



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

# ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2023  
OF THE CONDITION AND AFFAIRS OF THE

## American Modern Home Insurance Company

NAIC Group Code 0361 0361 NAIC Company Code 23469 Employer's ID Number 31-0715697  
(Current) (Prior)

Organized under the Laws of \_\_\_\_\_ (Current) (Former) \_\_\_\_\_, State of Domicile or Port of Entry \_\_\_\_\_ OH  
Country of Domicile \_\_\_\_\_ United States of America \_\_\_\_\_

Incorporated/Organized 01/25/1965 Commenced Business 09/01/1965

Statutory Home Office \_\_\_\_\_ 7000 Midland Blvd. \_\_\_\_\_, \_\_\_\_\_ Amelia, OH, US 45102-2607  
(Street and Number) \_\_\_\_\_ (City or Town, State, Country and Zip Code)

Main Administrative Office \_\_\_\_\_ 7000 Midland Blvd.  
(Street and Number)  
Amelia, OH, US 45102-2607 \_\_\_\_\_, \_\_\_\_\_ 800-543-2644 5230  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address P.O. Box 5323, Cincinnati, OH, US 45201-5323  
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records \_\_\_\_\_ 7000 Midland Blvd.  
(Street and Number)  
Amelia, OH, US 45102-2607 \_\_\_\_\_, \_\_\_\_\_ 800-543-2644 5230  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.amig.com

Statutory Statement Contact Anthony William Dirksing, 800-543-2644-5230  
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## OFFICERS

Chairman of the Board Michael Gerard Kerner # SVP / CFO René Gobonya  
President / CEO Andreas Matthias Kleiner VP / Treasurer Ryan Patrick Donahue #

**OTHER**

Charles Schuster Griffith III, SVP / Secretary

## **DIRECTORS OR TRUSTEES**

State of Ohio SS  
County of Clermont

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.

Andreas Matthias Kleiner  
President / CEO

René Gobonya  
SVP / CFO

Charles Schuster Griffith III  
SVP / Secretary

Subscribed and sworn to before me this  
\_\_\_\_ day of \_\_\_\_\_

- a. Is this an original filing? .....
- b. If no,
  - 1. State the amendment number.....
  - 2. Date filed .....
  - 3. Number of pages attached.....

## ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D) .....	132,260,777	0	132,260,777	147,648,403
2. Stocks (Schedule D):				
2.1 Preferred stocks .....	0	0	0	0
2.2 Common stocks .....	248,263,613	0	248,263,613	293,320,145
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....	0	0	0	0
3.2 Other than first liens .....	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances) .....	0	53,581,284	53,581,284	50,276,878
4.2 Properties held for the production of income (less \$ encumbrances) .....	0	0	0	0
4.3 Properties held for sale (less \$ encumbrances) .....	0	0	0	0
5. Cash (\$ (3,673,399) , Schedule E - Part 1), cash equivalents (\$ 26,298,164 , Schedule E - Part 2) and short-term investments (\$ 0 , Schedule DA) .....	22,624,765	0	22,624,765	87,444,575
6. Contract loans (including \$ 0 premium notes) .....	0	0	0	0
7. Derivatives (Schedule DB) .....	0	0	0	0
8. Other invested assets (Schedule BA) .....	300,000	0	300,000	300,000
9. Receivable for securities .....	118,127	0	118,127	0
10. Securities lending reinvested collateral assets (Schedule DL) .....	0	0	0	0
11. Aggregate write-ins for invested assets .....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	457,148,566	0	457,148,566	578,990,001
13. Title plants less \$ 0 charged off (for Title insurers only) .....	0	0	0	0
14. Investment income due and accrued .....	724,759	0	724,759	760,229
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	206,616,102	6,953	206,609,149	245,155,315
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums) .....	149,839,711	0	149,839,711	116,011,521
15.3 Accrued retrospective premiums (\$ 0 ) and contracts subject to redetermination (\$ 0 ) .....	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	72,817,675	0	72,817,675	167,841,449
16.2 Funds held by or deposited with reinsured companies .....	149,865,994	0	149,865,994	83,376,608
16.3 Other amounts receivable under reinsurance contracts .....	0	0	0	0
17. Amounts receivable relating to uninsured plans .....	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon .....	3,615,331	0	3,615,331	0
18.2 Net deferred tax asset .....	0	0	0	0
19. Guaranty funds receivable or on deposit .....	0	0	0	0
20. Electronic data processing equipment and software .....	12,805,743	12,805,743	0	59,757
21. Furniture and equipment, including health care delivery assets (\$ 0 ) .....	1,680,437	1,680,437	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates .....	340,269	0	340,269	1,388,006
24. Health care (\$ 0 ) and other amounts receivable .....	0	0	0	0
25. Aggregate write-ins for other than invested assets .....	20,358,290	763,000	19,595,290	11,004,097
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	1,075,812,877	15,256,133	1,060,556,744	1,204,586,982
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0	0
28. Total (Lines 26 and 27) .....	1,075,812,877	15,256,133	1,060,556,744	1,204,586,982
<b>DETAILS OF WRITE-INS</b>				
1101. .....				
1102. .....				
1103. .....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above) .....	0	0	0	0
2501. Contingent Commission Receivable .....	19,578,810	0	19,578,810	10,976,307
2502. Brokerage Receivable .....	763,000	763,000	0	4,000
2503. Loss Payments in Advance .....	7,290	0	7,290	14,652
2598. Summary of remaining write-ins for Line 25 from overflow page .....	9,190	0	9,190	9,138
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	20,358,290	763,000	19,595,290	11,004,097

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8) .....	50,163,627	93,401,248
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6) .....	82,621,095	100,860,321
3. Loss adjustment expenses (Part 2A, Line 35, Column 9) .....	5,336,635	8,844,842
4. Commissions payable, contingent commissions and other similar charges .....	100,451,207	63,934,092
5. Other expenses (excluding taxes, licenses and fees) .....	11,353,371	12,378,614
6. Taxes, licenses and fees (excluding federal and foreign income taxes) .....	7,546,749	6,295,731
7.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses)) .....	0	5,299,084
7.2 Net deferred tax liability .....	0	0
8. Borrowed money \$ 0 and interest thereon \$ 0 .....	0	0
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 1,105,862,077 and including warranty reserves of \$ 0 and accrued accident and health experience rating refunds including \$ 0 for medical loss ratio rebate per the Public Health Service Act) .....	117,439,527	213,534,585
10. Advance premium .....	639,144	685,222
11. Dividends declared and unpaid:		
11.1 Stockholders .....	0	0
11.2 Policyholders .....	0	0
12. Ceded reinsurance premiums payable (net of ceding commissions) .....	130,081,545	381,270,464
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20) .....	324,186,368	53,647,624
14. Amounts withheld or retained by company for account of others .....	0	0
15. Remittances and items not allocated .....	0	0
16. Provision for reinsurance (including \$ 0 certified) (Schedule F, Part 3, Column 78) .....	0	28,612
17. Net adjustments in assets and liabilities due to foreign exchange rates .....	0	0
18. Drafts outstanding .....	0	0
19. Payable to parent, subsidiaries and affiliates .....	11,210,929	21,248,207
20. Derivatives .....	0	0
21. Payable for securities .....	0	7,711
22. Payable for securities lending .....	0	0
23. Liability for amounts held under uninsured plans .....	0	0
24. Capital notes \$ 0 and interest thereon \$ 0 .....	0	0
25. Aggregate write-ins for liabilities .....	4,020,224	8,031,143
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25) .....	845,050,421	969,467,502
27. Protected cell liabilities .....	0	0
28. Total liabilities (Lines 26 and 27) .....	845,050,421	969,467,502
29. Aggregate write-ins for special surplus funds .....	0	0
30. Common capital stock .....	5,000,000	5,000,000
31. Preferred capital stock .....	0	0
32. Aggregate write-ins for other than special surplus funds .....	0	0
33. Surplus notes .....	0	0
34. Gross paid in and contributed surplus .....	103,771,315	103,771,315
35. Unassigned funds (surplus) .....	106,735,008	126,348,164
36. Less treasury stock, at cost:		
36.1 0 shares common (value included in Line 30 \$ 0) .....	0	0
36.2 0 shares preferred (value included in Line 31 \$ 0) .....	0	0
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39) .....	215,506,323	235,119,479
38. TOTALS (Page 2, Line 28, Col. 3) .....	1,060,556,744	1,204,586,982
<b>DETAILS OF WRITE-INS</b>		
2501. Unapplied Salvage and Subrogation .....	48,875	2,050,115
2502. Unclaimed Funds .....	3,971,349	5,981,028
2503. .....		
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	4,020,224	8,031,143
2901. .....		
2902. .....		
2903. .....		
2998. Summary of remaining write-ins for Line 29 from overflow page .....	0	0
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above) .....	0	0
3201. .....		
3202. .....		
3203. .....		
3298. Summary of remaining write-ins for Line 32 from overflow page .....	0	0
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above) .....	0	0

## ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Modern Home Insurance Co.

**STATEMENT OF INCOME**

	1 Current Year	2 Prior Year
<b>UNDERWRITING INCOME</b>		
1. Premiums earned (Part 1, Line 35, Column 4).....	265,300,806	460,763,824
<b>DEDUCTIONS:</b>		
2. Losses incurred (Part 2, Line 35, Column 7) .....	149,590,814	244,951,769
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1) .....	15,853,308	25,601,988
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2) .....	80,269,621	192,168,248
5. Aggregate write-ins for underwriting deductions .....	0	(160,409)
6. Total underwriting deductions (Lines 2 through 5) .....	245,713,743	462,561,595
7. Net income of protected cells .....	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7) .....	19,587,063	(1,797,771)
<b>INVESTMENT INCOME</b>		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17) .....	3,147,002	1,703,888
10. Net realized capital gains (losses) less capital gains tax of \$ 0 (Exhibit of Capital Gains (Losses) ) .....	82,876	(1,391,283)
11. Net investment gain (loss) (Lines 9 + 10) .....	3,229,878	312,605
<b>OTHER INCOME</b>		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ 0 amount charged off \$ 1,544,670 ) .....	(1,544,670)	(2,155,729)
13. Finance and service charges not included in premiums .....	12,005,471	11,103,536
14. Aggregate write-ins for miscellaneous income .....	(11,802,712)	(11,710,017)
15. Total other income (Lines 12 through 14) .....	(1,341,911)	(2,762,210)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15) .....	21,475,030	(4,247,376)
17. Dividends to policyholders .....	0	0
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17) .....	21,475,030	(4,247,376)
19. Federal and foreign income taxes incurred .....	(2,571,024)	(8,306,851)
20. Net income (Line 18 minus Line 19)(to Line 22) .....	24,046,054	4,059,475
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2) .....	235,119,479	231,974,441
22. Net income (from Line 20) .....	24,046,054	4,059,475
23. Net transfers (to) from Protected Cell accounts .....	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 22,247 .....	(44,972,840)	5,629,408
25. Change in net unrealized foreign exchange capital gain (loss) .....	0	0
26. Change in net deferred income tax .....	22,247	(52,433)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3) .....	1,262,769	3,537,200
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1) .....	28,612	(28,612)
29. Change in surplus notes .....	0	0
30. Surplus (contributed to) withdrawn from protected cells .....	0	0
31. Cumulative effect of changes in accounting principles .....	0	0
32. Capital changes:		
32.1 Paid in .....	0	0
32.2 Transferred from surplus (Stock Dividend) .....	0	0
32.3 Transferred to surplus .....	0	0
33. Surplus adjustments:		
33.1 Paid in .....	0	0
33.2 Transferred to capital (Stock Dividend) .....	0	0
33.3 Transferred from capital .....	0	0
34. Net remittances from or (to) Home Office .....	0	0
35. Dividends to stockholders .....	0	(10,000,000)
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1) .....	0	0
37. Aggregate write-ins for gains and losses in surplus .....	0	0
38. Change in surplus as regards policyholders for the year (Lines 22 through 37) .....	(19,613,158)	3,145,038
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) .....	215,506,320	235,119,479
<b>DETAILS OF WRITE-INS</b>		
0501. Change in Premium Deficiency Reserve .....	0	(160,409)
0502. .....		
0503. .....		
0598. Summary of remaining write-ins for Line 5 from overflow page .....	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above) .....	0	(160,409)
1401. Reimbursement for service fees collected .....	(11,736,052)	(10,819,653)
1402. Miscellaneous Income .....	(61,905)	42,797
1403. Fines and Penalties of regulatory authorities .....	(4,755)	(9,805)
1498. Summary of remaining write-ins for Line 14 from overflow page .....	0	(923,356)
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above) .....	(11,802,712)	(11,710,017)
3701. .....		
3702. .....		
3703. .....		
3798. Summary of remaining write-ins for Line 37 from overflow page .....	0	0
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above) .....	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Modern Home Insurance Co.

**CASH FLOW**

	1 Current Year	2 Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	(77,312,085)	609,088,867
2. Net investment income .....	5,330,751	3,677,092
3. Miscellaneous income .....	(67,831,297)	(63,621,609)
4. Total (Lines 1 through 3) .....	(139,812,631)	549,144,351
5. Benefit and loss related payments .....	116,043,887	289,275,337
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions .....	62,888,247	199,895,172
8. Dividends paid to policyholders .....	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses) .....	6,343,391	(14,030,219)
10. Total (Lines 5 through 9) .....	185,275,526	475,140,290
11. Net cash from operations (Line 4 minus Line 10) .....	(325,088,157)	74,004,061
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	17,091,711	64,008,425
12.2 Stocks .....	0	0
12.3 Mortgage loans .....	0	0
12.4 Real estate .....	0	0
12.5 Other invested assets .....	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	0	0
12.7 Miscellaneous proceeds .....	0	33,739
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	17,091,711	64,042,163
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	1,535,771	73,323,720
13.2 Stocks .....	0	0
13.3 Mortgage loans .....	0	0
13.4 Real estate .....	5,432,185	6,832
13.5 Other invested assets .....	0	0
13.6 Miscellaneous applications .....	125,838	0
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	7,093,794	73,330,552
14. Net increase/(decrease) in contract loans and premium notes .....	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	9,997,917	(9,288,389)
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....	0	0
16.2 Capital and paid in surplus, less treasury stock .....	0	0
16.3 Borrowed funds .....	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	0	0
16.5 Dividends to stockholders .....	0	10,000,000
16.6 Other cash provided (applied) .....	250,270,428	(6,490,348)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	250,270,427	(16,490,348)
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	(64,819,813)	48,225,324
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	87,444,575	39,219,251
19.2 End of period (Line 18 plus Line 19.1) .....	22,624,762	87,444,575

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

**UNDERWRITING AND INVESTMENT EXHIBIT**

## PART 1 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire .....	6,008,506	12,844,864	2,533,871	16,319,498
2.1 Allied lines .....	3,784,802	11,601,448	1,359,889	14,026,361
2.2 Multiple peril crop .....	0	0	0	0
2.3 Federal flood .....	0	0	0	0
2.4 Private crop .....	0	0	0	0
2.5 Private flood .....	0	0	0	0
3. Farmowners multiple peril .....	0	0	0	0
4. Homeowners multiple peril .....	24,714,955	65,578,013	22,751,436	67,541,532
5.1 Commercial multiple peril (non-liability portion) .....	237,445	1,276,978	424,144	1,090,278
5.2 Commercial multiple peril (liability portion) .....	(111,289)	295,873	41,063	143,521
6. Mortgage guaranty .....	0	0	0	0
8. Ocean marine .....	10,687,675	11,711,790	8,035,651	14,363,814
9. Inland marine .....	80,981,725	66,084,780	53,873,257	93,193,247
10. Financial guaranty .....	0	0	0	0
11.1 Medical professional liability - occurrence .....	0	0	0	0
11.2 Medical professional liability - claims-made .....	0	0	0	0
12. Earthquake .....	(41,028)	640,920	7	599,885
13.1 Comprehensive (hospital and medical) individual .....	0	0	0	0
13.2 Comprehensive (hospital and medical) group .....	0	0	0	0
14. Credit accident and health (group and individual) .....	0	0	0	0
15.1 Vision only .....	0	0	0	0
15.2 Dental only .....	0	0	0	0
15.3 Disability income .....	0	0	0	0
15.4 Medicare supplement .....	0	0	0	0
15.5 Medicaid Title XIX .....	0	0	0	0
15.6 Medicare Title XVIII .....	0	0	0	0
15.7 Long-term care .....	0	0	0	0
15.8 Federal employees health benefits plan .....	0	0	0	0
15.9 Other health .....	0	0	0	0
16. Workers' compensation .....	0	0	0	0
17.1 Other liability - occurrence .....	513,892	2,420,976	418,536	2,516,332
17.2 Other liability - claims-made .....	0	0	0	0
17.3 Excess workers' compensation .....	0	0	0	0
18.1 Products liability - occurrence .....	0	0	0	0
18.2 Products liability - claims-made .....	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection) .....	531,536	969,773	521,441	979,868
19.2 Other private passenger auto liability.....	9,024,214	9,547,040	6,391,588	12,179,665
19.3 Commercial auto no-fault (personal injury protection) .....	10,800	220	309	10,712
19.4 Other commercial auto liability.....	1,497,310	424	3,086	1,494,648
21.1 Private passenger auto physical damage .....	28,853,166	30,561,370	21,084,723	38,329,813
21.2 Commercial auto physical damage .....	2,511,932	0	448	2,511,484
22. Aircraft (all perils) .....	0	0	0	0
23. Fidelity .....	0	0	0	0
24. Surety .....	0	0	0	0
26. Burglary and theft .....	110	116	78	149
27. Boiler and machinery .....	(1)	0	0	(1)
28. Credit .....	0	0	0	0
29. International .....	0	0	0	0
30. Warranty .....	0	0	0	0
31. Reinsurance - nonproportional assumed property .....	0	0	0	0
32. Reinsurance - nonproportional assumed liability .....	0	0	0	0
33. Reinsurance - nonproportional assumed financial lines .....	0	0	0	0
34. Aggregate write-ins for other lines of business .....	0	0	0	0
35. TOTALS .....	169,205,748	213,534,585	117,439,527	265,300,806
<b>DETAILS OF WRITE-INS</b>				
3401. ....				
3402. ....				
3403. ....				
3498. Summary of remaining write-ins for Line 34 from overflow page .....	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....	0	0	0	0

**UNDERWRITING AND INVESTMENT EXHIBIT**

## PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire .....	2,533,871	0	0	0	2,533,871
2.1 Allied lines .....	1,359,889	0	0	0	1,359,889
2.2 Multiple peril crop .....	0	0	0	0	0
2.3 Federal flood .....	0	0	0	0	0
2.4 Private crop .....	0	0	0	0	0
2.5 Private flood .....	0	0	0	0	0
3. Farmowners multiple peril .....	0	0	0	0	0
4. Homeowners multiple peril .....	22,751,436	0	0	0	22,751,436
5.1 Commercial multiple peril (non-liability portion) .....	424,144	0	0	0	424,144
5.2 Commercial multiple peril (liability portion) .....	41,063	0	0	0	41,063
6. Mortgage guaranty .....	0	0	0	0	0
8. Ocean marine .....	8,035,651	0	0	0	8,035,651
9. Inland marine .....	53,867,964	5,293	0	0	53,873,257
10. Financial guaranty .....	0	0	0	0	0
11.1 Medical professional liability - occurrence .....	0	0	0	0	0
11.2 Medical professional liability - claims-made .....	0	0	0	0	0
12. Earthquake .....	7	0	0	0	7
13.1 Comprehensive (hospital and medical) individual .....	0	0	0	0	0
13.2 Comprehensive (hospital and medical) group .....	0	0	0	0	0
14. Credit accident and health (group and individual) .....	0	0	0	0	0
15.1 Vision only .....	0	0	0	0	0
15.2 Dental only .....	0	0	0	0	0
15.3 Disability income .....	0	0	0	0	0
15.4 Medicare supplement .....	0	0	0	0	0
15.5 Medicaid Title XIX .....	0	0	0	0	0
15.6 Medicare Title XVIII .....	0	0	0	0	0
15.7 Long-term care .....	0	0	0	0	0
15.8 Federal employees health benefits plan .....	0	0	0	0	0
15.9 Other health .....	0	0	0	0	0
16. Workers' compensation .....	0	0	0	0	0
17.1 Other liability - occurrence .....	418,536	0	0	0	418,536
17.2 Other liability - claims-made .....	0	0	0	0	0
17.3 Excess workers' compensation .....	0	0	0	0	0
18.1 Products liability - occurrence .....	0	0	0	0	0
18.2 Products liability - claims-made .....	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection) .....	521,441	0	0	0	521,441
19.2 Other private passenger auto liability .....	6,391,588	0	0	0	6,391,588
19.3 Commercial auto no-fault (personal injury protection) .....	309	0	0	0	309
19.4 Other commercial auto liability .....	3,086	0	0	0	3,086
21.1 Private passenger auto physical damage .....	21,084,723	0	0	0	21,084,723
21.2 Commercial auto physical damage .....	448	0	0	0	448
22. Aircraft (all perils) .....	0	0	0	0	0
23. Fidelity .....	0	0	0	0	0
24. Surety .....	0	0	0	0	0
26. Burglary and theft .....	78	0	0	0	78
27. Boiler and machinery .....	0	0	0	0	0
28. Credit .....	0	0	0	0	0
29. International .....	0	0	0	0	0
30. Warranty .....	0	0	0	0	0
31. Reinsurance - nonproportional assumed property .....	0	0	0	0	0
32. Reinsurance - nonproportional assumed liability .....	0	0	0	0	0
33. Reinsurance - nonproportional assumed financial lines .....	0	0	0	0	0
34. Aggregate write-ins for other lines of business .....	0	0	0	0	0
35. TOTALS .....	117,434,233	5,293	0	0	117,439,527
36. Accrued retrospective premiums based on experience .....					0
37. Earned but unbilled premiums .....					0
38. Balance (Sum of Line 35 through 37) .....					117,439,527
<b>DETAILS OF WRITE-INS</b>					
3401. ....					
3402. ....					
3403. ....					
3498. Summary of remaining write-ins for Line 34 from overflow page .....	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....	0	0	0	0	0

(a) State here basis of computation used in each case      Monthly Pro-Rata Basis .....

## UNDERWRITING AND INVESTMENT EXHIBIT

## PART 1B - PREMIUMS WRITTEN

Line of Business	Direct Business (a)	1	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates		
1. Fire .....	13,920,679	297,620,222	376,932	287,564,733	18,344,594	6,008,506	
2.1 Allied lines .....	8,730,105	263,936,045	988,860	251,930,529	17,939,680	3,784,802	
2.2 Multiple peril crop .....	0	0	0	0	0	0	
2.3 Federal flood .....	0	0	0	0	0	0	
2.4 Private crop .....	0	0	0	0	0	0	
2.5 Private flood .....	0	0	0	0	0	0	
3. Farmowners multiple peril .....	0	0	0	0	0	0	
4. Homeowners multiple peril .....	119,415,376	815,937,325	141,133	869,377,670	41,401,209	24,714,955	
5.1 Commercial multiple peril (non-liability portion) .....	83,349	73,152,667	1	72,941,165	.57,407	.237,445	
5.2 Commercial multiple peril (liability portion) .....	1,038,220	49,422,442	0	50,572,033	(81)	(111,289)	
6. Mortgage guaranty .....	0	0	0	0	0	0	
8. Ocean marine .....	1,121,725	51,169,809	0	40,571,598	1,032,261	10,687,675	
9. Inland marine .....	.299,083,201	53,745,670	0	271,100,218	746,928	.80,981,725	
10. Financial guaranty .....	0	0	0	0	0	0	
11.1 Medical professional liability - occurrence .....	0	0	0	0	0	0	
11.2 Medical professional liability - claims-made .....	0	0	0	0	0	0	
12. Earthquake .....	0	13,859,372	3	13,652,972	247,430	(41,028)	
13.1 Comprehensive (hospital and medical) individual .....	0	0	0	0	0	0	
13.2 Comprehensive (hospital and medical) group .....	0	0	0	0	0	0	
14. Credit accident and health (group and individual) .....	0	0	0	0	0	0	
15.1 Vision only .....	0	0	0	0	0	0	
15.2 Dental only .....	0	0	0	0	0	0	
15.3 Disability income .....	0	0	0	0	0	0	
15.4 Medicare supplement .....	0	0	0	0	0	0	
15.5 Medicaid Title XIX .....	0	0	0	0	0	0	
15.6 Medicare Title XVIII .....	0	0	0	0	0	0	
15.7 Long-term care .....	0	0	0	0	0	0	
15.8 Federal employees health benefits plan .....	0	0	0	0	0	0	
15.9 Other health .....	0	0	0	0	0	0	
16. Workers' compensation .....	.717	20,361,889	252	20,362,858	0	0	
17.1 Other liability - occurrence .....	2,364,970	70,757,925	1,011	70,627,959	1,982,055	.513,892	
17.2 Other liability - claims-made .....	106,397	5,177,510	0	5,283,907	0	0	
17.3 Excess workers' compensation .....	0	0	0	0	0	0	
18.1 Products liability - occurrence .....	0	0	0	0	0	0	
18.2 Products liability - claims-made .....	0	0	0	0	0	0	
19.1 Private passenger auto no-fault (personal injury protection) .....	244,352	4,043,547	0	2,499,915	1,256,448	.531,536	
19.2 Other private passenger auto liability .....	1,095,657	41,425,426	0	33,101,785	395,084	9,024,214	
19.3 Commercial auto no-fault (personal injury protection) .....	32,782	470,659	4,494	496,430	.704	10,800	
19.4 Other commercial auto liability .....	4,510,249	31,533,828	56,199	34,513,949	89,017	1,497,310	
21.1 Private passenger auto physical damage .....	3,503,647	136,107,957	0	108,040,534	2,717,905	.28,853,166	
21.2 Commercial auto physical damage .....	7,130,163	7,526,623	18	11,971,834	173,039	2,511,932	
22. Aircraft (all perils) .....	0	0	0	0	0	0	
23. Fidelity .....	0	0	0	0	0	0	
24. Surety .....	0	0	0	0	0	0	
26. Burglary and theft .....	0	427	126	.443	0	110	
27. Boiler and machinery .....	0	6,375	0	6,376	0	(1)	
28. Credit .....	0	0	0	0	0	0	
29. International .....	0	0	0	0	0	0	
30. Warranty .....	0	0	0	0	0	0	
31. Reinsurance - nonproportional assumed property .....	XXX	0	0	0	0	0	
32. Reinsurance - nonproportional assumed liability .....	XXX	0	0	0	0	0	
33. Reinsurance - nonproportional assumed financial lines .....	XXX	0	0	0	0	0	
34. Aggregate write-ins for other lines of business .....	0	0	0	0	0	0	
35. TOTALS .....	462,381,588	1,936,255,719	1,569,028	2,144,616,908	86,383,680	169,205,748	
<b>DETAILS OF WRITE-INS</b>							
3401. ....							
3402. ....							
3403. ....							
3498. Summary of remaining write-ins for Line 34 from overflow page .....	0	0	0	0	0	0	
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....	0	0	0	0	0	0	

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

If yes: 1. The amount of such installment premiums \$ 2,012,325

2. Amount at which such installment premiums would have been reported had they been reported on an annualized basis \$ 2,012,325

## ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Modern Home Insurance Co.

## UNDERWRITING AND INVESTMENT EXHIBIT

## PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5	6	7	8
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire .....	1,677,985	77,367,663	72,731,714	6,313,934	1,716,313	4,632,462	3,397,785	20.8
2.1 Allied lines .....	11,537,582	204,871,447	197,513,811	18,895,219	2,695,049	4,575,974	17,014,293	121.3
2.2 Multiple peril crop .....	0	0	0	0	0	0	0	0.0
2.3 Federal flood .....	0	0	0	0	0	0	0	0.0
2.4 Private crop .....	0	0	0	0	0	0	0	0.0
2.5 Private flood .....	0	0	0	0	0	0	0	0.0
3. Farmowners multiple peril .....	0	0	0	0	0	0	0	0.0
4. Homeowners multiple peril .....	49,369,368	429,666,578	428,024,111	51,011,835	12,628,116	28,310,252	35,329,699	52.3
5.1 Commercial multiple peril (non-liability portion) .....	1,863,457	36,061,374	36,714,132	1,210,699	289,273	660,185	839,787	77.0
5.2 Commercial multiple peril (liability portion) .....	1,676,732	6,882,052	6,570,399	1,988,385	1,186,991	4,101,902	(926,526)	(645.6)
6. Mortgage guaranty .....	0	0	0	0	0	0	0	0.0
8. Ocean marine .....	659,924	28,867,567	17,573,093	11,954,399	3,270,038	8,513,306	6,711,131	46.7
9. Inland marine .....	158,186,010	27,691,312	126,551,241	59,326,081	8,689,370	9,922,156	58,093,295	62.3
10. Financial guaranty .....	0	0	0	0	0	0	0	0.0
11.1 Medical professional liability - occurrence .....	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
12. Earthquake .....	0	0	0	(31,401)	31,401	9,419	85,230	(44,411)
13.1 Comprehensive (hospital and medical) individual .....	0	0	0	0	0	0	0	0.0
13.2 Comprehensive (hospital and medical) group .....	0	0	0	0	0	0	0	0.0
14. Credit accident and health (group and individual) .....	0	0	0	0	0	0	0	0.0
15.1 Vision only .....	0	0	0	0	0	0	0	0.0
15.2 Dental only .....	0	0	0	0	0	0	0	0.0
15.3 Disability income .....	0	0	0	0	0	0	0	0.0
15.4 Medicare supplement .....	0	0	0	0	0	0	0	0.0
15.5 Medicaid Title XIX .....	0	0	0	0	0	0	0	0.0
15.6 Medicare Title XVIII .....	0	0	0	0	0	0	0	0.0
15.7 Long-term care .....	0	0	0	0	0	0	0	0.0
15.8 Federal employees health benefits plan .....	0	0	0	0	0	0	0	0.0
15.9 Other health .....	992	0	0	992	0	0	0	0.0
16. Workers' compensation .....	9,059	10,594,903	10,603,961	1	0	0	0	(900.0)
17.1 Other liability - occurrence .....	2,691,803	31,365,386	28,889,934	5,167,254	3,665,941	9,061,013	(227,818)	(9.1)
17.2 Other liability - claims-made .....	0	120,634	120,633	1	(1)	0	0	(20.0)
17.3 Excess workers' compensation .....	0	0	0	0	0	0	0	0.0
18.1 Products liability - occurrence .....	0	0	0	0	0	0	0	0.0
18.2 Products liability - claims-made .....	0	0	0	0	0	0	0	0.0
19.1 Private passenger auto no-fault (personal injury protection) .....	.89,181	3,058,608	1,669,342	1,478,447	1,316,157	1,450,225	.1,344,378	137.2
19.2 Other private passenger auto liability .....	957,186	21,378,211	11,072,360	11,263,037	10,051,905	12,434,698	.8,880,244	72.9
19.3 Commercial auto no-fault (personal injury protection) .....	.6,284	.98,945	.97,783	.7,447	.11,891	.18,410	.928	8.7
19.4 Other commercial auto liability .....	2,633,583	13,742,092	13,982,385	2,393,289	1,615,794	3,632,950	.376,133	25.2
21.1 Private passenger auto physical damage .....	2,626,765	58,282,589	40,889,484	20,019,870	2,544,695	4,918,202	.17,646,363	46.0
21.2 Commercial auto physical damage .....	3,332,893	6,948,346	8,588,035	1,693,204	475,817	1,056,888	.1,112,133	44.3
22. Aircraft (all perils) .....	0	0	0	0	0	0	0	0.0
23. Fidelity .....	0	0	0	0	0	0	0	0.0
24. Surety .....	0	0	0	0	0	0	0	0.0
26. Burglary and theft .....	0	18	10	.8	.2	.6	.4	2.4
27. Boiler and machinery .....	13,214	1,218,884	1,158,173	.73,926	(3,144)	.27,388	.43,394	(5,291,972.0)
28. Credit .....	0	0	0	0	0	0	0	0.0
29. International .....	0	0	0	0	0	0	0	0.0
30. Warranty .....	0	0	0	0	0	0	0	0.0
31. Reinsurance - nonproportional assumed property .....	XXX	0	0	0	0	0	0	0.0
32. Reinsurance - nonproportional assumed liability .....	XXX	0	0	0	0	0	0	0.0
33. Reinsurance - nonproportional assumed financial lines .....	XXX	0	0	0	0	0	0	0.0
34. Aggregate write-ins for other lines of business .....	183,274	0	183,274	0	0	0	0	0.0
35. TOTALS .....	237,515,291	958,216,610	1,002,903,466	192,828,435	50,163,627	93,401,248	149,590,814	56.4
<b>DETAILS OF WRITE-INS</b>								
3401. Travel Insurance .....	183,274	0	183,274	0	0	0	0	0.0
3402. ....								
3403. ....								
3498. Summary of remaining write-ins for Line 34 from overflow page .....	0	0	0	0	0	0	0	0.0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....	183,274	0	183,274	0	0	0	0	0.0

## ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Modern Home Insurance Co.

## UNDERWRITING AND INVESTMENT EXHIBIT

## PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8	9
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire .....	320,117	24,678,985	23,554,599	1,444,502	221,504	12,151,126	12,100,818	1,716,313	133,700
2.1 Allied lines .....	1,244,125	14,227,535	14,665,927	805,732	1,483,057	26,513,441	26,107,181	2,695,049	332,554
2.2 Multiple peril crop .....	0	0	0	0	0	0	0	0	0
2.3 Federal flood .....	0	0	0	0	0	0	0	0	0
2.4 Private crop .....	0	0	0	0	0	0	0	0	0
2.5 Private flood .....	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril .....	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril .....	17,529,126	72,981,355	81,835,135	8,675,345	6,098,532	58,935,256	61,081,016	12,628,116	1,405,692
5.1 Commercial multiple peril (non-liability portion) .....	519,739	14,702,349	15,067,340	154,748	215,082	22,355,732	22,436,290	289,273	(33,485)
5.2 Commercial multiple peril (liability portion) .....	2,765,643	8,887,168	10,878,242	774,569	1,992,949	34,422,864	36,003,390	1,186,991	346,725
6. Mortgage guaranty .....	0	0	0	0	0	0	0	0	0
8. Ocean marine .....	68,527	8,154,586	5,764,237	2,458,876	83,138	2,638,047	1,910,022	3,270,038	275,953
9. Inland marine .....	274,884	8,920,633	6,445,405	2,750,113	16,184,406	3,695,818	13,940,967	8,689,370	243,329
10. Financial guaranty .....	0	0	0	0	0	0	0	0	0
11.1 Medical professional liability - occurrence .....	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
12. Earthquake .....	0	0	0	0	0	0	0	0	0
13.1 Comprehensive (hospital and medical) individual .....	0	0	0	0	0	0	0	(a)	0
13.2 Comprehensive (hospital and medical) group .....	0	0	0	0	0	0	0	(a)	0
14. Credit accident and health (group and individual) .....	0	0	0	0	0	0	0	0	0
15.1 Vision only .....	0	0	0	0	0	0	0	(a)	0
15.2 Dental only .....	0	0	0	0	0	0	0	(a)	0
15.3 Disability income .....	0	0	0	0	0	0	0	(a)	0
15.4 Medicare supplement .....	0	0	0	0	0	0	0	(a)	0
15.5 Medicaid Title XIX .....	0	0	0	0	0	0	0	(a)	0
15.6 Medicare Title XVIII .....	0	0	0	0	0	0	0	(a)	0
15.7 Long-term care .....	0	0	0	0	0	0	0	(a)	0
15.8 Federal employees health benefits plan .....	0	0	0	0	0	0	0	(a)	0
15.9 Other health .....	0	0	0	0	0	0	0	(a)	0
16. Workers' compensation .....	27	14,098,905	14,098,932	0	292,791	30,425,422	30,718,214	0	(1)
17.1 Other liability - occurrence .....	1,912,200	51,165,431	50,403,731	2,673,900	1,334,152	74,909,374	75,251,485	3,665,941	569,525
17.2 Other liability - claims-made .....	0	3,724,372	3,724,372	0	115,847	5,942,706	6,058,553	(1)	(2)
17.3 Excess workers' compensation .....	0	0	0	0	0	0	0	0	0
18.1 Products liability - occurrence .....	0	0	0	0	0	0	0	0	0
18.2 Products liability - claims-made .....	0	0	0	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection) .....	117,746	3,187,484	2,313,688	991,541	75,570	1,006,747	757,701	1,316,157	168,161
19.2 Other private passenger auto liability .....	260,839	21,603,410	15,314,768	6,549,480	293,128	11,398,156	8,188,859	10,051,905	1,117,123
19.3 Commercial auto no-fault (personal injury protection) .....	928	115,596	113,987	2,536	28,844	696,401	715,891	11,891	2,595
19.4 Other commercial auto liability .....	1,300,161	8,672,126	9,452,634	519,654	3,289,970	37,463,091	39,656,921	1,615,794	402,352
21.1 Private passenger auto physical damage .....	408,730	6,362,129	4,760,114	2,010,745	68,985	1,720,131	1,255,166	2,544,695	294,773
21.2 Commercial auto physical damage .....	623,727	2,086,311	2,475,913	234,124	625,395	1,666,147	2,049,849	475,817	77,952
22. Aircraft (all perils) .....	0	0	0	0	0	0	0	0	0
23. Fidelity .....	0	0	0	0	0	0	0	0	0
24. Surety .....	0	0	0	0	0	0	0	0	0
26. Burglary and theft .....	0	7	5	2	11	869	.879	.2	.2
27. Boiler and machinery .....	0	73,184	.76,421	(3,237)	0	1,818	1,725	(3,144)	(1,043)
28. Credit .....	0	0	0	0	0	0	0	0	0
29. International .....	0	0	0	0	0	0	0	0	0
30. Warranty .....	0	0	0	0	0	0	0	0	0
31. Reinsurance - nonproportional assumed property .....	XXX	0	0	0	XXX	0	0	0	0
32. Reinsurance - nonproportional assumed liability .....	XXX	0	0	0	XXX	0	0	0	0
33. Reinsurance - nonproportional assumed financial lines .....	XXX	0	0	0	XXX	0	0	0	0
34. Aggregate write-ins for other lines of business .....	0	0	0	0	0	0	0	0	0
35. TOTALS .....	27,346,516	263,641,565	260,945,450	30,042,631	32,418,256	326,539,912	338,837,172	50,163,627	5,336,635
<b>DETAILS OF WRITE-INS</b>									
3401. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....
3402. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....
3403. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....
3498. Summary of remaining write-ins for Line 34 from overflow page .....	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....	0	0	0	0	0	0	0	0	0

(a) Including \$ .....0 for present value of life indemnity claims reported in Lines 13 and 15.

**UNDERWRITING AND INVESTMENT EXHIBIT**

## PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct .....	13,432,488	0	0	13,432,488
1.2 Reinsurance assumed .....	142,053,304	0	0	142,053,304
1.3 Reinsurance ceded .....	142,795,506	0	0	142,795,506
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3) .....	12,690,286	0	0	12,690,286
2. Commission and brokerage:				
2.1 Direct excluding contingent .....	0	150,960,983	0	150,960,983
2.2 Reinsurance assumed, excluding contingent .....	0	651,323,066	0	651,323,066
2.3 Reinsurance ceded, excluding contingent .....	0	815,990,957	0	815,990,957
2.4 Contingent - direct .....	0	13,326,440	0	13,326,440
2.5 Contingent - reinsurance assumed .....	0	0	0	0
2.6 Contingent - reinsurance ceded .....	0	0	0	0
2.7 Policy and membership fees .....	0	0	0	0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7) .....	0	(380,468)	0	(380,468)
3. Allowances to managers and agents .....	1,148	2,395,709	0	2,396,857
4. Advertising .....	4	9,328	0	9,332
5. Boards, bureaus and associations .....	0	4,598,441	0	4,598,441
6. Surveys and underwriting reports .....	0	8,199,285	0	8,199,285
7. Audit of assureds' records .....	0	0	0	0
8. Salary and related items:				
8.1 Salaries .....	1,802,294	22,376,046	0	24,178,340
8.2 Payroll taxes .....	0	1,589,113	0	1,589,113
9. Employee relations and welfare .....	526,969	3,852,442	0	4,379,411
10. Insurance .....	0	234,937	0	234,937
11. Directors' fees .....	0	0	0	0
12. Travel and travel items .....	138,900	666,390	0	805,290
13. Rent and rent items .....	0	5,760,023	0	5,760,023
14. Equipment .....	239,708	2,898,291	0	3,137,999
15. Cost or depreciation of EDP equipment and software .....	223,751	1,730,034	0	1,953,785
16. Printing and stationery .....	4,067	346,373	0	350,440
17. Postage, telephone and telegraph, exchange and express .....	15,160	2,101,386	0	2,116,546
18. Legal and auditing .....	211,021	10,225,283	300,149	10,736,453
19. Totals (Lines 3 to 18) .....	3,163,022	66,983,081	300,149	70,446,252
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ .....	0	11,145,459	0	11,145,459
20.2 Insurance department licenses and fees .....	0	1,517,229	0	1,517,229
20.3 Gross guaranty association assessments .....	0	1,008,256	0	1,008,256
20.4 All other (excluding federal and foreign income and real estate) .....	0	728	0	728
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4) .....	0	13,671,672	0	13,671,672
21. Real estate expenses .....	0	0	3,701,099	3,701,099
22. Real estate taxes .....	0	0	729,545	729,545
23. Reimbursements by uninsured plans .....	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses .....	0	(4,664)	0	(4,664)
25. Total expenses incurred .....	15,853,308	80,269,621	4,730,793	(a) 100,853,722
26. Less unpaid expenses - current year .....	5,336,635	119,990,470	0	125,327,105
27. Add unpaid expenses - prior year .....	8,844,842	82,608,437	0	91,453,279
28. Amounts receivable relating to uninsured plans, prior year .....	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year .....	0	0	0	0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	19,361,515	42,887,588	4,730,793	66,979,896
<b>DETAILS OF WRITE-INS</b>				
2401. Legal Reserve .....	0	(4,664)	0	(4,664)
2402. .....				
2403. .....				
2498. Summary of remaining write-ins for Line 24 from overflow page .....	0	0	0	0
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	0	(4,664)	0	(4,664)

(a) Includes management fees of \$ 51,372,535 to affiliates and \$ 0 to non-affiliates.

**EXHIBIT OF NET INVESTMENT INCOME**

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds .....	(a) ..... 730,447	805,118
1.1 Bonds exempt from U.S. tax .....	(a) ..... 12,215	8,210
1.2 Other bonds (unaffiliated) .....	(a) ..... 2,267,051	2,175,883
1.3 Bonds of affiliates .....	(a) ..... 0	0
2.1 Preferred stocks (unaffiliated) .....	(b) ..... 0	0
2.11 Preferred stocks of affiliates .....	(b) ..... 0	0
2.2 Common stocks (unaffiliated) .....	0	0
2.21 Common stocks of affiliates .....	0	0
3. Mortgage loans .....	(c) ..... 0	0
4. Real estate .....	(d) ..... 5,760,023	5,760,023
5. Contract loans .....	0	0
6. Cash, cash equivalents and short-term investments .....	(e) ..... 1,256,145	1,256,145
7. Derivative instruments .....	(f) ..... 0	0
8. Other invested assets .....	0	0
9. Aggregate write-ins for investment income .....	195	195
10. Total gross investment income .....	10,026,076	10,005,574
11. Investment expenses .....	(g) ..... 4,730,793	
12. Investment taxes, licenses and fees, excluding federal income taxes .....	(g) ..... 0	
13. Interest expense .....	(h) ..... 0	
14. Depreciation on real estate and other invested assets .....	(i) ..... 2,127,779	
15. Aggregate write-ins for deductions from investment income .....	0	
16. Total deductions (Lines 11 through 15) .....	6,858,572	
17. Net investment income (Line 10 minus Line 16) .....	3,147,002	
<b>DETAILS OF WRITE-INS</b>		
0901. Miscellaneous Income .....	195	195
0902. .....		
0903. .....		
0998. Summary of remaining write-ins for Line 9 from overflow page .....	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	195	195
1501. .....		
1502. .....		
1503. .....		
1598. Summary of remaining write-ins for Line 15 from overflow page .....	0	
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above) .....	0	

(a) Includes \$ ..... 226,239 accrual of discount less \$ ..... 246,739 amortization of premium and less \$ ..... 1,011 paid for accrued interest on purchases.

(b) Includes \$ ..... 0 accrual of discount less \$ ..... 0 amortization of premium and less \$ ..... 0 paid for accrued dividends on purchases.

(c) Includes \$ ..... 0 accrual of discount less \$ ..... 0 amortization of premium and less \$ ..... 0 paid for accrued interest on purchases.

(d) Includes \$ ..... 0 for company's occupancy of its own buildings; and excludes \$ ..... 0 interest on encumbrances.

(e) Includes \$ ..... 0 accrual of discount less \$ ..... 0 amortization of premium and less \$ ..... 0 paid for accrued interest on purchases.

(f) Includes \$ ..... 0 accrual of discount less \$ ..... 0 amortization of premium.

(g) Includes \$ ..... 0 investment expenses and \$ ..... 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.

(h) Includes \$ ..... 0 interest on surplus notes and \$ ..... 0 interest on capital notes.

(i) Includes \$ ..... 2,127,779 depreciation on real estate and \$ ..... 0 depreciation on other invested assets.

**EXHIBIT OF CAPITAL GAINS (LOSSES)**

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds .....	85,187	0	85,187	0	0
1.1 Bonds exempt from U.S. tax .....	0	0	0	0	0
1.2 Other bonds (unaffiliated) .....	(2,311)	0	(2,311)	105,940	0
1.3 Bonds of affiliates .....	0	0	0	0	0
2.1 Preferred stocks (unaffiliated) .....	0	0	0	0	0
2.11 Preferred stocks of affiliates .....	0	0	0	0	0
2.2 Common stocks (unaffiliated) .....	0	0	0	0	0
2.21 Common stocks of affiliates .....	0	0	0	(45,056,532)	0
3. Mortgage loans .....	0	0	0	0	0
4. Real estate .....	0	0	0	0	0
5. Contract loans .....	0	0	0	0	0
6. Cash, cash equivalents and short-term investments .....	0	0	0	0	0
7. Derivative instruments .....	0	0	0	0	0
8. Other invested assets .....	0	0	0	0	0
9. Aggregate write-ins for capital gains (losses) .....	0	0	0	0	0
10. Total capital gains (losses) .....	82,876	0	82,876	(44,950,592)	0
<b>DETAILS OF WRITE-INS</b>					
0901. .....					
0902. .....					
0903. .....					
0998. Summary of remaining write-ins for Line 9 from overflow page .....	0	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	0	0	0	0	0

**EXHIBIT OF NON-ADMITTED ASSETS**

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D) .....	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks .....	0	0	0
2.2 Common stocks .....	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens .....	0	0	0
3.2 Other than first liens.....	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company .....	0	0	0
4.2 Properties held for the production of income.....	0	0	0
4.3 Properties held for sale .....	0	0	0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA) .....	0	0	0
6. Contract loans .....	0	0	0
7. Derivatives (Schedule DB) .....	0	0	0
8. Other invested assets (Schedule BA) .....	0	0	0
9. Receivables for securities .....	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL) .....	0	0	0
11. Aggregate write-ins for invested assets .....	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	0	0	0
13. Title plants (for Title insurers only) .....	0	0	0
14. Investment income due and accrued .....	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection .....	6,953	6,141	(812)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .....	0	0	0
15.3 Accrued retrospective premiums and contracts subject to redetermination .....	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers .....	0	0	0
16.2 Funds held by or deposited with reinsured companies .....	0	0	0
16.3 Other amounts receivable under reinsurance contracts .....	0	0	0
17. Amounts receivable relating to uninsured plans .....	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon .....	0	0	0
18.2 Net deferred tax asset .....	0	0	0
19. Guaranty funds receivable or on deposit .....	0	0	0
20. Electronic data processing equipment and software .....	12,805,743	13,663,452	857,709
21. Furniture and equipment, including health care delivery assets .....	1,680,437	2,131,309	450,872
22. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0	0
23. Receivables from parent, subsidiaries and affiliates .....	0	0	0
24. Health care and other amounts receivable .....	0	0	0
25. Aggregate write-ins for other than invested assets .....	763,000	718,000	(45,000)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	15,256,133	16,518,902	1,262,769
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0
28. Total (Lines 26 and 27)	15,256,133	16,518,902	1,262,769
<b>DETAILS OF WRITE-INS</b>			
1101. ....			
1102. ....			
1103. ....			
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501. Brokerage Receivable .....	763,000	718,000	(45,000)
2502. ....			
2503. ....			
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	763,000	718,000	(45,000)

## NOTES TO FINANCIAL STATEMENTS

### NOTE 1 Summary of Significant Accounting Policies and Going Concern

#### A. Accounting Practices

The financial statements of American Modern Home Insurance Company (the "Company") are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance.

The Ohio Department of Insurance recognizes only statutory accounting practices prescribed or permitted by the state of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for purposes of determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners' ("NAIC SAP") Accounting Practices and Procedures Manual has been adopted as a component of prescribed or permitted practices by the state of Ohio. The Company has no prescribed or permitted practices that would result in differences between NAIC SAP and the state of Ohio basis, as shown below:

	F/S SSAP #	F/S Page	F/S Line #	2023	2022
<b>NET INCOME</b>					
(1) American Modern Home Insurance Co., State basis					
	00	4	20	\$ 24,046,054	\$ 4,059,475
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:				\$ -	\$ -
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:				\$ -	\$ -
(4) NAIC SAP (1-2-3=4)				\$ 24,046,054	\$ 4,059,475
<b>SURPLUS</b>					
(5) American Modern Home Insurance Co., State basis					
	00	3	37	\$ 215,506,323	\$ 235,119,479
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:				\$ -	\$ -
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:				\$ -	\$ -
(8) NAIC SAP (5-6-7=8)				\$ 215,506,323	\$ 235,119,479

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

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

#### C. Accounting Policy

Direct, assumed and ceded premiums are earned over the related policies and reinsurance contract. The portion of premiums written applicable to the unexpired periods of the policies is recorded as unearned premiums. Premiums received in advance of the policies' effective dates are recorded as advance premiums. Premiums written and not yet collected and agents' balances are shown as a receivable, with balances older than 90 days non-admitted. The Company regularly evaluates this receivable and establishes valuation allowances, as appropriate, for items less than 90 days.

Expenses incurred in connection with acquiring new business, including such acquisition costs as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable. In accordance with paragraph 76 of SSAP 62R - "Property and Casualty Reinsurance", the Company defers ceding commissions which exceed the acquisition costs of the business ceded. The liability for deferred ceding commissions will be amortized over the term of the reinsurance agreement.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are generally valued in accordance with the laws of the State of Ohio or the valuations prescribed by the Securities Valuation Office ("SVO") of the NAIC. Generally, investment grade bonds, defined as bonds with NAIC designation 1 and 2, not backed by other loans are stated at amortized cost using the constant yield method. All other bonds not backed by loans are carried at the lower of amortized cost or fair value. For investments carried at fair value, unrealized gains and losses are excluded from net investment income and are reflected in surplus, net of applicable income taxes.
- (3) The common stock subsidiaries are carried on the equity basis.
- (4) The Company has no preferred stock.
- (5) The Company has no mortgage loans on real estate.
- (6) Loan-backed and structured securities are stated at either amortized cost or the lower of amortized cost or fair value. Mortgage-backed and asset-backed securities are valued using the retrospective adjustment method, except for any such impaired securities which use the prospective method. The Company conducts periodic reviews of its holdings with unrealized losses in order to evaluate whether an impairment is other-than-temporary. See Note 5D for further details.
- (7) American Modern Home Insurance Company owns 100% of the common stock of American Western Home Insurance Company, an insurance company domiciled in the state of Oklahoma, owns 100% of the common stock of American Southern Home Insurance Company, an insurance company domiciled in the state of Florida, owns 100% of the common stock of American Modern Insurance Company of Florida, Inc., an insurance company domiciled in the state of Florida, owns 100% of American Modern Property and Casualty Insurance Company, an insurance company domiciled in the state of Ohio, and owns 100% of the common stock of American Modern Select Insurance Company, an insurance company domiciled in the state of Ohio. These stocks are valued on the equity basis.
- (8) The Company has no investments in joint ventures, partnerships, or limited liability companies.
- (9) The Company currently holds no derivative instruments.
- (10) The Company has no exposures that require the use of anticipated investment income as a factor in the premium deficiency calculation.
- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are based on assumptions and estimates and, while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.
- (12) The Company has a written capitalization policy for prepaid expenses and purchases of items such as electronic data processing equipment, software, furniture, vehicles, other equipment and leasehold improvements. The predefined capitalization thresholds under this policy have not changed from those of the prior year.
- (13) The Company has no pharmaceutical rebate receivables.

## NOTES TO FINANCIAL STATEMENTS

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### D. Going Concern

Based upon its evaluation of relevant conditions and events, management does not have substantial doubt about the Company's ability to continue as a going concern.

### NOTE 2 Accounting Changes and Corrections of Errors

#### A. Change in Accounting Principle - None.

#### B. Correction of Errors - None.

### NOTE 3 Business Combinations and Goodwill

The Company has no business combinations or goodwill at December 31, 2023. However, see Note 22 Events Subsequent for additional details on future combinations.

### NOTE 4 Discontinued Operations

The Company has no discontinued operations.

### NOTE 5 Investments

#### A. Mortgage Loans, including Mezzanine Real Estate Loans

Not applicable.

#### B. Debt Restructuring

Not applicable.

#### C. Reverse Mortgages

Not applicable.

#### D. Loan-Backed Securities

For loan-backed securities that are not deemed to be credit impaired, management performs additional analysis to assess whether it intends to sell or has the intent and ability to retain the investment in the security for a period of time sufficient to recover the amortized cost basis. The Company evaluates its intent and ability on an individual security basis. If management intends to sell or does not have the intent and ability to hold a loan-backed security until such time that it has recovered in value, the security's decline in fair value is deemed to be an other-than-temporary impairment, the security's statement value is reduced to its fair value and a realized capital loss is recorded in earnings.

The paragraphs below describe the Company's process for identifying credit impairment for loan-backed and structured securities.

#### Structured Securities:

When evaluating whether a residential mortgage-backed security, commercial mortgage-backed security, collateralized debt obligation and other asset-backed securities are other-than-temporarily impaired due to credit, the Company examines characteristics of the underlying collateral, such as delinquency and default rates, the quality of the underlying borrower, the type of collateral in the pool, the vintage year of the collateral, subordination levels within the structure of the collateral pool and the quality of any credit guarantors.

#### Mortgage-backed Securities:

For mortgage-backed securities ("MBS"), other than Government National Mortgage Association ("GNMA"), which are backed by the full faith and credit of the U.S. Government, and Federal National Mortgage Association/Federal Home Loan Mortgage Corporation ("FNMA/FHLMC"), which are Government Sponsored Enterprises ("GSE"), non-interest related impairment is assessed using a cash flow model that estimates the cash flows on the underlying mortgages. The cash flow model incorporates actual cash flows on the MBS and projects the remaining cash flows using a number of assumptions, including default rates, prepayment rates, and recovery rates.

Management obtains assessments from its affiliated asset manager, which develops specific assumptions using as much market data as possible and includes internal estimates as well as estimates published by rating agencies and other third-party sources. If cash flow projections indicate that the Company does not expect to recover its amortized cost basis, the security is deemed to be other-than-temporarily impaired, the security's statement value is reduced to the present value of cash flow projections and a realized capital loss is recognized for the estimated credit loss in earnings.

#### Asset-backed Securities:

The analysis management utilizes to assess home equity asset-backed securities includes expected cash flow projections provided by the Company's affiliated asset manager which consider default expectations, expected loss severities and slow down prepayment assumptions. For non-home equity asset-backed securities, reports and analysis are used to determine the expected recovery value for such securities. If cash flow projections indicate that the Company does not expect to recover its amortized cost basis, the security is deemed to be other-than-temporarily impaired, the security's statement value is reduced to the present value of cash flow projections and a realized capital loss is recognized for the estimated credit loss in earnings.

#### Loan-backed and Structured Securities:

- (1) All prepayment rates as well as corresponding principal prepayment start and end dates are provided by the Company's third-party accounting service provider using a proprietary prepayment modeling system.
- (2) The Company had no securities within the scope of SSAP No. 43R – "Loan Backed and Structured Securities", with a recognized other-than-temporary impairment ("OTTI"), disclosed in the aggregate, classified on the basis of a) intent to sell or b) inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis for the OTTI.
- (3) The Company has no securities with a recognized OTTI due to the present value of cash flows expected to be collected being less than the amortized cost basis.
- (4) Loan-backed and structured securities in unrealized loss positions as of year-end, stratified based on length of time continuously in these unrealized loss positions, are as follows:

##### a) The aggregate amount of unrealized losses:

1. Less than 12 Months	\$ 111,472
2. 12 Months or Longer	\$ 1,016,395

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

1. Less than 12 Months	\$ 109,310
2. 12 Months or Longer	\$ 11,030,442

## NOTES TO FINANCIAL STATEMENTS

(5) The Company considers several factors in its assessment of whether loan-backed and structured securities in a gross unrealized loss position are temporarily impaired or should be recognized as an OTTI. Factors considered in determining whether impairments exist include: the financial condition and creditworthiness of the issuer, the length of time that the asset value has been less than amortized cost, and the Company's ability and intent to hold such investments until the amortized cost basis is recovered. If a decline in value is attributable to changes in market interest rates, impairment is deemed other-than-temporary when the Company does not have the intent to hold the investment at the reporting date.

**E. Dollar Repurchase Agreements and/or Securities Lending Transactions**

Not applicable.

**F. Repurchase Agreements Transactions Accounted for as Secured Borrowing**

Not applicable.

**G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing**

Not applicable.

**H. Repurchase Agreements Transactions Accounted for as a Sale**

Not applicable.

**I. Reverse Repurchase Agreements Transactions Accounted for as a Sale**

Not applicable.

**J. Real Estate**

Not applicable.

**K. Low Income Housing tax Credits (LIHTC)**

Not applicable.

**L. Restricted Assets**

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted					6	7		
	Current Year								
	1	2	3	4	5				
Restricted Asset Category	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)		
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
b. Collateral held under security lending agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
c. Subject to repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
d. Subject to reverse repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
e. Subject to dollar repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
f. Subject to dollar reverse repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
g. Placed under option contracts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
i. FHLB capital stock	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
j. On deposit with states	\$ 6,462,414	\$ -	\$ -	\$ -	\$ 6,462,414	\$ 6,355,903	\$ 106,511		
k. On deposit with other regulatory bodies	\$ 846,346	\$ -	\$ -	\$ -	\$ 846,346	\$ 699,867	\$ 146,479		
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
m. Pledged as collateral not captured in other categories	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
n. Other restricted assets	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
o. Total Restricted Assets (Sum of a through n)	\$ 7,308,760	\$ -	\$ -	\$ -	\$ 7,308,760	\$ 7,055,770	\$ 252,990		

(a) Subset of Column 1

(b) Subset of Column 3

## NOTES TO FINANCIAL STATEMENTS

Restricted Asset Category	Current Year				
	8	9	Percentage		11
			10	11	
Total Non-admitted Restricted	Total Admitted Restricted (5 minus 8)	Total Assets (c)	Gross (Admitted & Non-admitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets (d)	
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	0.000%	0.000%	
b. Collateral held under security lending agreements	\$ -	\$ -	0.000%	0.000%	
c. Subject to repurchase agreements	\$ -	\$ -	0.000%	0.000%	
d. Subject to reverse repurchase agreements	\$ -	\$ -	0.000%	0.000%	
e. Subject to dollar repurchase agreements	\$ -	\$ -	0.000%	0.000%	
f. Subject to dollar reverse repurchase agreements	\$ -	\$ -	0.000%	0.000%	
g. Placed under option contracts	\$ -	\$ -	0.000%	0.000%	
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	\$ -	\$ -	0.000%	0.000%	
i. FHLB capital stock	\$ -	\$ -	0.000%	0.000%	
j. On deposit with states	\$ -	\$ 6,462,414	0.601%	0.609%	
k. On deposit with other regulatory bodies	\$ -	\$ 846,346	0.079%	0.080%	
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$ -	\$ -	0.000%	0.000%	
m. Pledged as collateral not captured in other categories	\$ -	\$ -	0.000%	0.000%	
n. Other restricted assets	\$ -	\$ -	0.000%	0.000%	
<b>o. Total Restricted Assets (Sum of a through n)</b>	<b>\$ -</b>	<b>\$ 7,308,760</b>	<b>0.679%</b>	<b>0.689%</b>	

(c) Column 5 divided by Asset Page, Column 1, Line 28

(d) Column 9 divided by Asset Page, Column 3, Line 28

2. Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

Description of Assets	Gross (Admitted & Nonadmitted) Restricted						8	Percentage		
	Current Year					6	7	9	10	
	1	2	3	4	5			Total Current Year Admitted Restricted	Gross (Admitted & Nonadmitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
Total General Account (G/A)	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account (S/A) Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)			
					<b>NONE</b>					
<b>Total (c)</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>0.000%</b>	<b>0.000%</b>	

3. Detail of Other Restricted Assets (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

Description of Assets	Gross (Admitted & Nonadmitted) Restricted						8	Percentage	
	Current Year					6	7	9	10
	1	2	3	4	5			Total Current Year Admitted Restricted	Gross (Admitted & Nonadmitted) Restricted to Total Assets
Total General Account (G/A)	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account (S/A) Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)		
					<b>NONE</b>				
<b>Total (c)</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>0.000%</b>	<b>0.000%</b>

## NOTES TO FINANCIAL STATEMENTS

## 4. Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements

Description of Assets	Gross (Admitted & Nonadmitted) Restricted							8	Percentage		
	Current Year					6	7		9	10	
	1	2	3	4	5				Total Current Year Admitted Restricted	Gross (Admitted & Nonadmitted) Restricted to Total Admitted Assets	
Total General Account (G/A)	Total Protected Cell Account (S/A)	Total Protected Cell Account (S/A) Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)					
Total (c)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%	

## M. Working Capital Finance Investments

Not applicable.

## N. Offsetting and Netting of Assets and Liabilities

Not applicable.

## O. 5GI Securities

Not applicable.

## P. Short Sales

Not applicable.

## Q. Prepayment Penalty and Acceleration Fees

	General Account	Protected Cell
1. Number of CUSIPs	0	0
2. Aggregate Amount of Investment Income	\$ -	\$ -

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

Not applicable.

**NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies**

The Company has no investments in Joint Ventures, Partnerships, or Limited Liability Companies.

**NOTE 7 Investment Income**

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

- A. All investment income due and accrued with amounts that are over 90 days past due with the exception of mortgage loans in default – None.
- B. The total amount excluded was \$ 0
- C. The gross, nonadmitted and admitted amounts for interest income due and accrued.

Interest Income Due and Accrued	Amount
1. Gross	\$ 724,759
2. Nonadmitted	\$ -
3. Admitted	\$ 724,759

## D. The aggregate deferred interest.

Aggregate Deferred Interest	Amount
	\$ -

## E. The cumulative amounts of paid-in-kind (PIK) interest included in the current principal balance.

Cumulative amounts of PIK interest included in the current principal balance	Amount
	\$ -

**NOTE 8 Derivative Instruments**

The Company holds no derivative instruments.

## NOTES TO FINANCIAL STATEMENTS

**NOTE 9 Income Taxes**

The December 31, 2023 and December 31, 2022 balances and related disclosures are calculated and presented pursuant to SSAP 101.

**A. Deferred Tax Asset/(Liability)**

1.

	12/31/2023			12/31/2022			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	\$ 5,974,020	\$ 243,780	\$ 6,217,800	\$ 13,364,525	\$ 266,027	\$ 13,630,552	\$ (7,390,505)	\$ (22,247)	\$ (7,412,752)
(b) Statutory Valuation Allowance Adjustment	\$ 5,893,206	\$ 243,780	\$ 6,136,986	\$ 13,236,547	\$ 266,027	\$ 13,502,574	\$ (7,343,341)	\$ (22,247)	\$ (7,365,588)
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ 80,814	\$ -	\$ 80,814	\$ 127,978	\$ -	\$ 127,978	\$ (47,164)	\$ -	\$ (47,164)
(d) Deferred Tax Assets Nonadmitted	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ 80,814	\$ -	\$ 80,814	\$ 127,978	\$ -	\$ 127,978	\$ (47,164)	\$ -	\$ (47,164)
(f) Deferred Tax Liabilities	\$ 80,814	\$ -	\$ 80,814	\$ 127,978	\$ -	\$ 127,978	\$ (47,164)	\$ -	\$ (47,164)
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ -	\$ -	\$ -	\$ 0	\$ -	\$ 0	\$ (0)	\$ -	\$ (0)

2.

	12/31/2023			12/31/2022			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	\$ 32,325,947	XXX	XXX	\$ 35,267,922	XXX	XXX	\$ (2,941,975)
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	\$ 80,814	\$ -	\$ 80,814	\$ 127,978	\$ -	\$ 127,978	\$ (47,164)	\$ -	\$ (47,164)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 80,814	\$ -	\$ 80,814	\$ 127,978	\$ -	\$ 127,978	\$ (47,164)	\$ -	\$ (47,164)

3.

	2023	2022
a. Ratio percentage used to determine recovery period and threshold limitation amount in 2(b)1 above.	240%	290%
b. Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above.	\$ 215,506,314	\$ 235,119,479

4.

	12/31/2023			12/31/2022			Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col. 1 - 3) Ordinary	(6) (Col. 2 - 4) Capital		
Impact of Tax Planning Strategies:								
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.								
1. Adjusted Gross DTAs amount from Note 9A1(c)	\$ 80,814	\$ -	\$ 127,978	\$ -	\$ (47,164)	\$ -		
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%		0.000%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 80,814	\$ -	\$ 127,978	\$ -	\$ (47,164)	\$ -		
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%		0.000%

b. Do the Company's tax-planning strategies include the use of reinsurance?  Yes [ ]  No [X]

## NOTES TO FINANCIAL STATEMENTS

### B. Unrecognized Deferred Tax Liabilities

1. There are no temporary differences for which deferred tax liabilities are not recognized.
2. None.
3. There are no unrecognized DTL for temporary differences related to investments in foreign subsidiaries and foreign corporate joint ventures that are essentially permanent in duration.
4. There are no DTL for temporary differences other than those in item (3) above that are not recognized.

### C. The significant components of income taxes incurred and the changes in DTAs and DTLs include:

	(1) 12/31/2023	(2) 12/31/2022	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ (4,038,696)	\$ (8,308,543)	\$ 4,269,847
(b) Foreign	\$ -	\$ -	\$ -
(c) Subtotal (1a+1b)	\$ (4,038,696)	\$ (8,308,543)	\$ 4,269,847
(d) Federal income tax on net capital gains	\$ 1,467,673	\$ (369,835)	\$ 1,837,508
(e) Utilization of capital loss carry-forwards	\$ -	\$ -	\$ -
(f) Other	\$ -	\$ 1,692	\$ (1,692)
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	\$ (2,571,023)	\$ (8,676,685)	\$ 6,105,662
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ 533,914	\$ 1,000,220	\$ (466,306)
(2) Unearned premium reserve	\$ 4,959,304	\$ 8,968,453	\$ (4,009,149)
(3) Policyholder reserves	\$ -	\$ -	\$ -
(4) Investments	\$ -	\$ -	\$ -
(5) Deferred acquisition costs	\$ -	\$ -	\$ -
(6) Policyholder dividends accrual	\$ -	\$ -	\$ -
(7) Fixed assets	\$ -	\$ -	\$ -
(8) Compensation and benefits accrual	\$ -	\$ -	\$ -
(9) Pension accrual	\$ -	\$ -	\$ -
(10) Receivables - nonadmitted	\$ (551,847)	\$ 2,680,589	\$ (3,232,436)
(11) Net operating loss carry-forward	\$ -	\$ 438,478	\$ (438,478)
(12) Tax credit carry-forward	\$ -	\$ -	\$ -
(13) Other	\$ 1,032,649	\$ 276,786	\$ 755,863
(99) Subtotal (sum of 2a1 through 2a13)	\$ 5,974,020	\$ 13,364,525	\$ (7,390,505)
(b) Statutory valuation allowance adjustment	\$ 5,893,206	\$ 13,236,547	\$ (7,343,341)
(c) Nonadmitted	\$ -	\$ -	\$ -
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 80,814	\$ 127,978	\$ (47,164)
(e) Capital:			
(1) Investments	\$ 43,728	\$ 65,975	\$ (22,247)
(2) Net capital loss carry-forward	\$ -	\$ -	\$ -
(3) Real estate	\$ -	\$ -	\$ -
(4) Other	\$ 200,052	\$ 200,052	\$ (0)
(99) Subtotal (2e1+2e2+2e3+2e4)	\$ 243,780	\$ 266,027	\$ (22,247)
(f) Statutory valuation allowance adjustment	\$ 243,780	\$ 266,027	\$ (22,247)
(g) Nonadmitted	\$ -	\$ -	\$ -
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ -	\$ -	\$ -
(i) Admitted deferred tax assets (2d + 2h)	\$ 80,814	\$ 127,978	\$ (47,164)
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	\$ -	\$ -	\$ -
(2) Fixed assets	\$ -	\$ -	\$ -
(3) Deferred and uncollected premium	\$ -	\$ -	\$ -
(4) Policyholder reserves	\$ 80,814	\$ 127,978	\$ (47,164)
(5) Other	\$ -	\$ -	\$ -
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	\$ 80,814	\$ 127,978	\$ (47,164)
(b) Capital:			
(1) Investments	\$ -	\$ -	\$ -
(2) Real estate	\$ -	\$ -	\$ -
(3) Other	\$ -	\$ -	\$ -
(99) Subtotal (3b1+3b2+3b3)	\$ -	\$ -	\$ -
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 80,814	\$ 127,978	\$ (47,164)
4. Net deferred tax assets/liabilities (2i - 3c)	\$ -	\$ 0	\$ (0)

The Company has established a "valuation allowance" for the portion of deferred tax assets that management does not believe are more likely than not realizable. In 2023 and 2022, the valuation allowance against gross ordinary and capital deferred tax assets decreased \$7,365,588 and \$8,395,015 respectively.

The Company established the full valuation allowance due to the inability to rely on projections of future ordinary income. In addition, the unrealized position on the portfolio has limited the ability to generate capital income to utilize capital loss carryforwards.

## NOTES TO FINANCIAL STATEMENTS

	12/31/2023	12/31/2022	Change
Adjusted gross deferred tax assets	\$ 6,217,801	\$ 13,630,552	\$ (7,412,752)
Valuation Allowance	\$ (6,136,986)	\$ (13,502,574)	\$ 7,365,588
Total deferred tax assets	\$ 80,814	\$ 127,978	\$ (47,164)
Total deferred tax liabilities	\$ (80,814)	\$ (127,978)	\$ 47,164
Net deferred tax assets (liabilities)	\$ -	\$ -	\$ -
Tax effect of unrealized gains (losses)	\$ -	\$ -	\$ -
Prior period adjustment	\$ -	\$ -	\$ -
Change in net deferred income tax [(change) benefit]	\$ -	\$ -	\$ -

### D. Reconciliation of federal income tax rate to actual effective rate

The provision for federal and foreign income taxes incurred is different from that which would be obtained by applying the statutory Federal income tax rate to income before income taxes. The significant items causing this difference are as follows:

	12/31/2023	12/31/2022
Current income taxes incurred	\$ (2,571,024)	\$ (8,676,685)
Change in deferred income tax (without tax on unrealized gains and losses)	\$ -	\$ -
Total statutory comes taxes	<b>\$ (2,571,024)</b>	<b>\$ (8,676,685)</b>
Income before taxes	\$ 21,475,021	\$ (4,617,209)
Statutory Rate	21%	21%
Expected Income tax expense (benefit) at 21% statutory rate	\$ 4,509,754	\$ (969,614)
Increase (decrease) in actual tax reported resulting from:		
(a) Tax exempt interest	\$ (511)	\$ 70
(b) Penalties	\$ 1,282	\$ 2,590
(c) Change in deferred taxes on nonadmitted assets	\$ 265,182	\$ 742,812
(d) RTP prior year	\$ (3,390)	\$ (5,096)
(e) valuation allowance	\$ (7,343,341)	\$ (8,447,448)
(f) Tax rate change	\$ -	\$ -
(g) Current taxes - Prior year	\$ -	\$ -
Total statutory income taxes	<b>\$ (2,571,024)</b>	<b>\$ (8,676,685)</b>

### E. Operating and capital loss carry-forwards

- (1) As of December 31, 2023, the Company has no net operating loss carryforwards. The Company has no capital loss carryforwards. There are no tax credit carryforwards available for tax purposes.
- (2) The Company is a member of the MAHC consolidated U.S. federal income tax group. In 2023, the MAHC U.S. tax group is subject to the Base Erosion and Anti-Abuse Tax ("BEAT"). For 2023, the MAHC U.S. tax group expects that its tax liability will be reduced to zero by the utilization of net operating loss carry-overs and foreign tax credits. The Company is not expecting that any of its income taxes incurred will be available for recoupment in the event of future losses due to the tax position of the MAHC U.S. tax group.
- (3) The Company did not have any protective tax deposits under Section 6003 of the Internal Revenue Code.

### F. Consolidated federal income tax return

- (1) Schedule Y, Part 1, as filed within this Annual Statement, contains a listing of Munich American Holding Corporation's ("MAHC") subsidiaries. A listing of the MAHC companies that was included in the 2023 consolidated federal tax return will be available upon request.
- (2) A consolidated U.S. Federal income tax return is filed pursuant to a tax sharing agreement, which has been approved by the Board of Directors, between MAHC and its subsidiaries. The MAHC consolidated U.S. Federal income tax group is comprised of 65 entities, including the Company. Each subsidiary's annual federal income tax liability is calculated on a standalone basis. The tax sharing agreement allows for offsetting current period taxable losses against current period taxable income among the first level direct subsidiary subgroup. The tax sharing agreement was amended effective September 30, 2022 to also allow companies to recover tax attributes utilized in the consolidated tax return of MAHC and subsidiaries in prior periods. Generally, the tax sharing agreement states that MAHC will not charge the Company more of the consolidated tax liability than the Company would have incurred had they filed a separate return. Intercompany tax balances are settled quarterly.
- (3) The Inflation Reduction Act ("Act") was enacted on August 16, 2022 and included a new corporate alternative minimum tax ("CAMT"). The Act and the CAMT go into effect for tax years beginning after 2022. The Company has determined that it may be subject to the CAMT in 2023 and beyond.

### G. Federal or Foreign Federal Income Tax Loss Contingencies

The Company does not have any tax loss contingencies for which it is reasonably possible that the total liability will significantly increase within twelve months of the reporting date.

### H. Repatriation Transition Tax (RTT)

Not applicable.

### I. Alternative Minimum Tax (AMT) Credit

Not applicable.

### NOTE 10 Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

- A. The Company is a wholly-owned subsidiary of American Modern Insurance Group, Inc., an insurance holding company domiciled in the state of Ohio.
- B. Detail of Transactions Greater than 1/2% of Admitted Assets.

The Company received a \$15,606,986 extraordinary dividend from American Southern Home Insurance Company on July 1, 2023.

- C. Transactions with related party who are not reported on Schedule Y

Not applicable.

- D. As of December 31, 2023 the Company had a balance due from related parties in the amount of \$340,269 and a balance due to related parties in the amount of \$11,210,929.

## NOTES TO FINANCIAL STATEMENTS

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- E. The Company has no guarantees outstanding which would result in a material contingent liability.
- F. American Modern Insurance Group, Inc. has agreed to provide all necessary services and materials to the Company. The Company reimburses American Modern Insurance Group, Inc. for the actual cost of providing such services and materials.
- G. All outstanding shares of the Company are owned by American Modern Insurance Group, Inc.
- H. The Company does not own any shares of stock of American Modern Insurance Group, Inc.
- I. The Company owns 100% of the common stock of American Western Home Insurance Company, an insurance company domiciled in the state of Oklahoma, 100% of the common stock of American Southern Home Insurance Company, an insurance company domiciled in the state of Florida, 100% of the common stock of American Modern Select Insurance Company, an insurance company domiciled in the state of Ohio, and 100% of the common stock of American Modern Property and Casualty Insurance Company, an insurance company domiciled in the state of Ohio. These stocks are valued on the equity basis.  
On July 1, 2023, American Southern Home Insurance Company dividendized all shares of its wholly owned subsidiary, American Modern Insurance Company of Florida, Inc., to the Company.
- J. The Company has no impaired investments in Subsidiary, Controlled and Affiliated Entities.
- K. Foreign Insurance Subsidiary Valued Using CARVM.  
Not applicable.
- L. Downstream Holding Company Valued Using Look-Through Method.  
Not applicable.
- M. Non-Insurance Subsidiary, Controlled and Affiliated (SCA) Entity Valuations  
Not applicable.
- N. Investment in Insurance SCA Entities Utilizing Prescribe or Permitted Practices  
Not applicable.
- O. SCA or SSAP 48 Entity Loss Tracking  
Not applicable.

**NOTE 11 Debt**

- A. The Company has no outstanding debt.
- B. FHLB (Federal Home Loan Bank) Agreements  
Not applicable.

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

- A. Defined Benefit Plan  
Not applicable.
- B. Investment Policies  
Not applicable.
- C. The fair value of each class of plan assets  
Not applicable.
- D. Rate or Return Assumptions  
Not applicable.
- E. Defined Contribution Plan  
Not applicable.
- F. Multiemployer Plans  
Not applicable.
- G. Consolidated/Holding Company Plans  
The Midland-Guardian Company supplies all benefit plan services. The Company maintains no deferred compensation, retirement plan or any other post-retirement benefit plans and have no legal obligation for these plans. Midland-Guardian Company allocates the cost of benefits to the Company based on a percentage of salaries. Amounts allocated for the years ended December 31, 2023 and 2022 were \$11,057,834 and \$16,216,974, respectively.
- H. Postemployment Benefits and Compensated Absences  
Not applicable.
- I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)  
Not applicable.

**NOTE 13 Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations**

- A. The Company has 4,000 shares of \$1,250.00 par value capital stock issued and outstanding as of December 31, 2023.
- B. The Company currently has no issue of preferred stock outstanding.
- C. Dividends are restricted based upon the guidelines set forth from the state of Ohio to the amount of earned surplus. Any dividends exceeding the greater of 100% of prior year net income, or 10% of statutory surplus require prior regulatory approval.
- D. Dates and Amounts of Dividends Paid:  
Not applicable.
- E. No restrictions exist as to the portion of Company profits that may be paid as ordinary dividends to stockholders.
- F. No restrictions exist as to the unassigned surplus funds shown in this statement.
- G. Mutual Surplus Advances  
Not applicable.

## NOTES TO FINANCIAL STATEMENTS

- H. Company Stock Held for Special Purposes  
Not applicable.
- I. Changes in Special Surplus Funds  
Not applicable.
- J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$ 69,750,889
- K. Surplus Notes  
Not applicable.
- L. Impact of Quasi-Reorganizations  
Not applicable.
- M. Date of Quasi-Reorganizations  
Not applicable.

### **NOTE 14 Liabilities, Contingencies and Assessments**

- A. Contingent Commitments

None.

- B. Assessments

Insurance enterprises are subject to a variety of assessments. The two general types of assessments the Companies are subject to as a result of participation in state mandated plans include Guaranty Fund Assessments and Other Facility Assessments.

**Guaranty Funds:** Under state insurance guaranty fund laws, insurers doing business in a state can be assessed, up to prescribed limits, for certain obligations of insolvent insurance companies to policyholders and claimants. Amounts assessed for each company are typically in proportion to the amount of business written in that state.

**Other Facility Assessments:** Assessments are used to cover deficit operating results of various insurance pools, FAIR plans and joint underwriting associations mandated by various states. A portion of these assessments may be recouped through reinsurance programs, direct charges to the policyholders, or increases in rates approved by the state's department of insurance. As a result of the Company's participation in these markets, the Company may be exposed to losses that surpass the capitalization of these facilities and/or assessments from these facilities.

The Company is currently monitoring developments with respect to various state facilities for both guaranty funds and other facility assessments. The Company's policy is to accrue assessments when an assessment is probable, when they can be reasonably estimated and when the event obligating the entity to pay an imposed or probable assessment has occurred. Liabilities for guaranty funds and other insurance-related assessments are not discounted and are included as part of other liabilities in the exhibit of Liabilities, Surplus and Other Funds. The accrual represents management's best estimate based on information received from the states in which the Company writes business, direct discussions with involuntary plans and pools, and consideration of other publicly available information including plan financial statements to determine the amount to accrue.

There were no significant accrued liabilities for Other Facility Assessments at December 31, 2023 or 2022. However, assessments could result from the recognition of a financial deficit greater than the level currently estimated by the states' facilities. The facilities may, in turn, assess participating insurers when financial deficits or insolvencies occur, which could result in additional assessments to the Company.

The Company also participates in various state mandated FAIR plans and underwriting pools. In certain cases, where the state insurance code supports the application of SSAP 63 Underwriting Pools, results are accounted for on a gross basis whereby the Company's portion of premium, losses, expenses and other operations of the pools are recorded separately in the financial statements. It is reasonably possible that a loss or an additional loss may have been incurred which may result in the adjustment of these items. However, at this time the Company is unable to estimate the possible amounts and the corresponding impact on the financial statements.

- C. Gain Contingencies

Not applicable.

- D. Claims related extra contractual obligations and bad faith losses stemming from lawsuits

Not applicable.

- E. Product Warranties

Not applicable.

- F. Joint and Several Liabilities

Not applicable.

- G. All Other Contingencies

The Company currently has no pending legal proceedings that are beyond the ordinary course of business which could have a material financial effect.

### **NOTE 15 Leases**

- A. Lessee Operating Lease

(1) The Company leases office equipment under various noncancelable operating lease agreements. Rental expense for 2023 and 2022 was approximately \$432,366 and \$432,366 respectively.

(2) a. At December 31, 2023, the minimum aggregate rental commitments are as follows:

	Operating Leases
1. 2024	\$ 108,091
2. 2025	\$ -
3. 2026	\$ -
4. 2027	\$ -
5. 2028	\$ -
6. Thereafter	\$ -
7. Total (sum of 1 through 6)	\$ 108,091

(3) Company input

## NOTES TO FINANCIAL STATEMENTS

## B. Lessor Leases

(1) Not applicable.

c. Future minimum lease payment receivables under noncancelable leasing arrangements as of the end of current period are as follows:

	Operating Leases
1. 2024	\$ -
2. 2025	\$ -
3. 2026	\$ -
4. 2027	\$ -
5. 2028	\$ -
6. Thereafter	\$ -
7. Total (sum of 1 through 6)	\$ -

d Not applicable.

## (2) Leveraged Leases

Not applicable.

b. The Company's investment in leveraged leases relates to equipment used primarily in the transportation industries. The component of net income from leveraged leases as of the end of current period and December 31, 2023 were as shown below:

	2023	2022
1. Income from leveraged leases before income tax including investment tax credit	\$ -	\$ -
2. Less current income tax	\$ -	\$ -
3. Net income from leveraged leases (1 - 2)	\$ -	\$ -

c. The components of the investment in leveraged leases as of the end of current period and December 31, 2022 were as shown below:

	2023	2022
1. Lease contracts receivable (net of principal and interest on non-recourse financing)	\$ -	\$ -
2. Estimated residual value of leased assets	\$ -	\$ -
3. Unearned and deferred income	\$ -	\$ -
4. Investment in leveraged leases	\$ -	\$ -
5. Deferred income taxes related to leveraged leases	\$ -	\$ -
6. Net investment in leveraged leases	\$ -	\$ -

**NOTE 16 Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk**

## A. Face or Contract Amounts

Not applicable.

## B. Nature and Terms

Not applicable.

## C. Exposure to Credit-Related Losses

Not applicable.

## D. Collateral Policy

Not applicable.

**NOTE 17 Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities**

## A. Transfers of Receivables Reported as Sales

The Company did not sell any receivable balances during 2023.

## B. Transfer and Servicing of Financial Assets

Not applicable.

## C. Wash Sales

The Company was not involved in any wash sale transactions during 2023.

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

## A. Administrative Service Only (ASO) Plans

Not applicable.

## B. Administrative Services Contract (ASC) Plans

Not applicable.

## C. Medicare or Similarly Structured Cost Based Reimbursement Contract

Not applicable.

## NOTES TO FINANCIAL STATEMENTS

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

The Company uses managing general agents to write and administer insurance products in specific territories. As reported in the following chart, one managing general agent (MGA) wrote direct premiums greater than 5% of policyholders' surplus. The terms of the MGA contract gives the MGA authority for claims adjustment (CA), claims payment (C), binding authority (B), premium collection (P) and underwriting (U).

Name and Address of Managing General Agent or Third Party Administrator	FEIN NUMBER	Exclusive Contract	Types of Business Written	Type of Authority Granted	Total Direct Premiums Written/Produced By
Embrace Pet Insurance Agency, LLC DBA: Cleveland Holdings, LLC 4530 Richmond Road Cleveland, OH 44128	20-4939968	Yes	Pet Health Insurance and Wellness Rewards Program	CA,C,B,P,U	\$ 298,779,134
Total	XXX	XXX	XXX	XXX	\$ 298,779,134

C - Claims Payment  
CA - Claims Adjustment  
R - Reinsurance Ceding  
B - Binding Authority  
P - Premium Collection  
U - Underwriting

**NOTE 20 Fair Value Measurements**
**A. Inputs Used for Assets and Liabilities Measured and Reported at Fair Value**

(1) The following table presents, for each of the fair value levels, the Company's assets and liabilities that are measured at fair value on a recurring basis as of December 31, 2023:

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Bonds	\$ -	\$ 2,144,838	\$ -	\$ -	\$ 2,144,838
Preferred Stocks	\$ -	\$ -	\$ -	\$ -	\$ -
Total assets at fair value/NAV	\$ -	\$ 2,144,838	\$ -	\$ -	\$ 2,144,838

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
b. Liabilities at fair value					
Total liabilities at fair value	\$ -	\$ -	\$ -	\$ -	\$ -

There were no transfers to or from Levels 1 and 2 for the year ended December 31, 2023. The Level 2 securities held at December 31, 2023 have been measured at fair value using Level 2 inputs since acquisition.

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

Not Applicable.

(3) Policy on transfers into and out of Level 3

There were no transfers between Levels during the year ended December 31, 2023.

(4) Valuation techniques and inputs used in fair value measurement

The inputs and valuation techniques used by the Company to measure fair value utilize a price source hierarchy to select which price source it will use in order to determine the fair value. The hierarchy prioritizes pricing sources based on the source's expertise, reliability and availability. Priority is given to established pricing services ahead of broker-dealer price sources. The highest level price source available in the hierarchy is used to measure fair value. The majority of the Company's selected price sources are vendors.

The Company relies on its third-party investment accounting provider to analyze prices received from pricing services and broker-dealers to ensure they represent a reasonable estimate of fair value. The Company performs additional analyses to gain assurance on the overall reasonableness of inputs and valuation methodologies used by those sources. These analyses include an annual review of the respective pricing services methodologies and processes, including quarterly comparison of market prices to prices obtained from different independent pricing sources.

(5) Derivative Fair Values

Not applicable.

**B. Other Fair Value Disclosures**

Not applicable.

**C. Fair Values for All Financial Instruments by Level December 31, 2023**

The table below reflects the fair values and admitted values of all admitted assets and liabilities that are financial instruments excluding those accounted for under the equity method (subsidiaries). The fair values are also categorized into the three-level fair value hierarchy as described above.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 122,737,223	\$ 132,260,776	\$ -	\$ 122,737,223	\$ -	\$ -	\$ -
Cash Equivalents and Short Term Investments	\$ 26,298,164	\$ 26,298,164	\$ 26,298,164	\$ -	\$ -	\$ -	\$ -

**D. Items for which Not Practicable to Estimate Fair Value**

None.

**E. Investments measured using the NAV practical expedient**

None.

## NOTES TO FINANCIAL STATEMENTS

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**NOTE 21 Other Items**

- A. Unusual or Infrequent Items  
Not applicable.
- B. Troubled Debt Restructuring: Debtors  
Not applicable.
- C. Other Disclosures
  - (1) There is no balance due from "Controlled" or "Controlling" persons within 15 days preceding this statement. Therefore, the Company holds no trust accounts, letters of credit or financial guarantee bonds for securing agents' balances and there is no non-admitted asset related to these transactions.
  - (2) As noted in General Interrogatories Part 2 – Property and Casualty Interrogatories Question 7.1, the Company has reinsured risks under a quota share contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage. The reinsurer's loss limit is \$60,000,000 per occurrence event. The Company has not reported losses for an occurrence event that would limit the reinsurers losses. Therefore, the amount of reinsurance credit taken does not reflect a reduction in quota share coverage caused by the limiting provision.
  - (3) American Modern Home Insurance Company, the lead company in American Modern Insurance Group's intercompany pooling arrangement, amended a quota share agreement with Munich Reinsurance America, Inc. The amendment to the Quota Share agreement changed the quota share participation to 100% from 80% effective 10/1/2023.
- D. Business Interruption Insurance Recoveries  
Not applicable.
- E. State Transferable and Non-transferable Tax Credits  
Not applicable.
- F. Subprime Mortgage Related Risk Exposure  
Not applicable.
- G. Insurance-Linked Securities (ILS) Contracts  
Not applicable.

**NOTE 22 Events Subsequent**

## Type I – Recognized Subsequent Events:

Recognized subsequent events have been considered through February 29, 2024, the date of issuance of these statutory financial statements. There are no events occurring subsequent to December 31, 2023, which may have a material effect on the financial condition of the Company.

## Type II – Nonrecognized Subsequent Events:

The Company has considered subsequent events through February 29, 2024, the date of issuance of these statutory financial statements.

Effective January 1, 2024, as part of a corporate reorganization, American Modern Insurance Company of Florida, Inc. merged with and into the Company, with the Company as the surviving entity.

As of the time of filing, an amendment to the quota share agreement with the Company and its affiliates was filed but still pending approval with regulators that would make the following changes, effective January 1, 2024: (1) eliminate the retrocession from the Company; (2) provide the Company's affiliates a ceding commission equal to their respective expenses in writing the ceded premium; and (3) provide an additional fixed commission on the Company's affiliates ceded premium.

As of the time of filing, a request to commute and settle the existing property and casualty quota share agreement between the Company and Munich Reinsurance America, Inc. was filed but still pending approval with regulators, to be effective January 1, 2024.

As of the time of filing, a reinsurance pooling agreement between the Company and Munich Reinsurance America, Inc. was filed but still pending approval with regulators that would, effective January 1, 2024: (1) cede 100% of the Company's premium reserves (net of commission) and loss reserves to Munich Reinsurance America, Inc.; (2) provide the Company a ceding commission equal to the Company's expenses in writing the ceded premium; and (3) provide an additional fixed commission on the Company's ceded premium.

**NOTE 23 Reinsurance**

- A. Unsecured Reinsurance Recoverables  
The Company has no unsecured reinsurance recoverable.
- B. Reinsurance Recoverable in Dispute  
The Company has no unsecured reinsurance recoverable currently in dispute.
- C. Reinsurance Assumed and Ceded
  - (1) The following table summarizes ceded and assumed unearned premiums and the related commission equity at the end of the current reporting period.

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$ 993,286.124	\$ 243,865,455	\$ 1,075,722,496	\$ 308,031,023	\$ (82,436,372)	\$ (64,165,568)
b. All Other	\$ 1,064,979	\$ 4,301	\$ 30,139,581	\$ 10,623,886	\$ (29,074,602)	\$ (10,619,585)
c. Total (a+b)	\$ 994,351,103	\$ 243,869,756	\$ 1,105,862,077	\$ 318,654,909	\$ (111,510,974)	\$ (74,785,153)
d. Direct Unearned Premium Reserve						\$ 228,950,503

(2) The Company has accrued \$4,565,333 of estimated return ceding commission based on a provision under a quota share reinsurance agreement with an affiliate, Munich America Re, Inc. (MRAm), that adjusts the 2022 ceding commission owed based on the 2022 loss ratio for business ceded under that agreement.

(3) The Company has no protected cell risks.

## NOTES TO FINANCIAL STATEMENTS

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## D. Uncollectible Reinsurance

The Company has not written off any uncollectible reinsurance during the year.

## E. Commutation of Ceded Reinsurance.

The Company commuted Collateralized Re Ltd's share in the reinsurance liability under the 2016 and 2017 property catastrophe treaty. There were no pending liabilities or obligations. The commutation was executed with no payment by either party.

## F. Retroactive Reinsurance

Not applicable.

## G. Reinsurance Accounted for as a Deposit

Not applicable.

## H. Disclosures for the Transfer of Property and Casualty Run-off Agreements

Not applicable.

## I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

Not applicable.

## J. Reinsurance Agreements Qualifying for Reinsurer Aggregation

Not applicable.

## K. Reinsurance Credit

Under a quota share reinsurance agreement (the Agreement) with its parent, Munich America Re, inc. (MRAM), American Modern Home Insurance Company (AMHIC) cedes 100% of its site built and manufactured home premiums and losses, net of all other reinsurance. The Agreement limits MRAM's total aggregate annual exposure to \$60 million per occurrence. The Agreement is effective until cancelled.

Based upon a 2023 endorsement, the Agreement is subject to a sliding scale ceding commission arrangement, under which AMHIC receives commissions from 33% to 40% depending on the ceded loss ratio.

The Agreement is accounted for as reinsurance for statutory accounting principles.

**NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination**

- A. Method to Estimate Accrued Retrospective Premium Adjustments – None.
- B. Recorded Accrued Retrospective Premiums – None.
- C. Net Premiums Written Subject to Retrospective Rating Features – None.
- D. Medical loss ratio rebates required pursuant to the Public Health Service Act – None.
- E. Non-admitted Retrospective Premium – None.
- F. Risk Sharing Provisions of the Affordable Care Act

The Company writes health insurance but such premiums are not subject to assessment under section 9010 of the Affordable Care Act because they are below the \$25,000,000 assessable threshold.

**NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses**

Reserves for incurred loss and loss adjustment expenses attributable to insured events of prior years have developed favorably. The one year development is \$4,338,000, or approximately 6.7% of year end 2022 loss and loss adjustment expense reserves, coming mostly from favorable development in the 2022 and 2020 accident years for Homeowners/ Farmowners and Auto Physical Damage. The two year favorable development is \$4,852,000, or approximately 8.6% of the year end 2021 loss and loss adjustment expense reserves, coming mostly from favorable development in the 2021 and 2020 accident years for Homeowners/ Farmowners and Special Property. Original estimates are increased or decreased as additional information becomes known regarding individual claims.

**NOTE 26 Intercompany Pooling Arrangements**

- A. American Modern Home Insurance Company ("AMH") acts as the lead company in the pooling arrangement. The American Modern Insurance Group affiliates, their NAIC#, and pooling percentages are as follows:

American Modern Home Insurance Company	23469	30.00%
American Family Home Insurance Company	23450	25.00%
American Western Home Insurance Company	35912	10.00%
American Modern Property and Casualty Insurance Company	42722	17.50%
American Modern Select Insurance Company	38652	10.00%
American Southern Home Insurance Company	41998	5.00%
American Modern Insurance Company of Florida, Inc.	12314	2.50%

The American Modern Insurance Group affiliates, their NAIC#, and pooling percentages prior to 1/1/2023 were as follows:

American Modern Home Insurance Company	23469	47.50%
American Family Home Insurance Company	23450	27.00%
American Western Home Insurance Company	35912	9.00%
American Modern Property and Casualty Insurance Company	42722	5.50%
American Modern Select Insurance Company	38652	5.00%
American Southern Home Insurance Company	41998	4.00%
American Modern Insurance Company of Florida, Inc.	12314	2.00%

- B. All lines and types of business are subject to the pooling arrangement.
- C. After assuming 100% of the direct and assumed business from the affiliated members of the pool, the lead company cedes to the non-affiliated reinsurers, and also to affiliated non-pool reinsurers its direct and assumed business in accordance with the terms of the respective reinsurance contracts. The retained business is then ceded to each affiliate according to its pooling percentage.
- D. There are no individual reinsurance agreements that provide a contractual right of direct recovery for any member of the pooling arrangement, with the exception of state-mandated pools.

## NOTES TO FINANCIAL STATEMENTS

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- E. No discrepancies exist on the corresponding assumed and ceded reinsurance schedules of the pool participants.
- F. The majority of ceded transactions with non-affiliated reinsurers, and also to affiliated non-pool reinsurers are done through the lead company after the assumption from the affiliated members of the pool. Therefore, the Provision for Unauthorized Reinsurance liability and the risk of uncollectible reinsurance remains with the lead company.
- G. The amounts due to/(from) the lead entity and all affiliated entities participating in the intercompany pool as of December 31, 2023 are as follows:

American Modern Home Insurance Company	(26,241,211)
American Family Home Insurance Company	29,726,291
American Western Home Insurance Company	(35,952,999)
American Southern Home Insurance Company	18,765,124
American Modern Select Insurance Company	(18,963,311)
American Modern Insurance Company of Florida, Inc.	(6,403,358)
American Modern Property and Casualty Insurance Company	39,069,464

**NOTE 27 Structured Settlements**

The Company has no structured settlements.

**NOTE 28 Health Care Receivables**

The Company has no health care receivables.

**NOTE 29 Participating Policies**

The Company has no participating policies.

**NOTE 30 Premium Deficiency Reserves**

The Company has no premium deficiency reserves.

**NOTE 31 High Deductibles**

The Company has no high deductibles.

**NOTE 32 Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses**

The Company does not discount unpaid losses or loss adjustment expense.

**NOTE 33 Asbestos/Environmental Reserves**

The Company does not have any exposure relating to asbestos or environmental claims.

**NOTE 34 Subscriber Savings Accounts**

The Company does not have any subscriber savings accounts.

**NOTE 35 Multiple Peril Crop Insurance**

The Company does not have any multiple peril crop insurance exposures.

**NOTE 36 Financial Guaranty Insurance**

The Company does not have any financial guaranty insurance exposures.

**GENERAL INTERROGATORIES****PART 1 - COMMON INTERROGATORIES  
GENERAL**

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? .....  Yes [ X ]  No [ ]  
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? .....  Yes [ X ]  No [ ]  N/A [ ]

1.3 State Regulating? .....  Ohio

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

1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. .....  0001437199

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

2.2 If yes, date of change: .....

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. .....  12/31/2019

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

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). .....  05/19/2021

3.4 By what department or departments?  
Ohio Department of Insurance .....

3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? .....  Yes [ ]  No [ ]  N/A [ X ]

3.6 Have all of the recommendations within the latest financial examination report been complied with? .....  Yes [ X ]  No [ ]  N/A [ ]

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.11 sales of new business? .....  Yes [ X ]  No [ ]  
4.12 renewals? .....  Yes [ X ]  No [ ]

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.21 sales of new business? .....  Yes [ ]  No [ X ]  
4.22 renewals? .....  Yes [ ]  No [ X ]

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? .....  Yes [ ]  No [ X ]  
If yes, complete and file the merger history data file with the NAIC.

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

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

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

6.2 If yes, give full information:  
.....

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? .....  Yes [ X ]  No [ ]

7.2 If yes,  
7.21 State the percentage of foreign control; .....  100.0  %  
7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity
German .....	Corporation .....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Modern Home Insurance Co.  
**GENERAL INTERROGATORIES**

8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? ..... Yes [ ] No [ X ]  
 8.2 If the response to 8.1 is yes, please identify the name of the DIHC.  
 .....  
 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? ..... Yes [ X ] No [ ]  
 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
MEAG New York Corporation .....	New York, New York .....	NO.....	NO.....	NO.....	YES.....

8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? ..... Yes [ ] No [ X ]  
 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? ..... Yes [ ] No [ ] N/A [ X ]  
 9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
 Ernst & Young LLP  
 221 East 4th Street, Suite 2900  
 Cincinnati, Ohio 45202 .....

10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? ..... Yes [ ] No [ X ]  
 10.2 If the response to 10.1 is yes, provide information related to this exemption:  
 .....  
 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? ..... Yes [ ] No [ X ]  
 10.4 If the response to 10.3 is yes, provide information related to this exemption:  
 .....  
 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? ..... Yes [ X ] No [ ] N/A [ ]  
 10.6 If the response to 10.5 is no or n/a, please explain.  
 .....  
 11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?  
 James J Leonard, FCAS, MAAA - Senior Manager Ernst & Young LLP 155 North Wacker Drive Chicago, IL 60606 .....

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

12.2 If yes, provide explanation  
 .....  
 13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**  
 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?  
 .....  
 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? ..... Yes [ ] No [ ]  
 13.3 Have there been any changes made to any of the trust indentures during the year? ..... Yes [ ] No [ ]  
 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? ..... Yes [ ] No [ ] N/A [ ]  
 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? ..... Yes [ X ] No [ ]  
 a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;  
 b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;  
 c. Compliance with applicable governmental laws, rules and regulations;  
 d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and  
 e. Accountability for adherence to the code.  
 14.11 If the response to 14.1 is No, please explain:  
 .....  
 14.2 Has the code of ethics for senior managers been amended? ..... Yes [ ] No [ X ]  
 14.21 If the response to 14.2 is yes, provide information related to amendment(s).  
 .....  
 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? ..... Yes [ ] No [ X ]  
 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).  
 .....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Modern Home Insurance Co.  
**GENERAL INTERROGATORIES**

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

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

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

**BOARD OF DIRECTORS**

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? ..... Yes [ X ] No [ ]

17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? ..... Yes [ X ] No [ ]

18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? ..... Yes [ X ] No [ ]

**FINANCIAL**

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

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers.....	\$ ..... 0
20.12 To stockholders not officers.....	\$ ..... 0
20.13 Trustees, supreme or grand (Fraternal Only) .....	\$ ..... 0

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

20.21 To directors or other officers.....	\$ ..... 0
20.22 To stockholders not officers.....	\$ ..... 0
20.23 Trustees, supreme or grand (Fraternal Only) .....	\$ ..... 0

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

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

21.21 Rented from others.....	\$ ..... 0
21.22 Borrowed from others.....	\$ ..... 0
21.23 Leased from others .....	\$ ..... 0
21.24 Other .....	\$ ..... 0

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

22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment \$ .....	0
22.22 Amount paid as expenses .....	\$ ..... 0
22.23 Other amounts paid .....	\$ ..... 0

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

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

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

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

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

**INVESTMENT**

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Modern Home Insurance Co.  
**GENERAL INTERROGATORIES**

25.02 If no, give full and complete information, relating thereto  
 Bonds on deposit with various state and regulatory bodies as described in Schedule E Part 3. ....

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

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

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

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

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

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

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

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

26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). .... Yes [ X ] No [ ]

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

26.21 Subject to repurchase agreements ....	\$ .....0
26.22 Subject to reverse repurchase agreements ....	\$ .....0
26.23 Subject to dollar repurchase agreements ....	\$ .....0
26.24 Subject to reverse dollar repurchase agreements ....	\$ .....0
26.25 Placed under option agreements ....	\$ .....0
26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock ....	\$ .....0
26.27 FHLB Capital Stock ....	\$ .....0
26.28 On deposit with states ....	\$ .....6,462,414
26.29 On deposit with other regulatory bodies ....	\$ .....846,346
26.30 Pledged as collateral - excluding collateral pledged to an FHLB ....	\$ .....0
26.31 Pledged as collateral to FHLB - including assets backing funding agreements ....	\$ .....0
26.32 Other ....	\$ .....0

26.3 For category (26.26) provide the following:

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

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

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

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

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

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

27.41 Special accounting provision of SSAP No. 108 ....	Yes [ ] No [ ]
27.42 Permitted accounting practice ....	Yes [ ] No [ ]
27.43 Other accounting guidance ....	Yes [ ] No [ ]

27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:

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

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

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

29. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? .... Yes [ X ] No [ ]

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

1 Name of Custodian(s)	2 Custodian's Address
State Street Bank & Trust Company .....	801 Pennsylvania Ave., Kansas City MO 64105 .....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Modern Home Insurance Co.  
**GENERAL INTERROGATORIES**

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

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

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

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

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

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

1 Name of Firm or Individual	2 Affiliation
MEAG New York Corporation .....	A.....
MR Group Investment US, Inc. .....	A.....

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

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

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

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
321962 .....	MEAG New York Corporation .....	549300GYV8QB0BYJ6239 .....	SEC .....	DS.....
.....	MR Group Investments US Inc .....	549300UV1B0S5WYFH106 .....	Not a Registered Investment Adviser .....	DS.....

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

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30.2999 - Total		0

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Modern Home Insurance Co.  
**GENERAL INTERROGATORIES**

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds .....	132,260,776	122,737,223	(9,523,553)
31.2 Preferred stocks .....	0	0	0
31.3 Totals	132,260,776	122,737,223	(9,523,553)

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

Fair Values are based on quoted market prices by independent dealers, pricing services and index providers where available. ....

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

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

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

Generally, prices for securities are obtained from pricing services or index providers, prices and/or spreads are obtained from other sources, i.e. broker-dealers or pricing vendors. Debt instruments are valued by broker-dealers, pricing services or index providers using standard market conventions. The market conventions utilize market quotations, market transactions in comparable instruments and various relationships between instruments, such as yield to maturity, dollar prices and spread prices in determining value. Cash instruments are priced with a matrix pricing system that utilizes market yields and spreads, pricing vendors or amortized cost. ....

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

33.2 If no, list exceptions:

.....

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

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

Has the reporting entity self-designated 5GI securities? .... Yes [ ] No [ X ]

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

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

Has the reporting entity self-designated PLGI securities? .... Yes [ ] No [ X ]

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

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

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? .... Yes [ ] No [ X ]

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

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

Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? .... Yes [ ] No [ ] N/A [ X ]

## ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Modern Home Insurance Co.

**GENERAL INTERROGATORIES**

38.1 Does the reporting entity directly hold cryptocurrencies? ..... Yes [ ] No [ X ]

38.2 If the response to 38.1 is yes, on what schedule are they reported?  
.....

39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? ..... Yes [ ] No [ X ]

39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?  
39.21 Held directly ..... Yes [ ] No [ ]  
39.22 Immediately converted to U.S. dollars ..... Yes [ ] No [ ]

39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1 Name of Cryptocurrency	2 Immediately Converted to USD, Directly Held, or Both	3 Accepted for Payment of Premiums
.....	.....	.....

**OTHER**

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? ..... \$ ..... 4,138,637

40.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
ISO .....	3,223,581

41.1 Amount of payments for legal expenses, if any? ..... \$ ..... 164,750

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

1 Name	2 Amount Paid
Faegre Drinker .....	51,073

42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? ..... \$ ..... 0

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

1 Name	2 Amount Paid
.....	.....

**GENERAL INTERROGATORIES****PART 2 - PROPERTY AND CASUALTY INTERROGATORIES**

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force? .....	Yes [ ] No [ X ]				
1.2	If yes, indicate premium earned on U. S. business only. ....	\$ 0				
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? ....	\$ 0				
1.31	Reason for excluding .....					
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. ....	\$ 0				
1.5	Indicate total incurred claims on all Medicare Supplement Insurance. ....	\$ 0				
1.6	Individual policies:	Most current three years: 1.61 Total premium earned .....\$ 0 1.62 Total incurred claims .....\$ 0 1.63 Number of covered lives .....0				
		All years prior to most current three years 1.64 Total premium earned .....\$ 0 1.65 Total incurred claims .....\$ 0 1.66 Number of covered lives .....0				
1.7	Group policies:	Most current three years: 1.71 Total premium earned .....\$ 0 1.72 Total incurred claims .....\$ 0 1.73 Number of covered lives .....0				
		All years prior to most current three years 1.74 Total premium earned .....\$ 0 1.75 Total incurred claims .....\$ 0 1.76 Number of covered lives .....0				
2.	Health Test:	<table border="0"> <tr> <td style="width: 10px;">1</td> <td style="width: 10px;">2</td> </tr> <tr> <td>Current Year</td> <td>Prior Year</td> </tr> </table>	1	2	Current Year	Prior Year
1	2					
Current Year	Prior Year					
2.1	Premium Numerator .....	0 .....0				
2.2	Premium Denominator .....	265,300,806 .....460,763,824				
2.3	Premium Ratio (2.1/2.2) .....	0.000 .....0.000				
2.4	Reserve Numerator .....	0 .....0				
2.5	Reserve Denominator .....	255,560,883 .....416,640,996				
2.6	Reserve Ratio (2.4/2.5) .....	0.000 .....0.000				
3.1	Did the reporting entity issue participating policies during the calendar year? .....	Yes [ ] No [ X ]				
3.2	If yes, provide the amount of premium written for participating and/or non-participating policies during the calendar year: .....	3.21 Participating policies .....\$ 0 3.22 Non-participating policies .....\$ 0				
4.	For mutual reporting Entities and Reciprocal Exchanges Only:					
4.1	Does the reporting entity issue assessable policies? .....	Yes [ ] No [ ]				
4.2	Does the reporting entity issue non-assessable policies? .....	Yes [ ] No [ ]				
4.3	If assessable policies are issued, what is the extent of the contingent liability of the policyholders? .....	% 0.0				
4.4	Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums. ....	\$ 0				
5.	For Reciprocal Exchanges Only:					
5.1	Does the Exchange appoint local agents? .....	Yes [ ] No [ ]				
5.2	If yes, is the commission paid: .....	5.21 Out of Attorney's-in-fact compensation ..... Yes [ ] No [ ] N/A [ ] 5.22 As a direct expense of the exchange ..... Yes [ ] No [ ] N/A [ ]				
5.3	What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact? .....					
5.4	Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred? .....	Yes [ ] No [ ]				
5.5	If yes, give full information .....					

# GENERAL INTERROGATORIES

## PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?  
The Company has reinsurance 100% of its workers' compensation risk with an affiliated reinsurer, Munich Reinsurance America, Inc. ....

6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process.  
The Company uses software developed by RMS and is also party to a catastrophe reinsurance program. Primary exposures are personal lines property (manufactured and site built homes). ....

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

6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? .... Yes [ X ] No [ ]

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

7.1 Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)?..... Yes [ X ] No [ ]

7.2 If yes, indicate the number of reinsurance contracts containing such provisions: ..... 1

7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?..... Yes [ ] No [ X ]

8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? ..... Yes [ ] No [ X ]

8.2 If yes, give full information  
.....

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

9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:  
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or  
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. .... Yes [ ] No [ X ]

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

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

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

9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:  
(a) The entity does not utilize reinsurance; or ..... Yes [ ] No [ X ]  
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or ..... Yes [ ] No [ X ]  
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. .... Yes [ ] No [ X ]

10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurance a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? .... Yes [ X ] No [ ] N/A [ ]

**GENERAL INTERROGATORIES****PART 2 - PROPERTY AND CASUALTY INTERROGATORIES**

11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force? ..... Yes [ ] No [ X ]

11.2 If yes, give full information  
.....

12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:  
12.11 Unpaid losses ..... \$ ..... 0  
12.12 Unpaid underwriting expenses (including loss adjustment expenses) .... \$ ..... 0

12.2 Of the amount on Line 15.3, Page 2, state the amount which is secured by letters of credit, collateral and other funds ..... \$ ..... 0

12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? ..... Yes [ ] No [ X ] N/A [ ]

12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:  
12.41 From ..... 0.0 %  
12.42 To..... 0.0 %

12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? ..... Yes [ ] No [ X ]

12.6 If yes, state the amount thereof at December 31 of the current year:  
12.61 Letters of credit ..... \$ ..... 0  
12.62 Collateral and other funds..... \$ ..... 0

13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): ..... \$ ..... 1,500,000

13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? ..... Yes [ ] No [ X ]

13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. ..... 2

14.1 Is the company a cedant in a multiple cedant reinsurance contract? ..... Yes [ X ] No [ ]

14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:  
There is a pooling agreement between the property and casualty Companies parented by The American Modern Insurance Group. Within this agreement each Company cedes all business to the lead Company, American Modern Home. American Modern Home then cedes a percentage of all business to each of the other Companies keeping 30% for itself. ....

14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? ..... Yes [ X ] No [ ]

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

14.5 If the answer to 14.4 is no, please explain:  
.....

15.1 Has the reporting entity guaranteed any financed premium accounts? ..... Yes [ ] No [ X ]

15.2 If yes, give full information  
.....

16.1 Does the reporting entity write any warranty business? ..... Yes [ ] No [ X ]  
If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11 Home .....	0	0	0	0	0
16.12 Products .....	0	0	0	0	0
16.13 Automobile .....	0	0	0	0	0
16.14 Other*	0	0	0	0	0

\* Disclose type of coverage:  
.....

**GENERAL INTERROGATORIES****PART 2 - PROPERTY AND CASUALTY INTERROGATORIES**

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F - Part 3 that is exempt from the statutory provision for unauthorized reinsurance? ..... Yes [ ] No [ X ]

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

17.11 Gross amount of unauthorized reinsurance in Schedule F - Part 3 exempt from the statutory provision for unauthorized reinsurance .....	\$ ..... 0
17.12 Unfunded portion of Interrogatory 17.11 .....	\$ ..... 0
17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11....	\$ ..... 0
17.14 Case reserves portion of Interrogatory 17.11 .....	\$ ..... 0
17.15 Incurred but not reported portion of Interrogatory 17.11 .....	\$ ..... 0
17.16 Unearned premium portion of Interrogatory 17.11 .....	\$ ..... 0
17.17 Contingent commission portion of Interrogatory 17.11 .....	\$ ..... 0

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

18.2 If yes, please provide the amount of custodial funds held as of the reporting date. ..... \$ ..... 0

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

18.4 If yes, please provide the balance of funds administered as of the reporting date. ..... \$ ..... 0

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Modern Home Insurance Co.

**FIVE-YEAR HISTORICAL DATA**

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

	1 2023	2 2022	3 2021	4 2020	5 2019
<b>Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 &amp; 3)</b>					
1. Liability lines (Lines 11, 16, 17, 18 & 19) .....	182,187,864	165,587,459	156,371,570	114,155,676	115,914,962
2. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	1,106,530,050	879,465,716	731,438,682	586,509,952	544,174,746
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	1,111,488,422	956,150,052	849,628,051	725,838,911	644,420,041
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34) .....	0	0	0	0	(126)
5. Nonproportional reinsurance lines (Lines 31, 32 & 33) .....	0	0	0	0	0
6. Total (Line 35) .....	2,400,206,335	2,001,203,226	1,737,438,304	1,426,504,540	1,304,509,623
<b>Net Premiums Written (Page 8, Part 1B, Col. 6)</b>					
7. Liability lines (Lines 11, 16, 17, 18 & 19) .....	11,577,752	27,582,571	29,427,813	19,522,099	20,264,380
8. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	122,099,212	256,600,372	233,332,933	172,721,859	147,819,706
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	35,528,784	159,027,515	185,427,436	171,337,513	147,779,061
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34) .....	0	0	0	0	0
11. Nonproportional reinsurance lines (Lines 31, 32 & 33) .....	0	0	0	0	0
12. Total (Line 35) .....	169,205,748	443,210,459	448,188,182	363,581,472	315,863,147
<b>Statement of Income (Page 4)</b>					
13. Net underwriting gain (loss) (Line 8) .....	19,587,063	(1,797,771)	(20,891,988)	(43,512,108)	(13,223,440)
14. Net investment gain (loss) (Line 11) .....	3,229,878	312,605	4,403,499	14,030,300	12,105,971
15. Total other income (Line 15) .....	(1,341,911)	(2,762,210)	(948,952)	1,293,556	979,167
16. Dividends to policyholders (Line 17) .....	0	0	0	0	0
17. Federal and foreign income taxes incurred (Line 19) .....	(2,571,024)	(8,306,851)	(387,289)	(503,734)	(1,203,178)
18. Net income (Line 20) .....	24,046,054	4,059,475	(17,050,152)	(27,684,518)	1,064,876
<b>Balance Sheet Lines (Pages 2 and 3)</b>					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3) .....	1,060,556,744	1,204,586,982	1,216,115,869	965,434,897	939,041,454
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1) .....	206,609,149	245,155,315	390,896,870	150,780,232	150,711,228
20.2 Deferred and not yet due (Line 15.2) .....	149,839,711	116,011,521	93,216,467	106,171,287	74,198,885
20.3 Accrued retrospective premiums (Line 15.3) .....	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26) .....	845,050,421	969,467,502	984,141,428	671,999,985	596,491,159
22. Losses (Page 3, Line 1) .....	50,163,627	93,401,248	80,672,535	63,531,213	54,332,025
23. Loss adjustment expenses (Page 3, Line 3) .....	5,336,635	8,844,842	9,149,429	7,468,010	7,067,234
24. Unearned premiums (Page 3, Line 9) .....	117,439,527	213,534,585	231,087,951	188,405,936	165,580,296
25. Capital paid up (Page 3, Lines 30 & 31) .....	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
26. Surplus as regards policyholders (Page 3, Line 37) .....	215,506,323	235,119,479	231,974,441	293,434,912	342,550,295
<b>Cash Flow (Page 5)</b>					
27. Net cash from operations (Line 11) .....	(325,088,157)	74,004,061	66,175,784	(60,157,261)	58,288,216
<b>Risk-Based Capital Analysis</b>					
28. Total adjusted capital .....	215,506,323	235,119,479	231,974,441	293,434,912	342,550,295
29. Authorized control level risk-based capital .....	89,949,984	81,154,108	68,830,125	61,942,308	57,498,453
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0</b>					
30. Bonds (Line 1) .....	28.9	25.5	27.0	43.0	41.5
31. Stocks (Lines 2.1 & 2.2) .....	54.3	50.7	55.3	41.2	41.5
32. Mortgage loans on real estate (Lines 3.1 and 3.2) .....	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3) .....	11.7	8.7	10.1	11.3	11.1
34. Cash, cash equivalents and short-term investments (Line 5) .....	4.9	15.1	7.5	4.4	5.8
35. Contract loans (Line 6) .....	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7) .....	0.0	0.0	0.0	0.0	0.0
37. Other invested assets (Line 8) .....	0.1	0.1	0.1	0.1	0.1
38. Receivables for securities (Line 9) .....	0.0	0.0	0.0	0.0	0.0
39. Securities lending reinvested collateral assets (Line 10) .....	0.0	0.0	0.0	0.0	0.0
40. Aggregate write-ins for invested assets (Line 11) .....	0.0	0.0	0.0	0.0	0.0
41. Cash, cash equivalents and invested assets (Line 12) .....	100.0	100.0	100.0	100.0	100.0
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
42. Affiliated bonds (Schedule D, Summary, Line 12, Col. 1) .....	0	0	0	0	0
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1) .....	0	0	0	0	0
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1) .....	248,263,613	293,320,145	287,493,489	199,750,132	206,679,147
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10) .....	0	0	0	0	0
46. Affiliated mortgage loans on real estate .....	0	0	0	0	0
47. All other affiliated .....	0	0	0	0	0
48. Total of above Lines 42 to 47 .....	248,263,613	293,320,145	287,493,489	199,750,132	206,679,147
49. Total Investment in Parent included in Lines 42 to 47 above .....	0	0	0	0	0
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0) .....	115.2	124.8	123.9	68.1	60.3

**FIVE-YEAR HISTORICAL DATA**

(Continued)

	1 2023	2 2022	3 2021	4 2020	5 2019
<b>Capital and Surplus Accounts (Page 4)</b>					
51. Net unrealized capital gains (losses) (Line 24)	(44,972,840)	5,629,408	(12,292,917)	(6,919,922)	6,302,982
52. Dividends to stockholders (Line 35)	0	(10,000,000)	(18,000,000)	(32,000,000)	(34,000,000)
53. Change in surplus as regards policyholders for the year (Line 38)	(19,613,158)	3,145,038	(61,460,471)	(49,115,384)	(17,876,124)
<b>Gross Losses Paid (Page 9, Part 2, Cols. 1 &amp; 2)</b>					
54. Liability lines (Lines 11, 16, 17, 18 & 19)	86,745,874	62,937,050	53,852,229	58,893,084	67,169,560
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	552,522,611	386,130,585	324,888,742	313,438,678	272,124,182
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	556,279,150	437,838,559	388,896,720	436,382,394	293,589,231
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	184,266	27,203	(328)	59,231	102,118
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
59. Total (Line 35)	1,195,731,901	886,933,397	767,637,363	808,773,387	632,985,093
<b>Net Losses Paid (Page 9, Part 2, Col. 4)</b>					
60. Liability lines (Lines 11, 16, 17, 18 & 19)	20,309,475	11,792,288	8,684,272	10,106,838	10,045,866
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	106,279,717	126,288,363	101,599,794	91,120,385	73,773,208
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	66,239,243	94,142,405	91,076,301	92,866,530	63,782,606
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	9,924	19,441
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
65. Total (Line 35)	192,828,435	232,223,056	201,360,367	194,103,677	147,621,121
<b>Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0</b>					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	56.4	53.2	53.9	59.7	49.5
68. Loss expenses incurred (Line 3)	6.0	5.6	6.4	6.0	6.2
69. Other underwriting expenses incurred (Line 4)	30.3	41.7	45.0	47.2	48.5
70. Net underwriting gain (loss) (Line 8)	7.4	(0.4)	(5.2)	(12.8)	(4.4)
<b>Other Percentages</b>					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	48.2	43.9	40.9	43.8	46.1
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	62.4	58.7	60.2	65.7	55.6
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	78.5	188.5	193.2	123.9	92.2
<b>One Year Loss Development (\$000 omitted)</b>					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	(902)	(2,700)	(857)	(6,568)	(6,595)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0)	(0.4)	(1.2)	(0.3)	(1.9)	(1.6)
<b>Two Year Loss Development (\$000 omitted)</b>					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	(2,690)	(1,654)	(5,175)	(8,437)	(9,131)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)	(1.2)	(0.6)	(1.5)	(2.3)	(2.4)

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

If no, please explain: \_\_\_\_\_

**SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES****SCHEDULE P - PART 1 - SUMMARY**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.....	XXX.....	XXX.....	XXX.....	(9).....	0.....	.33.....	4.....	4.....	0.....	13.....	23.....	XXX.....	
2. 2014.....	404,240	114,822	289,418	161,164	41,958	3,835	1,330	19,364	5,895	3,074	135,179	XXX.....	
3. 2015.....	441,229	165,668	275,561	187,434	69,133	5,374	3,415	20,735	6,966	3,824	134,028	XXX.....	
4. 2016.....	428,378	205,646	222,733	223,495	113,987	7,338	5,266	19,442	8,021	7,761	123,000	XXX.....	
5. 2017.....	382,457	189,814	192,644	217,195	112,508	7,492	5,668	19,458	8,970	5,990	116,998	XXX.....	
6. 2018.....	366,792	189,359	177,433	216,805	120,486	6,201	5,372	20,611	9,511	4,468	108,248	XXX.....	
7. 2019.....	377,150	187,133	190,017	179,990	85,544	4,979	3,618	20,365	9,606	3,866	106,567	XXX.....	
8. 2020.....	410,648	195,434	215,214	248,004	120,797	4,004	2,696	22,017	10,921	5,136	139,612	XXX.....	
9. 2021.....	474,949	218,840	256,109	235,308	103,048	3,690	2,937	23,637	10,094	6,829	146,556	XXX.....	
10. 2022.....	561,367	270,358	291,009	266,872	120,714	2,420	2,044	27,253	14,062	6,125	159,725	XXX.....	
11. 2023	655,777	390,476	265,301	267,193	147,189	725	584	28,649	13,636	1,882	135,158	XXX	
12. Totals	XXX	XXX	XXX	2,203,450	1,035,364	46,093	32,935	221,533	97,682	48,969	1,305,095	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									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior.....	148.....	51.....	.35.....	.35.....	.41.....	.4.....	.12.....	.12.....	.9.....	.3.....	.0.....	.141.....	XXX.....			
2. 2014.....	205.....	89.....	84.....	84.....	9.....	.6.....	.24.....	.24.....	.12.....	.10.....	.0.....	.121.....	XXX.....			
3. 2015.....	280.....	117.....	309.....	308.....	.62.....	.42.....	.110.....	.109.....	.33.....	.32.....	.0.....	.184.....	XXX.....			
4. 2016.....	1,083.....	1,028.....	.988.....	.987.....	.144.....	.132.....	.526.....	.526.....	.139.....	.137.....	.0.....	.68.....	XXX.....			
5. 2017.....	2,958.....	2,938.....	1,921.....	1,919.....	.426.....	.413.....	1,043.....	1,042.....	.324.....	.316.....	.0.....	.45.....	XXX.....			
6. 2018.....	4,049.....	3,664.....	3,256.....	3,232.....	.647.....	.614.....	1,713.....	1,708.....	.464.....	.456.....	.1.....	.455.....	XXX.....			
7. 2019.....	3,387.....	2,971.....	1,814.....	1,770.....	.646.....	.554.....	.867.....	.858.....	.296.....	.288.....	.2.....	.570.....	XXX.....			
8. 2020.....	5,492.....	4,000.....	5,317.....	4,920.....	.994.....	.740.....	1,700.....	1,645.....	.548.....	.544.....	.14.....	.2,201.....	XXX.....			
9. 2021.....	9,228.....	5,078.....	10,683.....	9,474.....	1,710.....	1,123.....	3,909.....	3,718.....	.988.....	.942.....	.60.....	.6,181.....	XXX.....			
10. 2022.....	15,162.....	8,671.....	19,787.....	16,075.....	1,734.....	1,107.....	5,744.....	5,434.....	2,270.....	1,811.....	.256.....	.11,600.....	XXX.....			
11. 2023	45,146	28,488	63,494	48,762	1,161	889	7,733	7,554	9,839	7,746	1,848	33,934	XXX			
12. Totals	87,139	57,096	107,687	87,566	7,574	5,624	23,381	22,630	14,921	12,285	2,181	55,500	XXX			

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	.98.....	.44.....
2. 2014.....	184,695	49,396	135,300	.45.7	43.0	.46.7	0.....	0.....	.30.0	.116.....	.5.....
3. 2015.....	214,335	80,123	134,212	.48.6	48.4	.48.7	0.....	0.....	.30.0	.164.....	.20.....
4. 2016.....	253,153	130,086	123,068	.59.1	63.3	.55.3	0.....	0.....	.30.0	.55.....	.13.....
5. 2017.....	250,818	133,774	117,043	.65.6	70.5	.60.8	0.....	0.....	.30.0	.23.....	.22.....
6. 2018.....	253,747	145,043	108,704	.69.2	76.6	.61.3	0.....	0.....	.30.0	.409.....	.47.....
7. 2019.....	212,345	105,209	107,136	.56.3	56.2	.56.4	0.....	0.....	.30.0	.461.....	.109.....
8. 2020.....	288,077	146,263	141,813	.70.2	74.8	.65.9	0.....	0.....	.30.0	.1,888.....	.313.....
9. 2021.....	289,152	136,415	152,737	.60.9	62.3	.59.6	0.....	0.....	.30.0	.5,358.....	.824.....
10. 2022.....	341,243	169,918	171,325	.60.8	62.8	.58.9	0.....	0.....	.30.0	.10,204.....	.1,396.....
11. 2023	423,940	254,848	169,092	64.6	65.3	63.7	0.....	0.....	.30.0	.31,390.....	.2,544.....
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0.....	0.....	XXX	50,164	5,337

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Modern Home Insurance Co.

**SCHEDULE P - PART 2 - SUMMARY**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	11 One Year	12 Two Year
1. Prior.....	14,951	14,970	13,107	12,497	12,153	12,224	11,857	11,922	12,556	12,482	(74)	560
2. 2014.....	128,392	123,921	122,418	122,121	121,813	121,787	121,782	121,739	121,799	121,830	31	90
3. 2015.....	XXX.....	124,186	121,897	121,382	120,652	120,448	120,431	120,002	120,299	120,443	144	441
4. 2016.....	XXX.....	XXX.....	116,431	112,959	112,546	112,141	111,683	111,726	111,613	111,646	32	(80)
5. 2017.....	XXX.....	XXX.....	XXX.....	110,284	107,792	106,878	106,666	106,807	106,566	106,547	(19)	(260)
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	100,757	98,105	98,002	97,845	97,489	97,595	106	(251)
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	98,170	95,184	96,443	96,505	96,370	(135)	(74)
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	133,595	132,174	131,329	130,713	(616)	(1,461)	
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	140,804	139,602	139,149	(453)	(1,655)	
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	157,593	157,676	82	XXX.....	
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	151,986	XXX	XXX	
									12. Totals		(902)	(2,690)

**SCHEDULE P - PART 3 - SUMMARY**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023		
1. Prior.....	000.....	6,367	9,269	10,659	11,139	11,324	11,527	11,635	12,327	12,347	XXX.....	XXX.....
2. 2014.....	88,242	113,350	117,712	119,760	121,035	121,376	121,443	121,566	121,705	121,710	XXX.....	XXX.....
3. 2015.....	XXX.....	90,481	112,640	116,762	118,916	119,525	120,021	120,116	120,252	120,260	XXX.....	XXX.....
4. 2016.....	XXX.....	XXX.....	85,289	104,242	108,652	110,446	110,995	111,171	111,499	111,579	XXX.....	XXX.....
5. 2017.....	XXX.....	XXX.....	XXX.....	84,059	100,336	103,483	105,294	106,125	106,406	106,510	XXX.....	XXX.....
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	79,101	92,310	95,183	96,471	96,709	97,148	XXX.....	XXX.....
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	75,036	89,119	92,592	94,654	95,808	XXX.....	XXX.....
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	103,647	121,482	125,650	128,515	XXX.....	XXX.....
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	105,065	127,422	133,013	XXX.....	XXX.....
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	117,369	146,534	XXX.....	XXX.....	
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	120,145	XXX	XXX	

**SCHEDULE P - PART 4 - SUMMARY**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023		
1. Prior.....	708	856	699	630	579	603	215	238	120	0		
2. 2014.....	13,383	2,353	559	340	62	82	72	11	0	0		
3. 2015.....	XXX.....	11,494	2,671	877	428	190	142	22	1	1		
4. 2016.....	XXX.....	XXX.....	11,259	2,238	786	315	132	30	6	0		
5. 2017.....	XXX.....	XXX.....	XXX.....	7,630	2,126	592	262	79	34	3		
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	5,984	1,490	482	227	111	29		
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	7,462	1,736	623	289	53		
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	9,639	2,594	1,294	452		
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	12,255	3,626	1,399		
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	13,518	4,023		
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,911		

## SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status (a)	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
		Active	Direct Premiums Written	Dividends Paid or Credited to Policyholders on Direct Business	Direct Losses Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Finance and Service Charges Not Included in Premiums	
1. Alabama .....	AL	4,596,947	4,296,812	0	1,403,214	1,187,903	315,694	143,188	0
2. Alaska .....	AK	2,345,079	2,086,261	0	1,095,545	1,122,539	176,812	37,858	0
3. Arizona .....	AZ	11,478,234	10,530,472	0	4,098,119	4,299,753	1,892,978	386,094	0
4. Arkansas .....	AR	2,354,980	2,225,636	0	1,358,175	1,329,381	200,372	83,213	0
5. California .....	CA	82,296,179	81,920,851	0	58,055,074	52,783,500	11,991,936	1,624,521	0
6. Colorado .....	CO	12,152,390	10,922,991	0	6,125,914	6,945,904	1,990,803	319,628	0
7. Connecticut .....	CT	5,975,143	5,596,296	0	4,064,148	2,449,140	665,010	125,721	0
8. Delaware .....	DE	1,327,722	1,205,731	0	416,850	365,511	101,769	33,334	0
9. District of Columbia .....	DC	2,950,662	2,687,932	0	1,650,111	1,684,716	286,710	70,380	0
10. Florida .....	FL	2,239,308	1,918,232	0	987,844	921,327	2,337,838	0	0
11. Georgia .....	GA	18,145,285	16,538,416	0	9,560,871	7,902,854	2,286,931	613,527	0
12. Hawaii .....	HI	3,484,411	3,075,672	0	1,536,720	1,585,194	495,566	69,609	0
13. Idaho .....	ID	2,441,785	2,295,888	0	805,172	862,128	249,416	40,822	0
14. Illinois .....	IL	11,789,532	10,908,440	0	4,782,754	4,209,541	865,101	264,783	0
15. Indiana .....	IN	5,309,814	4,760,942	0	1,899,866	1,896,764	595,734	175,739	0
16. Iowa .....	IA	2,044,483	1,918,506	0	1,135,191	1,184,303	229,669	35,533	0
17. Kansas .....	KS	3,867,319	3,780,943	0	1,168,988	930,640	433,295	94,783	0
18. Kentucky .....	KY	2,587,024	2,399,915	0	1,327,358	1,330,235	189,598	66,744	0
19. Louisiana .....	LA	4,308,046	4,089,725	0	1,851,307	1,406,729	558,704	206,681	0
20. Maine .....	ME	1,248,618	1,305,798	0	969,199	660,321	103,957	14,559	0
21. Maryland .....	MD	15,368,578	13,741,915	0	7,751,528	7,526,999	1,481,592	320,923	0
22. Massachusetts .....	MA	15,810,512	14,458,688	0	7,807,247	8,182,622	1,676,959	322,531	0
23. Michigan .....	MI	6,227,431	5,401,930	0	5,091,243	5,628,091	1,129,500	94,935	0
24. Minnesota .....	MN	5,327,687	4,662,870	0	1,970,179	1,617,023	717,260	135,573	0
25. Mississippi .....	MS	1,926,716	1,909,375	0	793,011	735,127	302,453	77,785	0
26. Missouri .....	MO	5,295,410	4,949,749	0	2,352,044	2,923,282	1,500,269	175,697	0
27. Montana .....	MT	1,159,035	1,019,981	0	869,174	833,213	307,973	26,478	0
28. Nebraska .....	NE	1,705,959	1,538,696	0	502,578	528,910	103,088	50,695	0
29. Nevada .....	NV	5,083,130	4,614,601	0	1,905,864	1,756,990	689,447	177,893	0
30. New Hampshire .....	NH	4,666,103	4,078,178	0	2,412,811	2,424,157	256,528	44,293	0
31. New Jersey .....	NJ	15,023,130	13,412,256	0	8,551,106	7,458,646	992,213	290,422	0
32. New Mexico .....	NM	2,116,670	2,127,986	0	915,512	735,898	366,472	70,339	0
33. New York .....	NY	33,631,204	31,607,226	0	17,716,165	16,387,187	4,829,349	537,200	0
34. North Carolina .....	NC	9,379,117	8,673,203	0	3,676,077	3,309,249	904,535	101,301	0
35. North Dakota .....	ND	1,410,957	1,315,828	0	473,540	520,983	97,681	29,866	0
36. Ohio .....	OH	11,498,448	10,551,519	0	5,540,986	5,353,943	888,294	263,709	0
37. Oklahoma .....	OK	1,723,746	1,699,418	0	799,534	616,867	240,444	76,220	0
38. Oregon .....	OR	5,743,524	5,307,297	0	2,848,850	2,927,661	839,122	133,058	0
39. Pennsylvania .....	PA	14,240,445	12,582,272	0	7,789,145	7,506,614	1,614,815	331,298	0
40. Rhode Island .....	RI	2,460,798	2,121,318	0	1,792,445	1,546,951	355,021	64,425	0
41. South Carolina .....	SC	8,537,264	7,720,251	0	3,606,436	3,839,002	1,273,620	359,864	0
42. South Dakota .....	SD	807,299	769,972	0	293,183	263,773	51,433	8,235	0
43. Tennessee .....	TN	8,913,853	8,250,138	0	3,501,564	3,106,152	1,080,161	290,151	0
44. Texas .....	TX	54,636,601	51,281,293	0	21,167,897	19,511,569	7,454,226	2,476,582	0
45. Utah .....	UT	2,670,201	2,417,603	0	1,048,607	942,837	380,835	87,249	0
46. Vermont .....	VT	835,504	732,681	0	493,627	523,153	75,866	16,015	0
47. Virginia .....	VA	17,613,236	15,801,859	0	7,636,919	7,400,632	1,301,135	424,927	0
48. Washington .....	WA	20,665,985	18,550,752	0	11,789,282	11,519,254	1,937,824	493,299	0
49. West Virginia .....	WV	742,539	674,392	0	322,864	116,456	110,247	13,506	0
50. Wisconsin .....	WI	3,740,820	3,222,237	0	1,655,661	2,134,619	809,035	.96,589	0
51. Wyoming .....	WY	476,725	428,680	0	147,793	150,717	.29,483	7,707	0
52. American Samoa .....	AS	0	0	0	0	0	0	0	0
53. Guam .....	GU	0	0	0	0	0	0	0	0
54. Puerto Rico .....	PR	0	0	0	0	0	0	0	0
55. U.S. Virgin Islands .....	VI	0	0	0	0	0	0	0	0
56. Northern Mariana Islands .....	MP	N.	0	0	0	0	0	0	0
57. Canada .....	CAN	N.	0	0	0	0	0	0	0
58. Aggregate other alien ..	OT	XXX.	0	0	0	0	0	0	0
59. Totals .....		XXX	462,381,588	430,089,623	0	237,515,291	223,086,960	59,764,772	12,005,471
DETAILS OF WRITE-INS									
58001. AUS Australia .....		XXX.	0	0	0	0	0	0	0
58002. MEX Mexico .....		XXX.	0	0	0	0	0	0	0
58003. ....		XXX.							
58998. Summary of remaining write-ins for Line 58 from overflow page .....		XXX.	0	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above) .....		XXX	0	0	0	0	0	0	0

(a) Active Status Counts:

1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 53 4. Q - Qualified - Qualified or accredited reinsurer..... 0  
 2. R - Registered - Non-domiciled RRGs..... 0 5. D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities  
 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state  
 (other than their state of domicile - see DSLI)..... 0 6. N - None of the above - Not allowed to write business in the state..... 4

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

Policies coded to states and combined by data processing.

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

Parent Company	Subsidiary Company	Company Profile	% Shares Owned	Federal ID Number	NAIC Company Code	State of Domicile
Münchener Rückversicherung AG, München	Munich-American Holding Corporation, Wilmington, Delaware	Holding - Ultimate Controlling Entity		AA-1340165		
Münchener Rückversicherung AG, München	HSB Group, Inc., Dover, Delaware	Holding of insurances	100.0	22-3753262		
Munich-American Holding Corporation, Wilmington, Delaware	MEAG New York Corporation, Dover, Delaware	Holding of insurances	100.0	13-4141052		
	MR Group Investment US Inc., Dover, Delaware	Financial services institutions	100.0	06-1398157		
	MR Infrastructure, Inc., Dover, Delaware	Service company	100.0	85-0872897		
	MR Investment Inc., Dover, Delaware	Financial enterprises	100.0	47-2669634		
	Munich Life Holding Corporation, Dover, Delaware	Others	100.0	81-1175895		
	Munich Re America Corporation, Dover, Delaware	Holding of insurances	100.0	95-4551801		
	Munich Re America Management Ltd., London	Holding of insurances	100.0	13-3672116		
	Munich Re America Services Inc., Wilmington, Delaware	Others	100.0	13-3069874		
	Munich Re CVC Investment Corp., Dover, Delaware	Service company	100.0	82-4783372		
	Munich Re Digital Partner US Holding Corporation, Dover, Delaware	Holding	100.0	81-4214393		
	Munich Re Ventures Inc., Dover, Delaware	Holding of insurances	100.0	82-4793656		
	Munich Re Weather & Commodity Risk Holding, Inc., Dover, Delaware	Service company	100.0	61-1600414		
	The Midland Company, Amelia, Ohio	Holding	100.0	31-0742526		
	HSB Engineering Finance Corporation, Dover, Delaware	Holding of insurances	100.0	06-1497387		
HSB Group, Inc., Dover, Delaware	HSB Fund I LP, Dover, Delaware	Others	100.0	99.9	82-5466379	
	IoT Financing Services LLC, Dover, Delaware	Others	100.0			
	Meshify, Inc., Dover, Delaware	Service company	100.0	47-4825604		
	Munich Re Ventures LLC, Dover, Delaware	Service company	100.0	82-4660975		
	Relayr, Inc., Dover, Delaware	Holding	100.0	47-1782226		
	The Hartford Steam Boiler Inspection and Insurance Company, Hartford, Connecticut	Insurance	100.0	06-0384680	11452	CT
MEAG New York Corporation, Dover, Delaware	MEAG Hong Kong Limited, Hong Kong	Financial services institutions	100.0			
MR Infrastructure, Inc., Dover, Delaware	13th & F associates Limited Partnership, Washington D.C.	Others	0.0	76-0147496		
	1440 New York Ave. Associates, LP, Dover, Delaware	Others	0.0	82-3750998		
	320 Park Avenue Associates LLC, Dover, Delaware	Others	0.0			
	330 Madison Holdings LLC, Dover, Delaware	Others	0.0	84-3920647		
	MR Bazos LP, Dover, Delaware	Holding	0.0	82-4913749		
	MR Electra LP, Dover, Delaware	Others	0.0	82-2077246		
	MR Falcon LP, Dover, Delaware	Others	0.0	84-2945908		
	MR Hunu LP, Dover, Delaware	Others	0.0			
	MR Gotham LP, Dover, Delaware	Others	0.0	84-2934714		
	MR Jordan LP, Dover, Delaware	Others	0.0	81-4521635		
	MR McQueen LP, Dover, Delaware	Holding	0.0	85-3158935		
	MR Olivia LP, Dover, Delaware	Others	0.0	84-2945908		
	MR US Multifamily Investment LLC, Dover, Delaware	Others	0.0			
MR Investment Inc, Dover., Delaware	330 Madison Holdings LLC, Dover, Delaware	Others	75.0	84-3920647		
	Chinook Silva LLC, Wilmington, Delaware	Others	100.0	85-3508292		
	Faunus Silva LLC, Wilmington, Delaware	Others	100.0	83-2568506		
	MR Bazos LP, Dover, Delaware	Holding	73.6	82-4913749		
	MR Electra LP, Dover, Delaware	Others	58.9	82-2077246		
	MR Gotham LP, Dover, Delaware	Others	54.8	84-2934714		
	MR Hunu LP, Dover, Delaware	Others	99.9			
	MR Jordan LP, Dover, Delaware	Others	72.3	81-4521635		
	MR Olivia LP, Dover, Delaware	Others	58.6	84-2945908		
	MR US Multifamily Investment LLC, Dover, Delaware	Others	100.0			
	Picus Silva Inc., Wilmington, Delaware	Holding	100.0	82-1283339		
	Raccoon Silva LLC, Camden, Delaware	Others	100.0			
	Tellus Demetra LLC, Wilmington, Delaware	Others	100.0			
	MR Falcon LP, Dover, Delaware	Others	100.0			
Munich Life Holding Corporation, Dover, Delaware	Munich American Reassurance Company, Norcross, Georgia	Reinsurance	100.0	58-0828824	66346	GA
	Munich Re Life Insurance Company of Vermont, Burlington, Vermont	Reinsurance	100.0	98-0664745	15339	VT
	Munich Re of Bermuda, Ltd., Hamilton, Bermuda	Insurance	100.0	98-0157330		
	Munich Re US Life Corporation, Norcross, Georgia	Insurance	100.0	59-2378916	69604	GA
	Parachute Digital Solutions Inc., Wilmington, Delaware	Insurance	100.0	84-4037894		
	MedVirginia Inc. , Dover, Delaware	Others	100.0			
	Munich Reinsurance Intermediary Inc., Wilmington, Delaware	Others	100.0			
Munich Re America Corporation, Dover, Delaware	American Alternative Insurance Corporation, Wilmington, Delaware	Insurance	100.0	52-2048110	19720	DE
	Bridgeway Insurance Company, Dover, Delaware	Insurance	100.0	20-3901790	12489	DE
	Munich Reinsurance America, Inc., Wilmington, Delaware	Reinsurance	100.0	13-4924125	10227	DE
	The Princeton Excess and Surplus Lines Insurance Company, Wilmington, Delaware	Insurance	100.0	22-3410482	10786	DE
Munich Re CVC Investment Corp., Dover, Delaware	Munich Re Fund I LP, Dover, Delaware	Others	99.9	82-5421722		
Munich Re Digital Partners US Holding Corporation, Dover, Delaware	American Digital Title Insurance Company, Brighton, Colorado	Insurance	100.0	20-0196819	11865	CO
	Digital Advantage Insurance Company, Dover, Delaware	Insurance	100.0	05-0443418	34711	RI
Munich Re Ventures Inc., Wilmington, Delaware	ERGO Fund I LP, Dover, Delaware	Others	0.0	82-5437491		
	HSB Fund I LP, Dover, Delaware	Others	0.0	82-5466379		
	MRV Fund IV LP, Dover, Delaware	Others	0.0			
	Munich Re Fund I LP, Dover, Delaware	Others	0.0	82-5421722		

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

Parent Company	Subsidiary Company	Company Profile	% Shares Owned	Federal ID Number	NAIC Company Code	State of Domicile
Munich Re Weather & Commodity Risk Holding, Inc., Dover, Delaware	Munich Re Trading LLC, Dover, Delaware	Others	100.0	98-0436600		
The Midland Company, Amelia, Ohio	Munich Re Energy Transition Finance Inc., Dover, Delaware	Others	100.0	47-5044276		
HSB Engineering Finance Corporation, Dover, Delaware	Midland-Guardian Co., Amelia, Ohio	Holding of insurances	100.0	31-0626204		
HSB Fund I LP, Dover, Delaware	HSB Ventures, Inc., Dover, Delaware	Holding	100.0	06-1566995		
	At-bay Inc., Wilmington, Delaware	Others	3.7			
	Augury, Inc., Wilmington, Delaware	Others	7.4			
	HELIxintel Corporation, Wilmington, Delaware	Others	17.9			
	Nova Labs Inc., Dover, Delaware	Others	3.9			
	Inspectify Inc., Dover, Delaware	Others	4.5			
	Span.IO Inc., Dover, Delaware	Others	7.8			
	Super Home, Inc., Wilmington, Delaware	Others	15.3	61-1743387		
IoT Financing Services LLC	IFS Europe Holding GmbH, München	Others	100.0			
	IFS US Holding LLC, Dover, Delaware	Others	100.0			
	IoT Equipment Financing Services LLC, Dover, Delaware	Others	100.0			
	IoT Equipment Financing Services GmbH, München	Others	100.0			
IFS US Holding LLC, Dover, Delaware	HSB Offset Print Subscription LLC, Dover, Delaware	Others	100.0			
Relay, Inc., Dover, Delaware	Relay GmbH, Pullach i. Isartal	Others	100.0			
	Relay Sp. Z o.o., Katowice	Others	100.0			
The Hartford Steam Boiler Inspection and Insurance Company, Hartford, Connecticut	EIG, Co., Wilmington, Delaware	Holding of insurances	100.0	06-1413773		
	Global Standards, LLC, Dover, Delaware	Holding of insurances	100.0	06-1636726		
	Harford Steam Boiler Colombia Ltda, Bogota	Others	10.0			
	HSB Associates, Inc., New York City, New York	Others	100.0	06-1041366		
	HSB Brasil Servicos de Engenharia e Inspecao, Ltda., Sao Paulo	Others	10.0			
	HSB Secure Services, Inc., Hartford, Connecticut	Insurance	100.0	06-1120606		CT
	HSB Solomon Associates LLC, Dover, Delaware	Others	100.0	54-2013079		
	HSB Specialized Insurance Company, Hartford, Connecticut	Insurance	100.0	45-5518320	14438	CT
	MR Electra LP, Dover, Delaware	Others	6.9	82-2077246		
	MR Gotham LP, Dover, Delaware	Others	5.3	84-2934714		
	MR Jordan LP, Dover, Delaware	Others	4.6	81-4521635		
	MR Olivia LP, Dover, Delaware	Others	6.9	84-2945908		
	The Polytechnic Club, Inc., Hartford, Connecticut	Others	100.0	06-1084969		
320 Park Avenue Associates LLC, Dover, Delaware	320 Park Avenue Holdings LLC, Wilmington, Delaware	Others	25.0			
330 Madison Holdings LLC, Dover, Delaware	330 Madison Associates LLC, Dover, Delaware	Others	100.0			
MR Bazos LP, Dover, Delaware	Bazos CIV LP, Wilmington, Delaware	Others	100.0			
MR Electra LP, Dover, Delaware	SR Texas Wind Holdings 1, LLC, Dover, Delaware	Others	49.0			
MR Falcon LP, Dover, Delaware	Maverick 67 Holdco LLC, Wilmington, Delaware	Others	50.0			
	Maverick 67 Class B Holdco LLC, Wilmington, Delaware	Others	62.5			
MR Gotham LP, Dover, Delaware	Astoria Power Partners Holding LLC, Dover, Delaware	Others	20.0			
MR Hunu LP, Dover, Delaware	Longroad Energy Holdings LLC, Wilmington, Delaware	Others	12.0			
MR Jordan LP, Dover, Delaware	1818 Acquisition LLC, Dover, Delaware	Others	20.7			
MR McQueen LP, Dover, Delaware	2014 Sol I LLC, Wilmington, Delaware	Others	50.0			
MR Olivia LP, Dover, Delaware	Olivia Holdings LLC, Wilmington, Delaware	Others	8.8			
MR US Multifamily Investment LLC, Dover, Delaware	MR Residential Holding LLC, Wilmington, Delaware	Others	100.0			
MR Residential Holding LLC, Wilmington, Delaware	Liberty Warehouse Associates LLC, Wilmington, Delaware	Others	100.0			
Faunus Silva LLC, Wilmington, Delaware	Laurel Preston Hollow Associates LLC, Wilmington, Delaware	Others	100.0			
	FS Louisiana I LLC, Wilmington, Delaware	Others	100.0	83-2610744		
Picus Silva Inc., Wilmington, Delaware	FS San Augustine LLC, Wilmington, Delaware	Others	100.0	83-2595468		
Munich American Reassurance Company, Norcross, Georgia	PS Louisiana I LLC, Wilmington, Delaware	Others	100.0	83-2570325		
Munich Reinsurance America, Inc., Wilmington, Delaware	1440 New York Ave. Associates, LP, Dover, Delaware	Others	78.0	82-3750998		
	Munich American Reassurance Company PAC, Inc., Norcross, Georgia	Others	0.0			
	13th & F Associates Limited Partnership, Washington D.C.	Others	100.0	76-0147496		
	1440 New York Ave. Associates, LP, Dover, Delaware	Others	22.0	82-3750998		
	320 Park Avenue Associates LLC, Dover, Delaware	Others	100.0			
	330 Madison Holdings LLC, Dover, Delaware	Others	25.0	84-3920647		
	Invenergy Miami Wind I Holdings #2 LLC, Wilmington, Delaware	Holding of industrial power companies	49.0	32-0430567		
	MR Bazos LP, Dover, Delaware	Holding	26.4	82-4913749		
	MR Electra LP, Dover, Delaware	Others	34.2	82-2077246		
	MR Gotham LP, Dover, Delaware	Others	39.9	84-2934714		
	MR Jordan LP, Dover, Delaware	Others	23.1	81-4521635		
	MR McQueen LP, Dover, Delaware	Holding	100.0	85-3158935		
	MR Olivia LP, Dover, Delaware	Others	34.5	84-2945908		
Munich Re Fund I LP, Dover, Delaware	Acko Technology & Services Private Limited, Bangalore	Others	5.0			
	BitSight Technologies Inc., Wilmington, Delaware	Others	0.3			
	Cyber Septe Systems Limited, Tel Aviv	Others	10.8			
	Dayforward Inc., Wilmington, Delaware	Others	8.3			
	Forge Global Holdings Inc., Wilmington, Delaware	Holding	2.3			
	Fraugster Services GmbH i.L., Berlin	Others	7.2			
	Hippo Holdings Inc., Wilmington, Delaware	Others	0.0			
	Inshur Holding Corp., Wilmington, Delaware	Others	13.6			
	Manypets Ltd, London	Others	10.1			

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

Parent Company	Subsidiary Company	Company Profile	% Shares Owned	Federal ID Number	NAIC Company Code	State of Domicile
Munich Re Fund II LP, Dover, Delaware	Slice Labs, Inc., Ottawa, Ontario	Others	8.1			
	Team8 Capital I LP, George Town, Grand Cayman	Others	3.1			
	Team8 Partners II LP, George Town, Grand Cayman	Others	5.9			
	Ticker Limited, Godalming	Others	16.4			
	Twelve Benefit Corporation, Wilmington, Delaware	Others	6.9			
	Azos Holdings, George Town, Grand Cayman	Others	6.4			
	Amplify Life Insurance Company, Dover, Delaware	Others	10.1			
	Ballistic Ventures I LP, Wilmington, Delaware	Others	1.7			
	Capitola Insurance Inc., Wilmington, Delaware	Others	19.3			
	Future Family Inc., Wilmington, Delaware	Others	12.8			
	Ghost Security Inc., Wilmington, Delaware	Others	1.1			
	High Definition Vehicle Insurance Inc., Dover, Delaware	Others	10.2			
	Insify International B.V., Amsterdam	Others	10.4			
	OKAPI:Orbits GmbH, Braunschweig	Others	12.2			
	Orange Charger Inc., Dover, Delaware	Others	16.9			
	Orbit Fab Inc., Dover, Delaware	Others	6.6			
	Pendulum Intelligence Inc., Dover, Delaware	Others	8.7			
	Salient Predictions Inc., Dover, Delaware	Others	7.8			
	Sentra Inc., Wilmington, Delaware	Others	8.2			
	ShipIn Systems Inc., Wilmington, Delaware	Others	3.4			
	Shyft Moving Inc., Wilmington, Delaware	Others	6.8			
	Spectrum Labs Inc., Dover, Delaware	Others	4.2			
	Starfish Space Inc., Wilmington, Delaware	Others	12.8			
	Stoik SAS, Paris	Others	9.0			
	Thunderbolt Technology Inc., Wilmington, Delaware	Others	7.2			
	Zanskar Geothermal & Minerals Inc., Wilmington, Delaware	Others	4.9			
ERGO Fund I LP, Dover, Delaware	Air Doctor Ltd., Beit Nekofa	Others	2.7			
	Ridecell Inc., Wilmington, Delaware	Others	1.9			
Munich Re Trading LLC, Wilmington, Delaware	Zenner Inc., Middletown, Delaware	Others	10.9			
	Parametrix Group Holdings Inc., Wilmington, Delaware	Others	5.0			
Midland-Guardian Co., Amelia, Ohio	American Modern Insurance Group, Inc., Amelia, Ohio	Holding of insurances	100.0	31-1395650		
	Marbury Agency, Inc., Amelia, Ohio	Others	100.0	31-0831559		
Relayr GmbH, Pullach i. Isartal	Relayr Limited, Watford	Others	100.0			
	HSB Engineering Insurance Limited, Manchester	Insurance	100.0			
EIG Co., Wilmington, Delaware	Hartford Steam Boiler Colombia Ltda, Bogota	Others	90.0			
	Hartford Steam Boiler International GmbH, Rheine	Others	100.0			
Global Standards, LLC, Dover, Delaware	Hartford Steam Boiler Ireland Limited, Dublin	Others	100.0			
	Hartford Steam Boiler (M) Sdn. Bhd., Kuala Lumpur	Others	100.0			
American Modern Insurance Group, Inc., Amelia, Ohio	Hartford Steam Boiler (Singapore) PTE Ltd, Singapur	Others	100.0			
	Hartford Steam Boiler UK Limited, Manchester	Others	100.0			
American Modern Home Insurance Company, Amelia, Ohio	HSB Brasil Servicos de Engenharia e Inspecao, Ltda., Sao Paulo	Others	90.0			
	HSB International (India) Private Limited, Vadodara	Others	100.0			
American Modern Home Insurance Company, Amelia, Ohio	HSB Japan KK, Tokyo	Others	100.0			
	HSB Technical Consulting & Service (Shanghai) Company, Ltd, Shanghai	Others	100.0			
American Modern Home Service Company, Amelia, Ohio	The Hartford Steam Boiler Inspection and Insurance Company of Connecticut, Hartford, Connecticut	Insurance	100.0	06-1240885	29890	CT
	American Family Home Insurance Company, Jacksonville, Florida	Insurance	100.0	31-0711074	23450	FL
American Modern Home Service Company, Amelia, Ohio	American Modern Home Insurance Company, Amelia, Ohio	Insurance	100.0	31-0715697	23469	OH
	Lloyds Modern Corporation, Dallas, Texas	Others	100.0	31-1279157		
American Modern Home Service Company, Amelia, Ohio	Specialty Insurance Services Corporation, Amelia, Ohio	Holding	100.0	31-1056196	42005	TX
	The Atlas Insurance Agency, Inc., Amelia, Ohio	Others	100.0	31-0530321		
American Modern Home Service Company, Amelia, Ohio	American Modern Lloyds Insurance Company, Dallas, Texas	Insurance	100.0	31-1056196	42005	TX
	American Modern Property & Casualty Insurance Company, Amelia, Ohio	Insurance	100.0	43-1262602	42722	OH
American Modern Select Insurance Company, Amelia, Ohio	American Modern Select Insurance Company, Amelia, Ohio	Insurance	100.0	38-2342976	38652	OH
	American Southern Home Insurance Company, Jacksonville, Florida	Insurance	100.0	59-2236254	41998	FL
American Modern Western Home Insurance Company, Oklahoma City, Oklahoma	American Western Home Insurance Company, Oklahoma City, Oklahoma	Insurance	100.0	31-0920414	35912	OK
	American Modern Insurance Company of Florida, Inc., Jacksonville, Florida	Insurance	0.0	20-2769607	12314	FL
ERGO Group AG, Düsseldorf	ERGO Fund I LP, Dover, Delaware	Others	99.9	82-5437491		
Next Insurance, Inc., Wilmington, Delaware	Next Insurance, Inc., Wilmington, Delaware	Holding of insurances	29.6	81-0830573		
	Next-Ins Holding, Inc.	Holding of insurances	100.0	32-0543095		
Next-Ins Holding, Inc.	Next Software N.I., Israel	Others	100.0			
	Forward Reinsurance, Cayman Islands	Reinsurance	100.0	98-1705944		
Prestwick Holdings LLC	Next Insurance US Company	Insurance	100.0	82-2948682	16285	DE
	Next First Insurance Agency, Inc.	Insurance	100.0	82-2930770		
HSB Solomon Associates LLC, Dover, Delaware	Next Claims Management, Inc.	Insurance	100.0	83-0819173		
	Prestwick Holdings LLC	Holding of insurances	100.0	20-5135044		
HSB Solomon Associates LLC, Dover, Delaware	AP Intego Insurance Group LLC	Insurance	100.0	20-0708459		
	Oyster Insurance LLC	Insurance	100.0	82-2225232		
HSB Solomon Associates Canada Ltd., Saint John, Province of New Brunswick	HSB Solomon Associates Canada Ltd., Saint John, Province of New Brunswick	Others	100.0			
	Solomon Associates Limited, Farnborough	Others	100.0			

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Parent Company	Subsidiary Company	Company Profile	% Shares Owned	Federal ID Number	NAIC Company Code	State of Domicile
FS Louisiana I LLC, Wilmington, Delaware	FS Louisiana II LLC, Wilmington, Delaware	Others	100.0	83-2580281		
PS Louisiana I LLC, Wilmington, Delaware	PS Louisiana II LLC, Wilmington, Delaware	Others	100.0	83-2583278		
HSB Engineering Insurance Limited, London	HSB Engineering Insurance Services Limited, London	Others	100.0			
	The Boiler Inspection and Insurance Company of Canada, Toronto, Ontario	Insurance	100.0			
	MD Insurance Services Limited, Birkenhead	Others	100.0			
	MD Affinity Schemes Limited, Birkenhead	Others	100.0			
	MDIS (International) Limited, Birkenhead	Others	100.0			
MD Insurance Services Limited, Birkenhead	MD Warranty Inspection Services Limited, Birkenhead	Others	100.0			
	MD Warranty Support Services Limited, Birkenhead	Others	100.0			
	MD Remedial Contractors Limited, Birkenhead	Others	100.0			
	MD Technical Surveyors Limited, Birkenhead	Others	100.0			
	The Premier Guarantee Limited, Birkenhead	Others	100.0			
1880fwd GmbH	Squally RX GmbHMünchen	Others	100.0			
	Tree Trust GmbHMünchen	Others	100.0			
	CertAI GmbHMünchen	Others	100.0			
	MR Risk Services 3. GmbHMünchen	Others	100.0			
	MR Risk Services 4. GmbHMünchen	Others	100.0			
	Circulix GmbHBerlin	Others	12.6			
AGRA Ges. für landwirt. Entwicklung u. Beteiligung GmbH	Agreenery GmbHOberhaching	Others	0.0			
	UAB Agra CorporationVilnius	Holding	100.0			
	UAB Lila HoldingsVilnius	Others	100.0			
ALLYSCA Assistance GmbH	Assistance Partner GmbH & Co. KGMünchen	Others	21.7			
Bagmoor Holdings Limited	Bagmoor Wind LimitedLondon	Power company	100.0			
Bell & Clements (London) Ltd.	Bell & Clements (USA) Inc.Wilmington, Delaware	Holding	100.0			
Bell & Clements (USA) Inc.	Bell & Clements Ltd.London	Others	100.0			
	Bell & Clements Inc.Herndon, Virginia	Others	100.0			
	E&S Claims Management Inc.Herndon, Virginia	Others	100.0			
Cardea Silva I LP	Saline Silva LPWilmington, Delaware	Others	100.0			
CBIG – Canadian Benefits Investment & Insurance Group Inc.	CBIG Investments Inc.Vancouver, British Columbia	Holding	100.0			
	GroupHealth Northern Partners Inc.Vancouver, British Columbia	Holding	100.0			
	CBIG Mortgage Group Ltd.Vancouver, British Columbia	Holding	100.0			
Ceres Demetra GmbH	ATU Landbau GmbH & Co. KGMünchen	Others	94.9			
Comino Beteiligungen GmbH	MFI Munich Finance and Investment Holding LimitedTa' Xbiex	Holding	100.0			
Compenso GP LLC	Laren Silva I LPWilmington, Delaware	Others	0.0			
DAS Holding N.V.	Haley Silva LPWilmington, Delaware	Others	0.0			
DAS UK Holdings Limited	DAS Nederlandse Rechtsbijstand Verzekeringmaatschappij N.V.Amsterdam	Insurance	100.0			
	DAS Legal Services B.V.Amsterdam	Others	100.0			
	DAS Services LimitedBedwas	Others	100.0			
	DAS Legal Expenses Insurance Company LimitedBedwas	Insurance	100.0			
	DAS Law LimitedBedwas	Others	100.0			
DKV Belgium S.A.	MEAG INSTITUTIONAL FUND S.C.S. SICAV-RAIF - Infra Debt IILuxemburg	Others	2.7			
DKV Deutsche Krankenversicherung Aktiengesellschaft	DKV Pflegedienste & Residenzen GmbHKöln	Others	100.0			
	ERGO Private Capital Dritte GmbH & Co. KGDüsseldorf	Others	100.0			
	ERGO Private Capital Gesundheit GmbHDüsseldorf	Others	100.0			
	welvit Solarfonds GmbH & Co. KGDüsseldorf	Power company	50.0			
	DKV Erste Real Estate GmbH & Co. KGDüsseldorf	Others	100.0			
	DKV Zweite Real Estate GmbH & Co. KGDüsseldorf	Others	100.0			
	ERGO Infrastructure Investment Gesundheit GmbHDüsseldorf	Others	100.0			
	GBG Vogelsanger Straße GmbHKöln	Others	94.8			
	DKV Erste Beteiligungsgesellschaft mbh i. L.Köln	Others	100.0			
	goDentis - Ges. für Innovation in der Zahnheilkunde mbHKöln	Others	100.0			
	Sana Kliniken AGMünchen	Others	22.6			
	MEDICLIN AktiengesellschaftOffenburg	Others	11.8			
	heal.capital I GmbH & Co. KGBerlin	Others	14.9			
	OIK MediclinWiesbaden	Others	70.7			
	MEAG HBG 1München	Others	100.0			
	MEAG IRENMünchen	Others	100.0			
	MEAG RenditePlusMünchen	Others	100.0			
	MEAG Property Fund IMünchen	Others	100.0			
	MEAG PREMIUMMünchen	Others	100.0			
	MEAG European Prime OpportunitiesMünchen	Others	10.5			
	MEAG AmbitionMünchen	Others	100.0			
	Invesco MEAG US Immobilien Fonds IVLuxemburg	Others	15.7			
	MEAG EuropeOfficeSelect EOS SCSp SICAV-RAIFMunbach	Others	16.7			
DKV Pflegedienste & Residenzen GmbH	miCura Pflegedienste Düsseldorf GmbHDüsseldorf	Others	100.0			
	DKV-Residenz am Tibusplatz gGmbHMünster	Others	100.0			
	miCura Pflegedienste Münster GmbHMünster	Others	100.0			
	miCura Pflegedienste Krefeld GmbHKrefeld	Others	100.0			
	DKV-Residenz in der Contrescarpe GmbHBremen	Others	100.0			
	miCura Pflegedienste Bremen GmbHBremen	Others	100.0			

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

Parent Company	Subsidiary Company	Company Profile	% Shares Owned	Federal ID Number	NAIC Company Code	State of Domicile
	miCura Pflegedienste GmbH i. L.Köln	Others	100.0			
	miCura Pflegedienste München / Dachau GmbH Dachau	Others	51.0			
	miCura Pflegedienste Nürnberg GmbH Nürnberg	Others	51.0			
	miCura Pflegedienste München Ost GmbH i. L.München	Others	65.0			
	miCura Pflegedienste Hamburg GmbH Hamburg	Others	100.0			
DKV Seguros y Reaseguros S.A. Española	ERGO Vida Seguros y Reaseguros S.A. Saragossa	Insurance	100.0			
	Unión Médica La Fuencisla S.A., Compañía de Seguros Saragossa	Insurance	100.0			
	DKV Servicios S.A. Saragossa	Service company	100.0			
ERGO Austria International AG	ERGO Generales Seguros y Reaseguros S.A. Madrid	Insurance	100.0			
	ERGO Versicherung Aktiengesellschaft Wien	Insurance	94.7			
	THEC 2019 Zrt. "v.a. Budapest	Others	88.8			
ERGO Beratung und Vertrieb AG	ERGO Versicherungs- und Finanzierungs-Vermittlung GmbH Hamburg	Others	100.0			
ERGO Deutschland AG	ver.di Service GmbH Berlin	Service company	19.8			
	DKV Deutsche Krankenversicherung Aktiengesellschaft Köln	Insurance	100.0			
	Flexitel Telefonservice GmbH Berlin	Others	100.0			
	ERGO Versicherung Aktiengesellschaft Düsseldorf	Insurance	100.0			
ERGO Digital Ventures AG	Cominia Aktuarielle Services GmbH Hamburg	Others	74.9			
	ERGO Direkt AG Fürth	Others	100.0			
	ERGO DIREKT Versicherung AG Fürth	Insurance	100.0			
	nexible Versicherung AG Nürnberg	Insurance	100.0			
	ERGO Krankenversicherung AG Fürth	Insurance	100.0			
	ERGO Mobility Solutions GmbH Düsseldorf	Others	100.0			
	nexsurance GmbH Düsseldorf	Others	100.0			
	nexible GmbH Düsseldorf	Holding of industrial companies - Item not to be deducted	100.0			
ERGO DIREKT Versicherung AG	MTC Mobility Technology Center GmbH Garching	Others	74.0			
	Tianjin Yihé Information Technology Co. Ltd Tianjin	Others	24.9			
	KQV Solarpark Franken 1 GmbH & Co. KG Düsseldorf	Power company	100.0			
	wse Solarpark Spanien 1 GmbH & Co. KG Düsseldorf	Power company	47.3			
	ERGO Private Capital ERGO Direkt GmbH & Co. KG Düsseldorf	Others	100.0			
	MEAG INSTITUTIONAL FUND S.C.S. SICAV-RAIF - Infra Debt III Luxembourg	Others	0.9			
ERGO Elfte Beteiligungsgesellschaft mbH	MEAG EDS AG ILM München	Others	100.0			
	welivit GmbH Düsseldorf	Power company	100.0			
ERGO Group AG	ARTES Assekuranzservice GmbH Düsseldorf	Others	100.0			
	ERGO Reiseversicherung AG München	Insurance	100.0			
	ALLYSCA Assistance GmbH München	Others	100.0			
	ERGO Pensionsfonds Aktiengesellschaft Düsseldorf	Insurance	100.0			
	ITERGO Informationstechnologie GmbH Düsseldorf	Others	100.0			
	ERGO International Services GmbH Düsseldorf	Others	100.0			
	MEAG Cash Management GmbH München	Others	40.0			
	ERGO Neunte Beteiligungsgesellschaft mbH Düsseldorf	Others	100.0			
	ERGO Beratung und Vertrieb AG Düsseldorf	Others	100.0			
	ERGO Deutschland AG Düsseldorf	Others	100.0			
	ERGO Technology & Services Management AG Düsseldorf	Others	100.0			
	ERGO Digital Ventures AG Düsseldorf	Others	100.0			
	ERGO Lebensversicherung Aktiengesellschaft Hamburg	Insurance	100.0			
	ERGO Elite Beteiligungsgesellschaft mbH Düsseldorf	Power company	100.0			
	Victoria Lebensversicherung Aktiengesellschaft Düsseldorf	Insurance	100.0			
	ERGO Vorsorge Lebensversicherung AG Düsseldorf	Insurance	100.0			
	ERGO Life S.A. Grevenmacher	Insurance	100.0			
	ERGO Pensionskasse AG Düsseldorf	Insurance	100.0			
	Longial GmbH Düsseldorf	Others	100.0			
	ERGO International Aktiengesellschaft Düsseldorf	Holding of insurances	100.0			
	ERGO Insurance N.V. Brüssel	Insurance	0.0			
	IDEENKAPITAL GmbH Düsseldorf	Holding	100.0			
	WNE Solarfonds Süddeutschland 2 GmbH & Co. KG Düsseldorf	Power company	100.0			
	ERGO Private Capital GmbH Düsseldorf	Others	100.0			
	Thipara GmbH Hamburg	Others	80.1			
	Viwis GmbH München	Others	100.0			
	ERGO Rechtsschutz Leistungs-GmbH München	Others	100.0			
	ERGO Gourmet GmbH Düsseldorf	Others	100.0			
	ERGO Zehnre Beteiligungsgesellschaft mbH Düsseldorf	Others	100.0			
	ERGO-FESCO Broker Company Limited Beijing	Others	33.0			
	Wattanasin Co., Ltd Bangkok	Holding	0.0			
	Rung Sup Somboon Co., Ltd Bangkok	Holding	0.0			
	Next Insurance Inc. Wilmington, Delaware	Holding of insurances	29.4			
	MEDICLIN Aktiengesellschaft Offenburg	Others	23.2			
	KarstadtQuelle Finanz Service GmbH i. L. Düsseldorf	Others	50.0			
	ERGO China Life Insurance Co. Ltd. Jinan, Shandong Province	Insurance	35.0			
	Earlybird Growth Opportunities Fund V GmbH & Co. KG München	Others	20.0			
	MEAG Kubus 1 München	Others	100.0			

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**PART 1 – ORGANIZATIONAL CHART**

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Parent Company	Subsidiary Company	Company Profile	% Shares Owned	Federal ID Number	NAIC Company Code	State of Domicile
	MEAG Property Fund IIMünchen		100.0			
	MEAG Multi LifeMünchen		76.1			
	MEAG FlexConcept - EurobondLuxemburg		100.0			
	MEAG European Prime OpportunitiesMünchen		29.0			
	MEAG Pension RentMünchen		26.8			
	MEAG Pension SafeMünchen		42.6			
	MEAG Vermögensanlage KomfortMünchen		46.5			
	MEAG Vermögensanlage Return (A+I Tranche)München		61.5			
	MEAG EuropeOfficeSelect EOS SCSp SICAV-RAIFMunzbach	Others	8.3			
ERGO Life Insurance SE	ERGO Invest SIARiga	Others	100.0			
ERGO Life S.A.	MEAG INSTITUTIONAL FUND S.C.S. SICAV-RAIF - Infra Debt IILuxemburg	Others	0.7			
ERGO Neunte Beteiligungsgesellschaft mbH	MEAG FlexConcept - WachstumLuxemburg	Others	23.2			
	ERGO Sechzehnte Beteiligungs-AGMünchen	Others	100.0			
	HMV GFKL Beteiligungs GmbHDüsseldorf	Financial enterprises - Item to be deducted	100.0			
	Vorsorge Service GmbHDüsseldorf	Others	100.0			
	Victoria US Property Investment GmbHDüsseldorf	Holding of industrial companies - Item not to be deducted	100.0			
	VHDK Beteiligungsgesellschaft mbHDüsseldorf	Holding of industrial companies - Item not to be deducted	100.0			
	ERGO Zwölfta Beteiligungsgesellschaft mbhMünchen	Others	100.0			
ERGO Pensionsfonds Aktiengesellschaft	MEAG Pension InvestMünchen		30.1			
	MEAG Pension RentMünchen		65.0			
	MEAG Pension SafeMünchen		54.7			
ERGO Pensionskasse AG	MEAG ERGO Pension IMünchen	MEAG special funds	100.0			
	ERGO Private Capital Pensionskasse GmbHDüsseldorf	Others	100.0			
	ERGO Private Capital Zweite GmbH & Co. KGDüsseldorf	Others	4.5			
	MEAG Pensionskasse WestMünchen		100.0			
	MEAG Pensionskasse NordMünchen		100.0			
	MEAG Pension InvestMünchen		49.0			
	MEAG European Prime OpportunitiesMünchen		1.5			
	MEAG Pension RentMünchen		5.7			
	MEAG Pension SafeMünchen		1.7			
ERGO Private Capital Dritte GmbH & Co. KG	MEAG EuropeOfficeSelect EOS SCSp SICAV-RAIFMunzbach	Others	5.0			
	Vier Gas Investments S.à r.l.Luxemburg	Power company	16.9			
ERGO Private Capital Gesundheit GmbH	FREE MOUNTAIN SYSTEMS S.L.Madrid	Power company	28.0			
	Cardea Silva I LPWilmington, Delaware	Others	100.0			
	Sala GP LLCWilmington, Delaware	Others	100.0			
	Wind Fund I ASOslo	Power company	11.3			
	Bionic GmbH & Co. KGFrankfurt am Main	Power company	6.0			
	Open German Fiber GmbH & Co. KGBerlin	Power company	6.0			
	Open German Fiber Management GmbHBerlin	Others	49.8			
ERGO Private Capital GmbH	Earlybird DWES Fund VII GmbH & Co. KGMünchen	Others	50.0			
	ERGO Private Capital Dritte GmbH & Co. KGDüsseldorf	Others	0.0			
	DKV Erste Real Estate GmbH & Co. KGDüsseldorf	Others	0.0			
	DKV Zweite Real Estate GmbH & Co. KGDüsseldorf	Others	0.0			
	ERGO Private Capital Komposit GmbH & Co. KGDüsseldorf	Others	0.0			
	ERGO Private Capital Zweite GmbH & Co. KGDüsseldorf	Others	0.0			
	ERGO Private Capital Vierte GmbH & Co. KGDüsseldorf	Others	0.0			
	ERGO SU Erste Real Estate GmbH & Co.KGDüsseldorf	Others	0.0			
	ERGO Leben Erste Real Estate GmbH & Co. KGDüsseldorf	Others	0.0			
	ERGO Leben Zweite Real Estate GmbH & Co. KGDüsseldorf	Others	0.0			
	Victoria Leben Erste Real Estate GmbH & Co. KGDüsseldorf	Others	0.0			
	ERGO Private Capital ERGO Direkt GmbH & Co. KGDüsseldorf	Others	0.0			
ERGO Private Capital Komposit GmbH & Co. KG	Laren Silva I LPWilmington, Delaware	Others	100.0			
	Compensio GP LLCWilmington, Delaware	Others	100.0			
	Wind Fund I ASOslo	Power company	3.0			
	Bionic GmbH & Co. KGFrankfurt am Main	Power company	2.0			
	Bionic General Partner GmbHFrankfurt am Main	Power company	2.0			
	Earlybird DWES Fund VII GmbH & Co. KGMünchen	Others	2.9			
ERGO Private Capital Pensionskasse GmbH	Earlybird DWES Fund VII GmbH & Co. KGMünchen	Others	2.1			
ERGO Private Capital Vierte GmbH & Co. KG	FREE MOUNTAIN SYSTEMS S.L.Madrid	Power company	10.0			
ERGO Private Capital Vorsorge GmbH	Bionic GmbH & Co. KGFrankfurt am Main	Power company	2.0			
	Bionic General Partner GmbHFrankfurt am Main	Power company	2.0			
	Earlybird DWES Fund VII GmbH & Co. KGMünchen	Others	0.7			
ERGO Private Capital Zweite GmbH & Co. KG	FREE MOUNTAIN SYSTEMS S.L.Madrid	Power company	62.0			
ERGO Reiseversicherung AG	Europäische Rejseforsikring ASKopenhagen	Insurance	100.0			
	ERV Evropská pojišťovna a.s.Prag	Insurance	100.0			
	Euro-Center Holding SEPrag	Others	83.3			
	TAS Touristik Assekuranz-Service GmbHFrankfurt am Main	Others	100.0			
	European Assistance Holding GmbH i. LMünchen	Holding	70.0			
	ERGO Health Management Services (Beijing) Co. LtdBeijing	Others	100.0			

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**PART 1 – ORGANIZATIONAL CHART**

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Parent Company	Subsidiary Company	Company Profile	% Shares Owned	Federal ID Number	NAIC Company Code	State of Domicile
MEAG European Prime Opportunities	WFB Stockholm Management ABStockholm	Others	50.0			
	Gaucheret S.A.Ixelles	Others	100.0			
MEAG HMR 1	Nürberger Beteiligungs-AGNürnberg	Holding of insurances	2.0			
MEAG Institutional Fund GP S.à r.l.	MEAG INSTITUTIONAL FUND S.C.S. SICAV-RAIF - Infra Debt IILuxemburg	Others	0.0			
MEAG MUNICH ERGO AssetManagement GmbH	MEAG MUNICH ERGO Kapitalanlagegesellschaft mbH München	Credit institutions - Item not to be deducted	100.0			
	Gaucheret S.A.Ixelles	Others	0.0			
	VV Immobilien Verwaltungs und Beteiligungs GmbH i. L.München	Others	30.0			
MEAG MUNICH ERGO Kapitalanlagegesellschaft mbH	LCM Logistic Center Management GmbHHamburg	Others	50.0			
	MEAG Luxembourg S.à r.l.Luxemburg	Others	100.0			
	MEAG Institutional Fund GP S.à r.l.Luxemburg	Others	100.0			
	MEAG SFEF GP S.à r.l.Munsbach	Others	100.0			
	MEAG European Infrastructure One GP S.à r.l.Munsbach	Others	100.0			
	MEAG IDF III GP S.à r.l.Luxemburg	Others	100.0			
	MEAG INSTITUTIONAL FUND S.C.S. SICAV-RAIF - Infra Debt IILuxemburg	Others	0.0			
	MEAG EuropeOfficeSelect EOS GP S.à r.l.Munsbach	Others	50.0			
	MEAG Sustainable Forestry Equity Fund SCSp SICAV-RAIFMunsbach	Others	99.0			
	MEAG European Infrastructure One SCSp SICAV-RAIFMunsbach	Others	99.0			
	MEAG EuropeOfficeSelect EOS SCSp SICAV-RAIFMunsbach	Others	0.0			
MEAG Property Fund I	Poincaré N.V.Brüssel	Others	100.0			
	Strawinskyhuis B.V.Amsterdam	Others	100.0			
MEAG Property Fund III	CITY OFFICE S.A.Brüssel	Others	100.0			
	MEAG Prof III Beteiligungsgesellschaft mbH München	Others	100.0			
MEAG SFEF GP S.à r.l.	Houten Property B.V.Amsterdam	Others	100.0			
MedNet Holding GmbH	MEAG Sustainable Forestry Equity Fund SCSp SICAV-RAIFMunsbach	Others	1.0			
	MR HealthTech Ltd.Nicosia	Service company	100.0			
	MedNet Europa GmbHMünchen	Others	100.0			
	MedNet Jordan Co. W.L.L.Amman	Service company	100.0			
	MedNet Greece S.A.Athen	Service company	78.7			
	MedNet UAE FZ LLCDubai	Service company	100.0			
	MedNet Bahrain W.L.L.Manama	Service company	100.0			
	MedNet Saudi Arabia LLCJeddah	Service company	100.0			
	MedNet Egypt LLCKairo	Service company	100.0			
MedNet UAE FZ LLC	Munich Re Healthtech Societe AnonymeAthen	Others	42.4			
	MedNet Global Healthcare Solutions LLCAbu Dhabi	Others	100.0			
	MedNet SPCMuscat	Others	100.0			
Merkur Grundstücks- und Beteiligungs-GmbH	Schrömbgens & Stephan GmbH VersicherungsmaklerDüsseldorf	Others	100.0			
MFI Munich Finance and Investment Holding Limited	MFI Munich Finance and Investment LimitedTa' Xbiex	Others	100.0			
MR Beteiligungen 18. GmbH	MR Beteiligungen 18. GmbH & Co. Immobilien KGGrünewald	Others	0.0			
	MR Beteiligungen 18. GmbH & Co. Real Estate KGGrünewald	Others	0.0			
	MR Beteiligungen 18. GmbH & Co. 2. Real Estate KGGrünewald	Others	0.0			
	MR Beteiligungen 18. GmbH & Co. 3. Real Estate KGGrünewald	Others	0.0			
	MR Beteiligungen 18. GmbH & Co. 4. Real Estate KGGrünewald	Others	0.0			
	Invesco MEAG US Immobilien Fonds IVLuxemburg		21.5			
MR Beteiligungen 19. GmbH	MEAG Lambda EUR EM LocalGrünewald		100.0			
MR Beteiligungen 2. EUR AG & Co. KG	Fotouno S.r.l.Brixen	Power company	100.0			
MR Beteiligungen 2. GmbH	Fotowatio Italia Galatina S.r.l.Brixen	Power company	100.0			
	Adelfa Servicios a Instalaciones Fotovoltaicas S.L.Santa Cruz de Tenerife	Power company	100.0			
	MAGAZ FOTOVOLTAICA S.L.U.Alcobendas	Power company	100.0			
	Sun Energy & Partners S.r.l.Brixen	Power company	100.0			
	MR RENT UK Investment LimitedLondon	Holding of industrial power companies - Item not to be deducted	100.0			
	Windpark MR-N GmbHBremen	Power company	100.0			
	Wind Farms Götaland Svealand ABHässleholm	Power company	100.0			
	KS SPV 23 LimitedLondon	Power company	100.0			
	Countyside Renewables (Forest Heath) LimitedLondon	Power company	100.0			
	Cornwall Power (Polmaugan) LimitedLondon	Power company	100.0			
	Lyt Farm Solar LimitedLondon	Power company	100.0			
	Wind Farm Jenasen ABHässleholm	Power company	100.0			
	FW Źary Sp.z.o.o.Warschau	Power company	100.0			
	Wind Fund I ASOslo	Power company	19.0			
	EGM Wind SASParis	Power company	40.0			
	Stor-Skalsjón Vind Holding ABHässleholm	Power company	75.0			
MR Beteiligungen 3. EUR AG & Co. KG	MEAG Munich Re PlacementGrünewald		100.0			
MR Beteiligungen AG	MR Beteiligungen UK AG & Co. KGGrünewald	Others	0.0			
	MR Beteiligungen USD AG & Co. KGGrünewald	Others	0.0			
	MR Beteiligungen EUR AG & Co. KGGrünewald	Others	0.0			
	MR Beteiligungen GBP AG & Co. KGGrünewald	Others	0.0			
	MR Beteiligungen 2. EUR AG & Co. KGGrünewald	Others	0.0			
	MR Beteiligungen 3. EUR AG & Co. KGGrünewald	Others	0.0			
	MR Beteiligungen 2. UK AG & Co. KGGrünewald	Others	0.0			
MR Beteiligungen EUR AG & Co. KG	MEAG Lambda EURGrünewald		100.0			

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

Parent Company	Subsidiary Company	Company Profile	% Shares Owned	Federal ID Number	NAIC Company Code	State of Domicile
MR Beteiligungen GBP AG & Co. KG	MEAG Lambda GBPGrünewald	Holding of insurances	100.0			
MR Beteiligungen UK AG & Co. KG	Admiral Group PlcCardiff		1.7			
MR Beteiligungen USD AG & Co. KG	MEAG Lambda USDGrünewald		100.0			
MR Equity Investment GmbH	Agrifin GmbH & Co. KGMünchen	Others	100.0			
MR Financial Group GmbH	Munich Re India Services Private LimitedMumbai	Service company	1.0			
MR HealthTech Ltd.	Munich Re Healthtech Societe AnonymeAthen	Others	57.6			
MR Infrastructure Investment GmbH	Vier Gas Investments S.à.r.l.Luxemburg	Power company	83.1			
	Iqony Fernwärm GmbHEssen	Power company	49.0			
	Infra Foch Topos SASPuteaux	Others	10.9			
	Marchwood Power LimitedSouthampton	Power company	50.0			
	Arcapark SASParis La Défense Cedex	Others	15.1			
	Poolbeg Investments LimitedLondon	Holding	37.5			
	Bionic GmbH & Co. KGFrankfurt am Main	Power company	40.0			
	Bionic General Partner GmbHFrankfurt am Main	Power company	40.0			
	M 31 Beteiligungsgesellschaft mbH & Co. Energie KGDüsseldorf	Power company	18.6			
	Autobahn Tank & Rast Management GmbHBonn	Holding of industrial companies - Item not to be deducted	7.7			
	Autobahn Tank & Rast Gruppe GmbH & Co. KG Bonn	Holding of industrial companies - Item not to be deducted	7.7			
	T&R Real Estate GmbHBonn	Holding of industrial companies - Item not to be deducted	7.7			
	T&R MLP GmbHBonn	Others	7.7			
MR RENT UK Investment Limited	UK Wind Holdings Ltd.London	Holding of industrial power companies - Item not to be deducted	100.0			
	Bagmoor Holdings LimitedLondon	Holding of industrial power companies - Item not to be deducted	100.0			
	Scout Moor Group LimitedLondon	Holding of industrial power companies - Item not to be deducted	100.0			
MR Risk Services 3. GmbH	Agrifin GmbH & Co. KGMünchen	Others	0.0			
MR Solar GmbH & Co. KG	Solarfonds Göttelborn 2 GmbH & Co. KGDüsseldorf	Power company	34.4			
Münchener Rückversicherungs-Gesellschaft AG	MR Solar S.a.s. di welvit Solar Italia S.r.l.Bozen	Power company	100.0			
	wse Solarpark Spanien 1 GmbH & Co. KGDüsseldorf	Power company	10.0			
	40 Courcelles SASParis	Others	100.0			
	Forst Ebnnath AGEbnath	Others	100.0			
	MR Infrastructure Investment GmbHMünchen	Others	100.0			
	MedNet Holding GmbHMünchen	Holding	100.0			
	Silvanus Vermögensverwaltungsgesellschaft mbH München	Others	100.0			
	MR Beteiligungen UK AG & Co. KGGrünewald	Others	100.0			
	MR Beteiligungen 19. GmbHMünchen	Others	100.0			
	Munich Re do Brasil Resseguradora SASão Paulo	Reinsurance	100.0			
	MunichFinancialGroup GmbHMünchen	Holding	100.0			
	MR Debt Finance GmbHGrünewald	Holding	100.0			
	Munich Re UI Services LimitedLondon	Service company	100.0			
	Bell & Clements (London) Ltd.London	Holding	100.0			
	WFB Stockholm Management ABStockholm	Others	50.0			
	Munich Re Automation Solutions LimitedDublin	Others	100.0			
	MR Beteiligungen USD AG & Co. KGGrünewald	Others	100.0			
	MR Beteiligungen EUR AG & Co. KGGrünewald	Others	100.0			
	MR Beteiligungen GBP AG & Co. KGGrünewald	Others	100.0			
	Munich Re of Malta Holding LimitedTa' Xbiex	Holding of insurances	100.0			
	MR Beteiligungen 18. GmbH & Co. Immobilien KGGrünewald	Others	100.0			
	MR Beteiligungen 2. EUR AG & Co. KGGrünewald	Others	100.0			
	MR Beteiligungen 3. EUR AG & Co. KGGrünewald	Others	100.0			
	MR ERGO Beteiligungen GmbHGrünewald	Financial enterprises - Item to be deducted	100.0			
	Great Lakes Insurance SEMünchen	Insurance	100.0			
	Munich Re Digital Partners LimitedLondon	Others	100.0			
	Munich Re New Ventures Inc.Toronto, Ontario	Holding	100.0			
	MR Beteiligungen 2. GmbHMünchen	Others	100.0			
	Munich Re PCC LimitedTa' Xbiex	Insurance	100.0			
	MR Beteiligungen 18. GmbH & Co. Real Estate KGGrünewald	Others	100.0			
	CLUB Certificate Issuer Trust I Series 2018-24Wilmington, Delaware	Others	95.0			
	CLUB Certificate Issuer Trust I Series 2018-31Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2018-1Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2018-2Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2019-01Wilmington, Delaware	Others	95.0			
	CLUB Certificate Issuer Trust I Series 2019-05Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2019-02Wilmington, Delaware	Others	95.0			
	CLUB Certificate Issuer Trust I Series 2019-10Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2019-03Wilmington, Delaware	Others	95.0			
	New Reinsurance Company Ltd.Zürich	Reinsurance	100.0			
	Prosper Pass-Thru Trust I Series 2019-04Wilmington, Delaware	Others	95.0			
	CLUB Certificate Issuer Trust I Series 2019-40Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2019-05Wilmington, Delaware	Others	95.0			
	CLUB Certificate Issuer Trust I Series 2019-47Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2019-06Wilmington, Delaware	Others	95.0			
	MR Beteiligungen 18. GmbH & Co. 2. Real Estate KGGrünewald	Others	100.0			

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Parent Company	Subsidiary Company	Company Profile	% Shares Owned	Federal ID Number	NAIC Company Code	State of Domicile
	MR Beteiligungen 18. GmbH & Co. 3. Real Estate KGGrünwald	Others	100.0			
	MR Beteiligungen 18. GmbH & Co. 4. Real Estate KGGrünwald	Others	100.0			
	Prosper Pass-Thru Trust I Series 2020-01Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2020-02Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2021-01Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2021-02Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2021-03Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2021-04Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2021-05Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2022-01Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2022-02Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2022-03Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2022-04Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2022-05Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2022-06Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2022-07Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2022-08Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2022-09Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2023-01Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2023-02Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2023-03Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2023-04Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2023-05Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2023-06Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2023-07Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2023-08Wilmington, Delaware	Others	95.0			
	Munich Re Specialty Group Ltd.London	Holding of insurances	100.0			
	Munich Holdings of Australasia Pty LtdSydney	Holding of insurances	100.0			
	Munich Holdings Ltd.Toronto, Ontario	Holding of insurances	100.0			
	Munich Reinsurance Company of Africa LtdJohannesburg	Reinsurance	100.0			
	ERGO Group AGDüsseldorf	Holding of insurances	100.0			
	MEAG Cash Management GmbHMünchen	Others	60.0			
	MEAG MUNICH ERGO AssetManagement GmbHMünchen	Financial services institutions - Item to be deducted	100.0			
	Sustainable Infrastructure GmbHMünchen	Others	100.0			
	MR Financial Group GmbHMünchen	Holding	100.0			
	Larus Vermögensverwaltungsgesellschaft mbHMünchen	Holding	100.0			
	MR Equity Investment GmbHMünchen	Others	100.0			
	MR Beteiligungen 15. GmbHMünchen	Others	100.0			
	1880fwd GmbHMünchen	Others	100.0			
	MR Beteiligungen 18. GmbHGGrünwald	Others	100.0			
	DYRISK GmbHMünchen	Others	100.0			
	MR Beteiligungen AGGrünwald	Others	100.0			
	MR Beteiligungen 24. GmbHMünchen	Others	100.0			
	MR Beteiligungen 25. GmbHMünchen	Others	100.0			
	Münchener de Argentina Servicios Técnicos S.R.L.Buenos Aires	Service company	90.0			
	Munich Re Investment Partners GmbHMünchen	Others	100.0			
	Reaseguradora de las Américas S.A.La Habana	Service company	100.0			
	MR Beteiligungen 17. GmbHMünchen	Others	100.0			
	Schloss Hohenkammer GmbHHohenkammer	Others	100.0			
	Munich Re India Services Private LimitedMumbai	Service company	99.0			
	Munich Re Capital Markets GmbHMünchen	Financial services institutions - Item to be deducted	100.0			
	MR Solar GmbH & Co. KGDüsseldorf	Power company	99.8			
	P.A.N. Verwaltungs GmbHGGrünwald	Others	100.0			
	Comino Beteiligungen GmbHGGrünwald	Holding	100.0			
	Munich Re Serviços Ltda São Paulo	Service company	100.0			
	Hansekuranz Kontor GmbHMünster	Holding	100.0			
	Sustainable Finance Risk Consulting GmbHMünchen	Service company	100.0			
	MR Beteiligungen 3. GmbHMünchen	Others	100.0			
	Munich Re Service GmbHMünchen	Service company	100.0			
	Munich Re Markets GmbHMünchen	Others	100.0			
	MR Beteiligungen 2. UK AG & Co. KGGrünwald	Others	100.0			
	MR Beteiligungen 20. GmbHMünchen	Others	100.0			
	MR Beteiligungen 21. GmbHMünchen	Others	100.0			
	MR Beteiligungen 22. GmbHMünchen	Others	100.0			
	apinity GmbHMünchen	Others	100.0			
	TALARIA ONE DESIGNATED ACTIVITY COMPANYDublin	Others	0.0			
	Münchener de Mexico S.A.Mexiko-Stadt	Service company	0.2			
	VICTORIA US Property Zwei GmbH i. L.München	Holding of industrial companies - Item not to be deducted	100.0			
	SNIC Insurance B.S.C. (c)Manama	Insurance	22.5			
	Global Aerospace Underwriting Managers Ltd.London	Others	51.0			

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Parent Company	Subsidiary Company	Company Profile	% Shares Owned	Federal ID Number	NAIC Company Code	State of Domicile
	Consorcio Internacional de Aseguradores de Crédito S.A.Madrid	Holding of insurances	15.0			
	Suramericana S.A.Medellín	Holding of insurances	18.9			
	King Price Financial Services (Pty) LtdPretoria	Holding of insurances	14.8			
	Saxon Land B.V.Amsterdam	Others	50.0			
	Joint HR MR Private Equity GmbHMünchen	Others	50.0			
	PERILS AGZürich	Others	10.0			
	CertX Holding AGFribourg	Holding	35.0			
	versdiagnose GmbHHannover	Service company	49.0			
	FlexFactory GmbHStuttgart	Others	50.0			
	Extremus Versicherungs-AktiengesellschaftKöln	Insurance	16.0			
	Nürnberger Beteiligungs-AGNürnberg	Holding of insurances	16.3			
	Saudi Enaya Cooperative Insurance CompanyJeddah	Insurance	2.2			
	Deutsches Forschungszentrum für Künstliche Intelligenz GmbHKaiserslautern	Others	2.5			
	MEAG BenedictMünchen		100.0			
	MEAG VenusMünchen		100.0			
	MEAG PEGASUSMünchen		100.0			
	Munich Re Investment Partners EUA Strategy FCP-RAIFLuxemburg	External special funds	16.4			
	MEAG EuropeOfficeSelect EOS SCSp SICAV-RAIFMunsbach	Others	15.0			
Munich Holdings Ltd.	Temple Insurance CompanyToronto, Ontario	Insurance	100.0			
	Munich Reinsurance Company of CanadaToronto, Ontario	Reinsurance	100.0			
	Munich Life Management Corporation LimitedToronto, Ontario	Service company	100.0			
	Munich Management Pte. Ltd.Singapur	Service company	100.0			
	Munichre Service LimitedHongkong	Service company	100.0			
	Münchener de Mexico S.A.Mexiko-Stadt	Service company	99.8			
	Münchener de Venezuela C.A. Intermediaria de ReasegurosCaracas	Service company	100.0			
	Munich-Canada Management Corporation Ltd.Toronto, Ontario	Others	100.0			
Munich Holdings of Australasia Pty Ltd	Munich Reinsurance Company of Australasia LimitedSydney	Reinsurance	100.0			
	Corion Pty LtdSydney	Service company	100.0			
Munich Re Automation Solutions Limited	Otway Silva Pty LimitedMelbourne	Others	100.0			
	Munich Re Automation Solutions Inc.Wilmington, Delaware	Others	100.0			
	Munich Re Automation Solutions K.K.Tokio	Others	100.0			
	Munich Re Automation Solutions Pty LtdSydney	Others	100.0			
	Munich Re Automation Solutions GmbHMünchen	Others	100.0			
	Munich Re Automation Solutions Pte. Ltd.Singapur	Others	100.0			
	Fundo Invest Exclusivo referenciado di Munich Re BrasilSão Paulo		99.8			
	GHGH Holdings Inc.Vancouver, British Columbia	Holding	100.0			
	Munich Re of Malta p.l.c.Ta' Xbiex	Reinsurance	100.0			
	Munich Re Underwriting Agents (DIFC) Ltd.Dubai	Service company	100.0			
	Groves, John & Westrup LimitedLiverpool	Service company	100.0			
	Munich Re Syndicate LimitedLondon	Others	100.0			
	Munich Re Capital LimitedLondon	Insurance	100.0			
	Munich Re Specialty Insurance (UK) LimitedManchester	Service company	100.0			
	Munich Re Syndicate Singapore Ltd.Singapur	Service company	100.0			
	Roanoke International Brokers LimitedLondon	Service company	100.0			
	Roanoke International Brokers (MENA) LimitedDubai	Service company	100.0			
	Munich Re Specialty Group N.A. Inc.Wilmington, Delaware	Holding	100.0			
	Munich Re Syndicate Labuan LimitedLabuan	Service company	100.0			
	MRSG UK Services LimitedLondon	Service company	100.0			
	Munich Re Capital No.2 LimitedLondon	Others	100.0			
	Munich Re Risk Solutions Ireland LimitedDublin	Others	100.0			
	NMU (Specialty) LimitedLondon	Others	100.0			
	Munich Re Specialty Group Insurance Services Inc.Boston, Massachusetts	Service company	100.0			
	Roanoke Insurance Group Inc.Schaumburg, Illinois	Service company	100.0			
	Roanoke Insurance Group Canada Inc.Toronto, Ontario	Service company	100.0			
	Munich Re Group UK Plan Trustees LimitedLondon	Others	100.0			
	Finsure Investments (Private) LimitedHarare	Others	24.5			
	Munich Canada Systems CorporationToronto, Ontario	Others	100.0			
	Munich Re of Malta Holding LimitedTa' Xbiex	Holding of insurances	0.0			
	Munich Re of Malta p.l.c.Ta' Xbiex	Reinsurance	0.0			
	Smart Thinking Consulting Management (Shanghai) Co. Ltd.Shanghai	Others	100.0			
	Munichre Digital Solutions China Ltd.Beijing	Others	100.0			
	National Digital ID Co. Ltd.Bangkok	Service company	0.0			
	MEAG EURO-FONDSMünchen		100.0			
	MEAG EURO-YieldMünchen		100.0			
	MEAG EUR Global 1München		100.0			
	MEAG GBP Global-STARSMünchen		100.0			
	Munich Re Investment Partners EUA Strategy FCP-RAIFLuxemburg	External special funds	83.6			
	MEAG INSTITUTIONAL FUND S.C.S. SICAV-RAIF - Infra Debt IILuxemburg	Others	0.2			
	AGRA Ges. für landwirt. Entwicklung u. Beteiligung GmbHBerlin	Holding	100.0			
	PRORENDITA FÜNF Verwaltungsgesellschaft mbH i. L.	Others	0.0			

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Parent Company	Subsidiary Company	Company Profile	% Shares Owned	Federal ID Number	NAIC Company Code	State of Domicile
Rung Sup Somboon Co., Ltd.	Wattanasin Co., Ltd.Bangkok	Holding	51.0			
Sala GP LLC	Cardea Silva I LPWilmington, Delaware	Others	0.0			
Scout Moor Group Limited	Saline Silva LPWilmington, Delaware	Others	0.0			
Scout Moor Holdings (No. 1) Limited	Scout Moor Holdings (No. 1) LimitedLondon	Holding of industrial power companies - Item not to be deducted	100.0			
Scout Moor Holdings (No. 2) Limited	Scout Moor Holdings (No. 2) LimitedLondon	Holding of industrial power companies - Item not to be deducted	100.0			
Silvanus Vermögensverwaltungsgesellschaft mbH	Scout Moor Wind Farm LimitedLondon	Power company	100.0			
	Lietuva Demetra GmbHMünchen	Holding	100.0			
	Ceres Demetra GmbHMünchen	Holding	100.0			
	Pan Estates LLCWilmington, Delaware	Others	100.0			
	Pegasos Holding GmbHMünchen	Holding	100.0			
	Dansk Demetra ApSFrederiksberg C	Others	100.0			
	Ponga Silva LimitedRotorua	Others	100.0			
	Junos Verwaltungs GmbHMünchen	Others	100.0			
	Beehive Demetra LimitedChristchurch	Others	100.0			
	FIA Timber Partners II LPWilmington, Delaware	Others	39.1			
	RMS Forest Growth International LPGeorge Town, Grand Cayman	Others	43.5			
	Hancock Timberland XII LPWilmington, Delaware	Holding of industrial companies - Item not to be deducted	15.2			
	Green Acre Investments DE LPWilmington, Delaware	Others	31.9			
	Craigmore Permanent Crop LPChristchurch	Others	27.5			
Solarpark Fusion 3 GmbH	m:editerran Power S.a.s. di welvit Solar Italia S.r.l.Bozen	Power company	100.0			
Sopockie Towarzystwo Ubezpieczen Ergo Hestia Spolka Akcyjna	SAINT LEON ENERGIE S.A.R.L.Saargemünd	Power company	100.0			
	Marina Sp.z.o.o.Sopot	Others	100.0			
	Sopockie Towarzystwo Doradcze Sp.z.o.o.Sopot	Others	100.0			
	Hestia Loss Control Sp.z.o.o.Sopot	Others	100.0			
	Centrum Pomocy Osobom Poszkodowanym Sp.z.o.o.Danzig	Others	100.0			
Stichting Aandelen Beheer D.A.S. Holding	DAS Holding N.V.Amsterdam	Holding of insurances	1.0			
UAB Agra Corporation	UAB Terra CultaVilnius	Others	100.0			
	UAB Agra OptimaVilnius	Others	100.0			
	UAB Agra AurataVilnius	Others	100.0			
	UAB AgronaVilnius	Others	100.0			
UAB Agrovalda	UAB AgrovestaVilnius	Others	100.0			
	UAB G.Q.P.Vilnius	Others	100.0			
UAB Sietuve	UAB AgrofondasVilnius	Others	100.0			
	UAB AgrolaukaVilnius	Others	100.0			
	UAB AgrovaldaVilnius	Others	100.0			
UAB Vasaros Brizas	UAB Vasaros BrizasVilnius	Others	100.0			
UAB VL Investment Vilnius	UAB UkelisVilnius	Others	100.0			
	UAB VL Investment Vilnius 1Vilnius	Others	100.0			
	UAB VL Investment Vilnius 2Vilnius	Others	100.0			
	UAB VL Investment Vilnius 3Vilnius	Others	100.0			
	UAB VL Investment Vilnius 4Vilnius	Others	100.0			
	UAB VL Investment Vilnius 5Vilnius	Others	100.0			
	UAB VL Investment Vilnius 6Vilnius	Others	100.0			
	UAB VL Investment Vilnius 7Vilnius	Others	100.0			
	UAB VL Investment Vilnius 8Vilnius	Others	100.0			
	UAB VL Investment Vilnius 9Vilnius	Others	100.0			
	UAB VL Investment Vilnius 10Vilnius	Others	100.0			
UK Wind Holdings Ltd.	Tir Mostyn and Foel Goch LimitedLondon	Power company	100.0			
Victoria Lebensversicherung Aktiengesellschaft	ERGO Private Capital Zweite GmbH & Co. KGDüsseldorf	Others	23.5			
	ERGO Grundstücksverwaltung GbR Düsseldorf	Others	40.0			
	ERGO Private Capital Victoria Leben GmbHDüsseldorf	Others	100.0			
	DWS Concept SICAV (Subfonds Inst. FI, Inh.-Ant. 18D oN)Luxemburg	Others	100.0			
	Victoria Leben Erste Real Estate GmbH & Co. KGDüsseldorf	Others	100.0			
	Protektor Lebensversicherungs-AGBerlin	Others	4.3			
	iii-Fonds VICTORIA LebensversicherungMünchen	Others	100.0			
	MEAG Pension InvestMünchen	MEAG ATLASMünchen	14.5			
	MEAG Multi LifeMünchen	MEAG Multi LifeMünchen	100.0			
	MEAG Pension RentMünchen	MEAG Pension RentMünchen	23.9			
	MEAG Pension SafeMünchen	MEAG Pension SafeMünchen	2.4			
Victoria Vierter Bauabschnitt Management GmbH	Victoria Vierter Bauabschnitt GmbH & Co. KGDüsseldorf	Others	1.1			
Vier Gas Investments S.à r.l.	Vier Gas Holdings S.à r.l.Luxemburg	Power company	0.0			
Viwis GmbH	ANOVA GmbHRostock	Others	18.8			
VV-Consulting Ges. f. Risikoa., Vorsorgeb., Vers.Verm. GmbH	Volksbanken-Versicherungsdienst GmbHWien	Others	100.0			
Wattanasin Co., Ltd.	ERGO Insurance (Thailand) Public Co. Ltd.Bangkok	Insurance	25.2			
welvit GmbH	MR Solar GmbH & Co. KGDüsseldorf	Power company	11.9			
	welvit New Energy GmbHDüsseldorf	Power company	0.2			
	welvit Solar Espana GmbHDüsseldorf	Power company	100.0			
	welvit Solar Italia s.r.l.Bozen	Power company	100.0			
	Solarpark 1000 Jahre Fürth GmbH & Co. KGDüsseldorf	Power company	100.0			
		Power company	0.9			

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

Parent Company	Subsidiary Company	Company Profile	% Shares Owned	Federal ID Number	NAIC Company Code	State of Domicile
welivit New Energy GmbH	welivit Solarfonds GmbH & Co. KGDüsseldorf	Power company	0.0			
	MR Solar GmbH & Co. KGDüsseldorf	Power company	0.0			
	Solarfonds Götteleborn 2 GmbH & Co. KGDüsseldorf	Power company	0.0			
	WNE Solarfonds Süddeutschland 2 GmbH & Co. KGDüsseldorf	Power company	0.0			
	KQV Solarpark Franken 1 GmbH & Co. KGDüsseldorf	Power company	0.0			
	wse Solarpark Spanien 1 GmbH & Co. KGDüsseldorf	Power company	0.5			
	Solarpark 1000 Jahre Fürth GmbH & Co. KGDüsseldorf	Power company	0.0			
	m:solarPOWER GmbH & Co. KGDüsseldorf	Power company	0.0			
	welivit TOP SOLAR GmbH & Co. KGDüsseldorf	Power company	0.0			
	wse Solarpark Spanien 1 GmbH & Co. KGDüsseldorf	Power company	0.0			
welivit Solar España GmbH	welivit Solarfonds S.a.s. di welivit Solar Italia S.r.l.Bozen	Power company	0.0			
welivit Solar Italia s.r.l.	MR Solar S.a.s. di welivit Solar Italia S.r.l.Bozen	Power company	0.0			
	m:editerran Power S.a.s. di welivit Solar Italia S.r.l.Bozen	Power company	0.0			
welivit Solarfonds GmbH & Co. KG	welivit Solarfonds S.a.s. di welivit Solar Italia S.r.l.Bozen	Power company	100.0			
wse Solarpark Spanien 1 GmbH & Co. KG	Zumcasba 1001 S.L.Valencia	Power company	100.0			
	Zucarrobiso 2002 S.L.Valencia	Power company	100.0			
	Zucampobi 3003 S.L.Valencia	Power company	100.0			
	Zuncabu 4004 S.L.Valencia	Power company	100.0			
	Zumbicobi 5005 S.L.Valencia	Power company	100.0			
	Zacuba 6006 S.L.Valencia	Power company	100.0			
	Zucobaco 7007 S.L.Valencia	Power company	100.0			
	Zapacubi 8008 S.L.Valencia	Power company	100.0			
	Zuncolubo 9009 S.L.Valencia	Power company	100.0			
	Zarzucolumbu 100010 S.L.Valencia	Power company	100.0			
	Zacobu 110011 S.L.Valencia	Power company	100.0			
	Zafacesbe 120012 S.L.Valencia	Power company	100.0			
	Zucaelo 130013 S.L.Valencia	Power company	100.0			
	Zicobucar 140014 S.L.Valencia	Power company	100.0			
	Zacubacon 150015 S.L.Valencia	Power company	100.0			
	Badozoc 1001 S.L.Valencia	Power company	100.0			
	Guanzu 2002 S.L.Valencia	Power company	100.0			
	Zulazor 3003 S.L.Valencia	Power company	100.0			
	Zetaza 4004 S.L.Valencia	Power company	100.0			
	Callopio 5005 S.L.Valencia	Power company	100.0			
	Bobasbe 6006 S.L.Valencia	Power company	100.0			
	Bqueda 7007 S.L.Valencia	Power company	100.0			
	Botedazo 8008 S.L.Valencia	Power company	100.0			
	Camicihu 9009 S.L.Valencia	Power company	100.0			
	Cotatrillo 100010 S.L.Valencia	Power company	100.0			
	Orrazipo 110011 S.L.Valencia	Power company	100.0			
	Nerruze 120012 S.L.Valencia	Power company	100.0			
	Aridabira 130013 S.L.Valencia	Power company	100.0			
	Gamaponti 140014 S.L.Valencia	Power company	100.0			
	Aleama 150015 S.L.Valencia	Power company	100.0			
	Etoblete 160016 S.L.Valencia	Power company	100.0			
	Naretoblera 170017 S.L.Valencia	Power company	100.0			
	Tillobesta 180018 S.L.Valencia	Power company	100.0			
	Caracuel Solar Catorce S.L.Valencia	Power company	100.0			
	Caracuel Solar Cinco S.L.Valencia	Power company	100.0			
	Caracuel Solar Cuatro S.L.Valencia	Power company	100.0			
	Caracuel Solar Dieciocho S.L.Valencia	Power company	100.0			
	Caracuel Solar Dicisels S.L.Valencia	Power company	100.0			
	Caracuel Solar Dicisiete S.L.Valencia	Power company	100.0			
	Caracuel Solar Diez S.L.Valencia	Power company	100.0			
	Caracuel Solar Doce S.L.Valencia	Power company	100.0			
	Caracuel Solar Dos S.L.Valencia	Power company	100.0			
	Caracuel Solar Nueva S.L.Valencia	Power company	100.0			
	Caracuel Solar Ocho S.L.Valencia	Power company	100.0			
	Caracuel Solar Once S.L.Valencia	Power company	100.0			
	Caracuel Solar Quince S.L.Valencia	Power company	100.0			
	Caracuel Solar Seis S.L.Valencia	Power company	100.0			
	Caracuel Solar Siete S.L.Valencia	Power company	100.0			
	Caracuel Solar Trece S.L.Valencia	Power company	100.0			
	Caracuel Solar Tres S.L.Valencia	Power company	100.0			
	Caracuel Solar Uno S.L.Valencia	Power company	100.0			

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE American Modern Home Insurance Co.  
**OVERFLOW PAGE FOR WRITE-INS**

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
2504. Deposits in Pools & Associations .....	9,190	0	9,190	9,138
2597. Summary of remaining write-ins for Line 25 from overflow page	9,190	0	9,190	9,138

Additional Write-ins for Statement of Income Line 14

	1 Current Year	2 Prior Year
1404. Reduction to cancellation reserves .....	0	(923,356)
1497. Summary of remaining write-ins for Line 14 from overflow page	0	(923,356)