2013	.2	.2	.2	.2	.2	.2	.2	.2	.2	.2	.0
3. 2014	XXX	.2	.2	.2	.2	.2	.2	.2	.2	.2	.0
4. 2015	XXX	XXX	.2	.2	.2	.2	.2	.2	.2	.2	.0
5. 2016	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2017	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2018	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sc P-Pt 1)	.2	.2	.2	.0	.0	.0	.0	.0	.0	.0	XXX

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2014	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2015	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2016	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2017	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2018	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sc P-Pt 1)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2013	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2014	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2015	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2016	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2017	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2018	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sc P-Pt 1)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX

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

SECTION 1

	1	2	3	4	5	6
Schedule P - Part 1	Total Net Losses and Expenses Unpaid	Net Losses and Expenses Unpaid on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total	Total Net Premiums Written	Net Premiums Written on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	9,316		0.0	43,375		0.0
2. Private Passenger Auto Liability/Medical	16,867		0.0	28,287		0.0
3. Commercial Auto/Truck Liability/Medical	7,920		0.0	0		0.0
4. Workers' Compensation	966		0.0	930		0.0
5. Commercial Multiple Peril	14,278		0.0	21,590		0.0
6. Medical Professional Liability-Occurrence	0		0.0	0		0.0
7. Medical Professional Liability -Claims-Made	0		0.0	0		0.0
8. Special Liability	22		0.0	261		0.0
9. Other Liability-Occurrence	1,189		0.0	1,009		0.0
10. Other Liability-Claims-Made	0		0.0	46		0.0
11. Special Property	528		0.0	5,050		0.0
12. Auto Physical Damage	4,372		0.0	26,827		0.0
13. Fidelity/Surety	0		0.0	0		0.0
14. Other	0		0.0	0		0.0
15. International	0		0.0	0		0.0
16. Reinsurance-Nonproportional Assumed Property	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance-Nonproportional Assumed Liability	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance-Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX	XXX	XXX
19. Products Liability-Occurrence	46		0.0	96		0.0
20. Products Liability-Claims-Made	0		0.0	0		0.0
21. Financial Guaranty/Mortgage Guaranty	0		0.0	0		0.0
22. Warranty	0		0.0	0		0.0
23. Totals	55,509	0	0.0	127,475	0	0.0

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2013	0	0	0	0	0	0	0	0	0	
3. 2014	XXX	0	0	0	0	0	0	0	0	
4. 2015	XXX	XXX	0	0	0	0	0	0	0	
5. 2016	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2017	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2018	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2013	0	0	0	0	0	0	0	0	0	
3. 2014	XXX	0	0	0	0	0	0	0	0	
4. 2015	XXX	XXX	0	0	0	0	0	0	0	
5. 2016	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2017	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2018	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

Years in Which Policies Were Issued	SECTION 4 NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2013	0	0	0	0	0	0	0	0	0	
3. 2014	XXX	0	0	0	0	0	0	0	0	
4. 2015	XXX	XXX	0	0	0	0	0	0	0	
5. 2016	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2017	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2018	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Years in Which Policies Were Issued	SECTION 5 NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2013	0	0	0	0	0	0	0	0	0	
3. 2014	XXX	0	0	0	0	0	0	0	0	
4. 2015	XXX	XXX	0	0	0	0	0	0	0	
5. 2016	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2017	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2018	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

SECTION 1

	1	2	3	4	5	6
	Total Net Losses and Expenses Unpaid	Net Losses and Expenses Unpaid on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total	Total Net Premiums Written	Net Premiums Written on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total
Schedule P - Part 1						
1. Homeowners/Farmowners	9,316		0.0	43,375		0.0
2. Private Passenger Auto Liability/Medical	16,867		0.0	28,287		0.0
3. Commercial Auto/Truck Liability/Medical.....	7,920		0.0	0		0.0
4. Workers' Compensation	966		0.0	930		0.0
5. Commercial Multiple Peril	14,278		0.0	21,590		0.0
6. Medical Professional Liability-Occurrence	0		0.0	0		0.0
7. Medical Professional Liability -Claims-Made	0		0.0	0		0.0
8. Special Liability	22		0.0	261		0.0
9. Other Liability-Occurrence	1,189		0.0	1,009		0.0
10. Other Liability-Claims-made	0		0.0	46		0.0
11. Special Property	528		0.0	5,050		0.0
12. Auto Physical Damage	4,372		0.0	26,827		0.0
13. Fidelity/Surety	0		0.0	0		0.0
14. Other	0		0.0	0		0.0
15. International	0		0.0	0		0.0
16. Reinsurance-Nonproportional Assumed Property	0		0.0	0		0.0
17. Reinsurance-Nonproportional Assumed Liability	0		0.0	0		0.0
18. Reinsurance-Nonproportional Assumed Financial Lines	0		0.0	0		0.0
19. Products Liability-Occurrence	46		0.0	96		0.0
20. Products Liability-Claims-Made	0		0.0	0		0.0
21. Financial Guaranty/Mortgage Guaranty	0		0.0	0		0.0
22. Warranty	0		0.0	0		0.0
23. Totals	55,509	0	0.0	127,475	0	0.0

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2013	0	0	0	0	0	0	0	0	0	
3. 2014	XXX	0	0	0	0	0	0	0	0	
4. 2015	XXX	XXX	0	0	0	0	0	0	0	
5. 2016	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2017	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2018	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2013	0	0	0	0	0	0	0	0	0	
3. 2014	XXX	0	0	0	0	0	0	0	0	
4. 2015	XXX	XXX	0	0	0	0	0	0	0	
5. 2016	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2017	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2018	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2013	0	0	0	0	0	0	0	0	0	
3. 2014	XXX	0	0	0	0	0	0	0	0	
4. 2015	XXX	XXX	0	0	0	0	0	0	0	
5. 2016	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2017	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2018	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2013	0	0	0	0	0	0	0	0	0	
3. 2014	XXX	0	0	0	0	0	0	0	0	
4. 2015	XXX	XXX	0	0	0	0	0	0	0	
5. 2016	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2017	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2018	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 6

Years in Which Policies Were Issued	INCURRED ADJUSTABLE COMMISSIONS REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2013	0	0	0	0	0	0	0	0	0	
3. 2014	XXX	0	0	0	0	0	0	0	0	
4. 2015	XXX	XXX	0	0	0	0	0	0	0	
5. 2016	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2017	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2018	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 7

Years in Which Policies Were Issued	RESERVES FOR COMMISSION ADJUSTMENTS AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2013	0	0	0	0	0	0	0	0	0	
3. 2014	XXX	0	0	0	0	0	0	0	0	
4. 2015	XXX	XXX	0	0	0	0	0	0	0	
5. 2016	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2017	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2018	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P INTERROGATORIES

1. The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Professional Liability Claims Made insurance policies. EREs provided for reasons other than DDR are not to be included.
- 1.1 Does the company issue Medical Professional Liability Claims Made insurance policies that provide tail (also known as an extended reporting endorsement, or "ERE") benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost?

Yes [] No [X]

If the answer to question 1.1 is "no", leave the following questions blank. If the answer to question 1.1 is "yes", please answer the following questions:
- 1.2 What is the total amount of the reserve for that provision (DDR Reserve), as reported, explicitly or not, elsewhere in this statement (in dollars)?

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

Yes [] No [X]
- 1.4 Does the company report any DDR reserve as loss or loss adjustment expense reserve?

Yes [] No [X]
- 1.5 If the company reports DDR reserve as Unearned Premium Reserve, does that amount match the figure on the Underwriting and Investment Exhibit, Part 1A – Recapitulation of all Premiums (Page 7) Column 2, Lines 11.1 plus 11.2?

Yes [] No [] N/A [X]
- 1.6 If the company reports DDR reserve as loss or loss adjustment expense reserve, please complete the following table corresponding to where these reserves are reported in Schedule P:

Years in Which Premiums Were Earned and Losses Were Incurred		DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
		1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601	Prior		
1.602	2013.....		
1.603	2014.....		
1.604	2015.....		
1.605	2016.....		
1.606	2017.....		
1.607	2018.....		
1.608	2019		
1.609	2020.....		
1.610	2021		
1.611	2022		
1.612	Totals	0	0

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

Yes [X] No []
3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement?:

Yes [X] No []
4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10?

Yes [] No [X]

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

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

Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.
5. What were the net premiums in force at the end of the year for:

(in thousands of dollars)

5.1 Fidelity

\$

5.2 Surety

\$
6. Claim count information is reported per claim or per claimant (indicate which).CLAIMANT
If not the same in all years, explain in Interrogatory 7.
- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses?

Yes [] No [X]
- 7.2 An extended statement may be attached.

.....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

Allocated By States and Territories

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

NONE

SCHEDULE Y

PART 1A – DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Asterisk	Explanation

98

98

98

98

SCHEDULE Y

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

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

RESPONSES

MARCH FILING

1. Will an actuarial opinion be filed by March 1?.....YES.....
2. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?.....YES.....
3. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?.....YES.....
4. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?.....YES.....

APRIL FILING

5. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?.....YES.....
6. Will Management's Discussion and Analysis be filed by April 1?.....YES.....
7. Will the Supplemental Investment Risks Interrogatories be filed by April 1?.....YES.....

MAY FILING

8. Will this company be included in a combined annual statement that is filed with the NAIC by May 1?.....YES.....

JUNE FILING

9. Will an audited financial report be filed by June 1?.....YES.....
10. Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?.....YES.....

SUPPLEMENTAL FILINGS

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

MARCH FILING

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

APRIL FILING

28. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?.....NO.....
29. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?.....NO.....
30. Will the Accident and Health Policy Experience Exhibit be filed by April 1?.....NO.....
31. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?.....NO.....
32. Will the regulator-only (non-public) Supplemental Health Care Exhibit's Allocation Report be filed with the state of domicile and the NAIC by April 1?.....NO.....
33. Will the Cybersecurity and Identity Theft Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1?.....YES.....
34. Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit – Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1?.....NO.....
35. Will the Private Flood Insurance Supplement be filed with the state of domicile and the NAIC by April 1?.....NO.....
36. Will the Mortgage Guaranty Insurance Exhibit be filed with the state of domicile and the NAIC by April 1?.....NO.....

AUGUST FILING

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

Explanation:

24. The Company does not seek relief related to the five year roatation requirement for lead audit partner

25. The Company does not seek relief related to the one year cooling off period for independent CPA

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

26. The Company does not seek relief related to the Requirements for Audit Committee

37. The Company is not required to file the report

Bar Code:

11.	 2602242000000000
12.	 2602222400000000
13.	 2602236059000000
14.	 2602245500000000
15.	 2602249000000000
16.	 2602238500000000
17.	 2602240100000000
18.	 2602236500000000
22.	 2602250000000000
27.	 2602255500000000
28.	 2602223059000000
29.	 2602230600000000
30.	 2602222105900000
31.	 2602222165900000
32.	 2602222170000000
34.	 2602222905900000
35.	 2602256000000000
36.	 2602256500000000

OVERFLOW PAGE FOR WRITE-INS

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

	1 Collected During Year	2 Earned During Year
0904. William Blair Funds Intl.....	2,318	2,318
0905. Champlain Small Co Fund Inst.....	2,106	2,106
0906.		
0907.		
0997. Summary of remaining write-ins for Line 9 from page 12	4,424	4,424



SUPPLEMENT FOR THE YEAR 2022 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

DIRECTOR AND OFFICER INSURANCE COVERAGE SUPPLEMENT

For The Year Ended December 31, 2022
(To Be Filed by March 1)

NAIC Group Code 00207

NAIC Company Code 26123

Company Name LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

1. Monoline Policies

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

2. Commercial Multiple Peril (CMP) Packaged Policies

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

2.31 Amount quantified: \$ 46,975

2.32 Amount estimated using reasonable assumptions: \$ 0

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

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