

ANNUAL STATEMENT

OF THE

OHIO FAIR PLAN
UNDERWRITING ASSOCIATION

of **COLUMBUS**

STATE OF **OHIO**

TO THE

Insurance Department

OF THE

STATE OF OHIO

FOR THE YEAR ENDED

December 31, 2023

PROPERTY AND CASUALTY

2023

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)	16,185,039		16,185,039	14,689,041
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)				
4.2 Properties held for the production of income (less \$ 0 encumbrances)				
4.3 Properties held for sale (less \$ 0 encumbrances)				
5. Cash (\$ 2,227,057, Schedule E - Part 1), cash equivalents (\$ 812,199, Schedule E - Part 2), and short-term investments (\$ 4,783,604, Schedule DA)	7,822,860		7,822,860	9,148,332
6. Contract loans (including \$ 0 premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivables for securities				
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	24,007,899		24,007,899	23,837,373
13. Title plants less \$ 0 charged off (for Title insurers only)	112,837		112,837	58,510
14. Investment income due and accrued				
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	584,179	4,634	579,545	238,501
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums)	1,588,116	17,334	1,570,782	1,257,940
15.3 Accrued retrospective premiums (\$ 0) and contracts subject to redetermination (\$ 0)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers				
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset				
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	55,776	55,776		
21. Furniture and equipment, including health care delivery assets (\$ 0)	225,469	225,469		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates				
24. Health care (\$ 0) and other amounts receivable				
25. Aggregate write-ins for other-than-invested assets	54,303		54,303	55,691
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	26,628,579	303,213	26,325,366	25,448,015
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	26,628,579	303,213	26,325,366	25,448,015

DETAILS OF WRITE-IN LINES				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	NONE			
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)				
2501. Pension Prepaid Benefit Cost	2,210,842	2,210,842		
2502. Accounts Receivable - MSI	54,303		54,303	55,691
2503. Prepaid Salary & Benefits Cost				
2598. Summary of remaining write-ins for Line 25 from overflow page	(2,210,842)	(2,210,842)		
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	54,303		54,303	55,691

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	1,485,609	1,709,868
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)		
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	405,620	420,645
4. Commissions payable, contingent commissions and other similar charges		
5. Other expenses (excluding taxes, licenses and fees)	268,924	244,905
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	27,173	19,170
7.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))		
7.2 Net deferred tax liability		
8. Borrowed money \$ 0 and interest thereon \$ 0		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 0 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)	7,249,130	5,825,189
10. Advance premium	238,437	281,830
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)		
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)		
14. Amounts withheld or retained by company for account of others		
15. Remittances and items not allocated		
16. Provision for reinsurance (including \$ 0 certified) (Schedule F, Part 3 Column 78)		
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates		
20. Derivatives		
21. Payable for securities		
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ 0 and interest thereon \$ 0	16,953,686	17,549,396
25. Aggregate write-ins for liabilities	26,628,579	26,051,003
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	26,628,579	26,051,003
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	26,628,579	26,051,003
29. Aggregate write-ins for special surplus funds		
30. Common capital stock		
31. Preferred capital stock		
32. Aggregate write-ins for other-than-special surplus funds		
33. Surplus notes		
34. Gross paid in and contributed surplus		
35. Unassigned funds (surplus)	(303,213)	(602,988)
36. Less treasury stock, at cost:		
36.1 0 shares common (value included in Line 30 \$ 0)		
36.2 0 shares preferred (value included in Line 31 \$ 0)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	(303,213)	(602,988)
38. Totals (Page 2, Line 28, Col. 3)	26,325,366	25,448,015

DETAILS OF WRITE-IN LINES		
2501. Earned But Unpaid Distributions - Member Co	14,259,785	15,404,631
2502. Post Retirement Benefits	1,942,336	1,848,387
2503. Pension Liability	417,980	
2598. Summary of remaining write-ins for Line 25 from overflow page	333,585	296,378
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	16,953,686	17,549,396
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page	NONE	
2999. Totals (Lines 2901 through 2903 plus 2998) (Line 29 above)		
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page	NONE	
3299. Totals (Lines 3201 through 3203 plus 3298) (Line 32 above)		

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4)	11,823,006	10,999,882
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	6,301,749	4,862,032
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	2,118,930	2,037,779
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	5,277,339	3,780,384
5. Aggregate write-ins for underwriting deductions		
6. Total underwriting deductions (Lines 2 through 5)	13,698,018	10,680,195
7. Net income of protected cells		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(1,875,012)	319,687
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	672,090	227,812
10. Net realized capital gains (losses) less capital gains tax of \$ 0 (Exhibit of Capital Gains (Losses))		(296)
11. Net investment gain (loss) (Lines 9 + 10)	672,090	227,516
OTHER INCOME		
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ 0 amount charged off \$ 0)		
13. Finance and service charges not included in premiums	46,992	49,053
14. Aggregate write-ins for miscellaneous income	1,155,930	(596,256)
15. Total other income (Lines 12 through 14)	1,202,922	(547,203)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)		
17. Dividends to policyholders		
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)		
19. Federal and foreign income taxes incurred		
20. Net income (Line 18 minus Line 19) (to Line 22)		
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	(602,988)	(696,576)
22. Net income (from Line 20)		
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 0		
25. Change in net unrealized foreign exchange capital gain (loss)		
26. Change in net deferred income tax		
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	299,775	93,588
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)		
29. Change in surplus notes		
30. Surplus (contributed to) withdrawn from protected cells		
31. Cumulative effect of changes in accounting principles		
32. Capital changes:		
32.1 Paid in		
32.2 Transferred from surplus (Stock Dividend)		
32.3 Transferred to surplus		
33. Surplus adjustments:		
33.1 Paid in		
33.2 Transferred to capital (Stock Dividend)		
33.3 Transferred from capital		
34. Net remittances from or (to) Home Office		
35. Dividends to stockholders		
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)		
37. Aggregate write-ins for gains and losses in surplus		
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	299,775	93,588
39. Surplus as regards policyholders, December 31 current year (Lines 21 plus Line 38) (Page 3, Line 37)	(303,213)	(602,988)

DETAILS OF WRITE-IN LINES		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 05 from overflow page	NONE	
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)		
1401. Net effect of change in EBUB	1,144,846	(628,838)
1402. MSI Adjustment Services	11,084	32,582
1403. Miscellaneous Income		
1498. Summary of remaining write-ins for Line 14 from overflow page		
1499. Totals (Lines 1401 through 1403 plus 1498) (Line 14 above)	1,155,930	(596,256)
3701.		
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page	NONE	
3799. Totals (Lines 3701 through 3703 plus 3798) (Line 37 above)		

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	12,538,682	10,981,502
2. Net investment income	606,146	245,968
3. Miscellaneous income	58,076	81,638
4. Total (Lines 1 through 3)	13,202,904	11,309,108
5. Benefit and loss related payments	6,526,008	4,876,667
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	7,379,272	5,790,632
7. Commissions, expenses paid and aggregate write-ins for deductions		
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ 0 tax on capital gains (losses)		
10. Total (Lines 5 through 9)	13,905,280	10,667,299
11. Net cash from operations (Line 4 minus Line 10)	(702,376)	641,809
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	7,245,000	1,875,000
12.2 Stocks		
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds		
12.8 Total investment proceeds (Lines 12.1 to 12.7)	7,245,000	1,875,000
13. Cost of investments acquired (long-term only):		
13.1 Bonds	8,729,379	3,707,405
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)	8,729,379	3,707,405
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(1,484,379)	(1,832,405)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	861,285	(305,726)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	861,285	(305,726)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(1,325,470)	(1,496,322)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	9,148,332	10,644,654
19.2 End of year (Line 18 plus Line 19.1)	7,822,862	9,148,332

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

20.0001		
20.0002		
20.0003		

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	2,439,101	1,124,753	1,318,915	2,244,939
2.1 Allied lines	1,122,198	512,659	601,829	1,033,028
2.2 Multiple peril crop				
2.3 Federal Flood				
2.4 Private Crop				
2.5 Private flood				
3. Farmowners multiple peril				
4. Homeowners multiple peril	9,671,724	4,180,653	5,321,406	8,530,971
5.1 Commercial multiple peril (non-liability portion)				
5.2 Commercial multiple peril (liability portion)				
6. Mortgage guaranty				
8. Ocean marine				
9. Inland marine				
10. Financial guaranty				
11.1 Medical professional liability—occurrence				
11.2 Medical professional liability—claims-made				
12. Earthquake				
13.1 Comprehensive (hospital and medical) individual				
13.2 Comprehensive (hospital and medical) group				
14. Credit accident and health (group and individual)				
15.1 Vision Only				
15.2 Dental Only				
15.3 Disability Income				
15.4 Medical supplement				
15.5 Medicaid Title XIX				
15.6 Medicaid Title XVIII				
15.7 Long-Term Care				
15.8 Federal employees health benefits plan				
15.9 Other health				
16. Workers compensation				
17.1 Other liability—occurrence	13,312	6,663	6,637	13,338
17.2 Other liability—claims-made				
17.3 Excess workers' compensation				
18.1 Products liability—occurrence				
18.2 Products liability—claims-made				
19.1 Private passenger auto no-fault (personal injury protection)				
19.2 Other private passenger auto liability				
19.3 Commercial auto no-fault (personal injury protection)				
19.4 Other commercial auto liability				
21.1 Private passenger auto physical damage				
21.2 Commercial auto physical damage				
22. Aircraft (all perils)				
23. Fidelity				
24. Surety				
26. Burglary and theft	612	461	343	730
27. Boiler and machinery				
28. Credit				
29. International				
30. Warranty				
31. Reinsurance-nonproportional assumed property				
32. Reinsurance-nonproportional assumed liability				
33. Reinsurance-nonproportional assumed financial lines				
34. Aggregate write-ins for other lines of business				
35. TOTALS	13,246,947	5,825,189	7,249,130	11,823,006

DETAILS OF WRITE-IN LINES				
3401.				
3402.				
3403.				
3498. Sum of remaining write-ins for Line 34 from overflow page		NONE		
3499. Totals (Lines 3401 through 3403 plus 3498 (Line 34 above))				

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A – RECAPITULATION OF ALL PREMIUMS

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire	1,318,915				1,318,915
2.1 Allied lines	601,829				601,829
2.2 Multiple peril crop					
2.3 Federal Flood					
2.4 Private crop					
2.5 Private flood					
3. Farmowners multiple peril					
4. Homeowners multiple peril	5,321,406				5,321,406
5.1 Commercial multiple peril (non-liability portion)					
5.2 Commercial multiple peril (liability portion)					
6. Mortgage Guarantee					
8. Ocean marine					
9. Inland marine					
10. Financial guaranty					
11.1 Medical professional liability—occurrence					
11.2 Medical professional liability—claims-made					
12. Earthquake					
13.1 Comprehensive (hospital and medical) individual					
13.2 Comprehensive (hospital and medical) group					
14. Credit accident and health (group and individual)					
15.1 Vision only					
15.2 Dental only					
15.3 Disability income					
15.4 Medicare Supplement					
15.5 Medicaid title XIX					
15.6 Medicaid title XVIII					
15.7 Long Term Care					
15.8 Federal Employees health benefits plans					
15.9 Other health					
16. Workers' compensation					
17.1 Other liability—occurrence	6,637				6,637
17.2 Other liability—claims-made					
17.3 Excess workers' compensation					
18.1 Products liability—occurrence					
18.2 Products liability—claims-made					
19.1 Private passenger auto no-fault (personal injury protection)					
19.2 Other private passenger auto liability					
19.3 Commercial auto no-fault (personal injury protection)					
19.4 Other commercial auto liability					
21.1 Private passenger auto physical damage					
21.2 Commercial auto physical damage					
22. Aircraft (all perils)					
23. Fidelity					
24. Surety					
26. Burglary and theft	343				343
27. Boiler and machinery					
28. Credit					
29. International					
30. Warranty					
31. Reinsurance-nonproportional assumed property					
32. Reinsurance-nonproportional assumed liability					
33. Reinsurance-nonproportional assumed financial lines					
34. Aggregate write-ins for other lines of business					
35. TOTALS	7,249,130				7,249,130
36. Accrued retrospective premiums based on experience					
37. Earned but unbilled premiums					
38. Balance (Sum of Lines 35 through 37)					7,249,130

DETAILS OF WRITE-IN LINES					
3401.					
3402.					
3403.					
3498. Sum of remaining write-ins for Line 19.3 from overflow page					
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)					

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

NONE

UNDERWRITING AND INVESTMENT EXHIBIT**PART 1B – PREMIUMS WRITTEN**

Line of Business	1 Direct Business (a)	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	2,439,101					2,439,101
2.1 Allied lines	1,122,198					1,122,198
2.2 Multiple peril crop						
2.3 Federal Flood						
2.4 Private Crop						
2.5 Private flood						
3. Farmowners multiple peril						
4. Homeowners multiple peril	9,671,724					9,671,724
5.1 Commercial multiple peril (non-liability portion)						
5.2 Commercial multiple peril (liability portion)						
6. Mortgage guaranty						
8. Ocean marine						
9. Inland marine						
10. Financial guaranty						
11.1 Medical professional liability—occurrence						
11.2 Medical professional liability—claims-made						
12. Earthquake						
13.1 Comprehensive (hospital and medical) individual						
13.2 Comprehensive (hospital and medical)group						
14. Credit accident and health (group and individual)						
15.1 Vision Only						
15.2 Dental Only						
15.3 Disability Income						
15.4 Medical supplement						
15.5 Medicaid Title XIX						
15.6 Medicaid Title XVIII						
15.7 Long-Term Care						
15.8 Federal employees health benefits plan						
15.9 Other health						
16. Workers compensation						
17.1 Other liability—occurrence	13,312					13,312
17.2 Other liability—claims-made						
17.3 Excess workers' compensation						
18.1 Products liability—occurrence						
18.2 Products liability—claims-made						
19.1 Private passenger auto no-fault (personal injury protection)						
19.2 Other private passenger auto liability						
19.3 Commercial auto no-fault (personal injury protection)						
19.4 Other commercial auto liability						
21.1 Private passenger auto physical damage						
21.2 Commercial auto physical damage						
22. Aircraft (all perils)						
23. Fidelity						
24. Surety						
26. Burglary and theft	612					612
27. Boiler and machinery						
28. Credit						
29. International						
30. Warranty						
31. Reinsurance-nonproportional assumed property	X X X					
32. Reinsurance-nonproportional assumed liability	X X X					
33. Reinsurance-nonproportional assumed financial lines	X X X					
34. Aggregate write-ins for other lines of business						
35. TOTALS	13,246,947					13,246,947

DETAILS OF WRITE-IN LINES						
3401.						
3402.						
3403.						
3498. Sum of remaining write-ins for Line 34 from overflow page						
3499. Totals (Lines 3401 through 3403 plus 3498 (Line 34 above)						

NONE

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

If yes: 1. The amount of such installment premiums \$

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

UNDERWRITING AND INVESTMENT EXHIBIT
PART 2 – LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire	1,322,593			1,322,593			227,500	1,152,093
2.1 Allied lines	456,586			456,586		57,000 40,000	38,000	458,586
2.2 Multiple peril crop								
2.3 Federal flood								
2.4 Private crop								
2.5 Private flood								
3. Farmowners multiple peril								
4. Homeowners multiple peril								
5.1 Commercial multiple peril (non-liability portion)								
5.2 Commercial multiple peril (liability portion)								
6. Mortgage guaranty								
8. Ocean marine								
9. Inland marine								
10. Financial guaranty								
11.1 Medical professional liability—occurrence								
11.2 Medical professional liability—claims-made								
12. Earthquake								
13.1 Comprehensive (hospital and medical)individual								
13.2 Comprehensive (hospital and medical)group								
14. Credit accident and health (group and individual)								
15.1 Vision only								
15.2 Dental only								
15.3 Disability income								
15.4 Medicare supplement								
15.5 Medicaid Title XIX								
15.6 Medicaid Title XIX								
15.7 Long Term care								
15.8 Federal Employees health benefits plan								
15.9 Other health								
16. Workers' compensation								
17.1 Other liability—occurrence						5,000	5,000	
17.2 Other liability—claims-made								
17.3 Excess workers' compensation								
18.1 Products liability—occurrence								
18.2 Products liability—claims-made								
19.1 Private passenger auto no-fault(personal injury protection)								
19.2 Other private passenger liability								
19.3 Commercial auto no-fault (personal injury protection)								
19.4 Other commercial auto liability								
21.1 Private passenger auto physical damage								
21.2 Commercial auto physical damage								
22. Aircraft (all perils)								
23. Fidelity								
24. Surety								
26. Burglary and theft	4,768			4,768		1,000	1,000	4,768
27. Boiler and machinery								
28. Credit								
29. International								
30. Warranty								
31. Reinsurance-nonproportional assumed property	XXX							
32. Reinsurance-nonproportional assumed liability	XXX							
33. Reinsurance-nonproportional assumed financial lines	XXX							
34. Aggregate write-ins for other lines of business								
35. TOTALS	6,526,008			6,526,008		1,485,609	1,709,868	6,301,749
DETAILS OF WRITE-IN LINES								53,301
3401.								
3402.								
3403.								
3498. Sum of remaining write-ins for Line 34 from overflow page								
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)								

UNDERWRITING AND INVESTMENT EXHIBIT
PART 2A – UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Net Unpaid Loss Adjustment Expenses
	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								57,000	50,000
2.1 Allied lines	12,000			12,000	28,000				40,000
2.2 Multiple peril crop									16,880
2.3 Federal flood									
2.4 Private crop									
2.5 Private flood									
3. Farmowners multiple peril									
4. Homeowners multiple peril	1,158,609			1,158,609	224,000				1,382,609
5.1 Commercial multiple peril (non-liability portion)									337,665
5.2 Commercial multiple peril (liability portion)									
6. Mortgage guaranty									
8. Ocean marine									
9. Inland marine									
10. Financial guaranty									
11.1 Medical professional liability—occurrence									
11.2 Medical professional liability—claims-made									
12. Earthquake									
13.1 Comprehensive (hospital and medical)individual								(a)	
13.2 Comprehensive (hospital and medical)group								(a)	
14. Credit accident and health (group and individual)									
15.1 Vision only								(a)	
15.2 Dental only								(a)	
15.3 Disability income								(a)	
15.4 Medicare supplement								(a)	
15.5 Medicaid Title XIX								(a)	
15.6 Medicaid Title XIVIII								(a)	
15.7 Long Term care								(a)	
15.8 Federal Employees health benefits plan								(a)	
15.9 Other health								(a)	
16. Workers' compensation									

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A – UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Net Unpaid Loss Adjustment Expenses
	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		
17.1 Other liability—occurrence									
17.2 Other liability—claims-made									
17.3 Excess workers' compensation									
18.1 Products liability—occurrence									
18.2 Products liability—claims-made									
19.1 Private passenger auto no-fault(personal injury protection)									
19.2 Other private passenger liability									
19.3 Commercial auto no-fault (personal injury protection)									
19.4 Other commercial auto liability									
21.1 Private passenger auto physical damage									
21.2 Commercial auto physical damage									
22. Aircraft (all perils)									
23. Fidelity									
24. Surety									
26. Burglary and theft									
27. Boiler and machinery									
28. Credit									
29. International									
30. Warranty									
31. Reinsurance-nonproportional assumed property	XXX								
32. Reinsurance-nonproportional assumed liability	XXX								
33. Reinsurance-nonproportional assumed financial lines	XXX								
34. Aggregate write-ins for other lines of business									
35. TOTALS	1,170,609			1,170,609	315,000			1,485,609	405,620

DETAILS OF WRITE-IN LINES									
3401.									
3402.									
3403.									
3498. Sum of remaining write-ins for Line 34 from overflow page									
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)									

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

NONE

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	437,807			437,807
1.2 Reinsurance assumed				
1.3 Reinsurance ceded				
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	437,807			437,807
2. Commission and brokerage:				
2.1 Direct, excluding contingent		1,447,608		1,447,608
2.2 Reinsurance assumed, excluding contingent				
2.3 Reinsurance ceded, excluding contingent				
2.4 Contingent—direct				
2.5 Contingent—reinsurance assumed				
2.6 Contingent—reinsurance ceded				
2.7 Policy and membership fees				
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		1,447,608		1,447,608
3. Allowances to manager and agents				
4. Advertising		9,132		9,132
5. Boards, bureaus and associations	46,692	55,161		101,853
6. Surveys and underwriting reports		144,598		144,598
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries	874,161	1,394,307		2,268,468
8.2 Payroll taxes	59,608	95,078		154,686
9. Employee relations and welfare	343,467	1,401,378		1,744,845
10. Insurance	11,441	18,247		29,688
11. Directors' fees				
12. Travel and travel items	18,756	11,653		30,409
13. Rent and rent items	34,724	55,378		90,102
14. Equipment	22,987	36,238		59,225
15. Cost or depreciation of EDP equipment and software	78,147	107,580		185,727
16. Printing and stationery	10,912	17,137		28,049
17. Postage, telephone and telegraph, exchange and express	35,218	52,532		87,750
18. Legal and auditing	47,474	75,836		123,310
19. Totals (Lines 3 to 18)	1,583,587	3,474,255		5,057,842
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ 0		47,597		47,597
20.2 Insurance department licenses and fees		13,000		13,000
20.3 Gross guaranty association assessments				
20.4 All other (excluding federal and foreign income and real estate)				
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		60,597		60,597
21. Real estate expenses				
22. Real estate taxes				
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	97,536	294,879	15,394	407,809
25. Total expenses incurred	2,118,930	5,277,339	15,394	(a) 7,411,663
26. Less unpaid expenses—current year	405,620	250,038		655,658
27. Add unpaid expenses—prior year	420,645	227,025		647,670
28. Amounts receivable relating to uninsured plans, prior year				
29. Amounts receivable relating to uninsured plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	2,133,955	5,254,326	15,394	7,403,675

DETAILS OF WRITE-IN LINES				
2401. Data Processing	97,536	155,636		253,172
2402. Bank Charges (acct 41001)		139,243		154,637
2403.				
2498. Sum of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	97,536	294,879	15,394	407,809

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

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 190,226	218,981
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 165,677	191,365
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)		
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d)	
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 277,251	277,138
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income		
10. Total gross investment income	633,154	687,484
11. Investment expenses	(g) 15,394	
12. Investment taxes, licenses and fees, excluding federal income taxes	(g)	
13. Interest expense	(h)	
14. Depreciation on real estate and other invested assets	(i)	
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		15,394
17. Net investment income (Line 10 minus Line 16)		672,090

DETAILS OF WRITE-IN LINES		
0901.		
0902.		
0903.		
0998. Summary of remaining write-ins for Line 09 from overflow page	NONE	
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)		
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page	NONE	
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)		

(a) Includes \$ 52,620 accrual of discount less \$ 41,004 amortization of premium and less \$ 51,082 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 \$ 201,496 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
 (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
 (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
 (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
 (i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

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

DETAILS OF WRITE-IN LINES					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 09 from overflow page	NONE				
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)					

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3
			Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	4,634	3,851	(783)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	17,334	7,131	(10,203)
15.3 Accrued retrospective premiums and contracts subject to redetermination			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset			
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software	55,776	110,127	54,351
21. Furniture and equipment, including health care delivery assets	225,469	238,221	12,752
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other-than-invested assets		243,658	243,658
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	303,213	602,988	299,775
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	303,213	602,988	299,775

DETAILS OF WRITE-IN LINES			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	NONE		
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)			
2501. Pension Prepaid Benefit Cost	2,210,842	2,418,464	207,622
2502. Accounts Receivable - MSI			
2503. Prepaid Salary & Benefits Cost			
2598. Summary of remaining write-ins for Line 25 from overflow page	(2,210,842)	(2,174,806)	36,036
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)		243,658	243,658

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The financial statements of the Ohio FAIR Plan Underwriting Association are presented on a basis of accounting practices prescribed or permitted by the Ohio Department of Insurance, which is in accordance with the NAIC Accounting Practices and Procedures manual.

NET INCOME	State of Domicile	2023		2022
		Ohio	0	0
(1) Ohio FAIR Plan state basis (Pg 4, Ln 20, Col 1&2)	\$ Ohio		0	0
(2) State Prescribed Practice that are an increase/ (decrease) from NAIC SAP	\$ Ohio		0	0
(3) State Permitted Practice that are an increase/ (decrease) from NAIC SAP	\$ Ohio		0	0
(4) NAIC SAP (1-2-3=4)	\$ Ohio		0	0

SURPLUS

SURPLUS	State of Domicile	2023		2022
		Ohio	(303,213)	(602,988)
(5) Ohio FAIR Plan state basis (Pg 3, Ln 37, Col 1&2)	\$ Ohio		0	0
(6) State Prescribed Practice that are an increase/ (decrease) from NAIC SAP	\$ Ohio		0	0
(7) State Permitted Practice that are an increase/ (decrease) from NAIC SAP	\$ Ohio		0	0
(8) NAIC SAP (5-6-7=8)	\$ Ohio		(303,213)	(602,988)

B. Uses of Estimate in the Preparation of the Financial Statements

The preparation of financial statement in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amount of assets and liabilities. It also requires disclosures 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 differ from those estimates.

C. Accounting Policy

Premiums are earned over the terms of the related insurance policies. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata methods for direct business.

Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred.

In addition, the company uses the following accounting policies:

- (1) Short-term investments are stated at amortized value using the interest method.
- (2) Bond investments are stated at amortized value using the interest method.
- (3-10) Not applicable
- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liabilities are continually reviewed and any adjustments are reflected in the period determined.
- (12) Not applicable
- (13) Not applicable

Ohio FAIR Plan Underwriting Association is contracted with the Ohio Mine Subsidence Governing Board for administrative and claim services for the Ohio Mine Subsidence Insurance program. Ohio FAIR Plan personnel are trained to handle mine subsidence claims and necessary administrative duties, however, there are no liabilities incurred by Ohio FAIR Plan as a part of this contract. All funding for the program is handled by the Treasurer of State.

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.

2. Accounting Changes and Corrections of Errors

- A. No material changes or correction of errors were found during the preparation of the current year's financial statement.
- B. The Company prepares its statutory financial statements in conformity with accounting practices prescribed or permitted by the State of OHIO. Effective January 1, 2001, the State of OHIO required that insurance companies domiciled in the State of OHIO prepare their statutory basis financial statements in accordance with the *NAIC Accounting Practices and Procedures Manual* subject to any deviations prescribed or permitted by the State of OHIO insurance commissioner.

3. Business Combinations and Goodwill

Not applicable

4. Discontinued Operations

Not applicable

5. Investments

- A. Mortgage Loans, including Mezzanine Real Estate Loans
Not applicable

- B. Debt Restructuring
Not applicable

NOTES TO FINANCIAL STATEMENTS

- C. Reverse Mortgages
Not applicable
- D. Loan-Backed Securities
Not applicable
- E. Dollar Repurchase Agreements and/or Securities Lending Transactions
Not applicable
- F. Repurchase Agreements Transactions Accounted for as Secured Borrowing
Not applicable
- G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing
Not applicable
- H. Repurchase Agreements Transactions Accounted for as a Sale
Not applicable
- I. Reverse Repurchase Agreements Transactions Accounted for as a Sale
Not applicable
- J. Real Estate
Not applicable
- K. Low-Income Housing Tax Credits (LIHTC)
Not applicable
- L. Restricted Assets
Not applicable
- M. Working Capital Finance Investments
Not applicable
- N. Offsetting and Netting of Assets and Liabilities
Not applicable
- O. 5GI Securities
Not applicable
- P. Short Sales
Not applicable
- Q. Prepayment Penalty and Acceleration Fees

	General Account	Protected Cell
1. Number of CUSIP's	-	1
2. Aggregate Amount of Investment Income	\$ -	530

6. Joint Ventures, Partnerships and Limited Liability Companies

Not applicable

7. Investment Income

- A. The Company does not admit investment income due and accrued if amounts are over 90 days past due.
- B. Not applicable
- C. The gross, nonadmitted and admitted amounts for interest income due and accrued.

Interest Income Due and Accrued	Amount
1. Gross	\$ 112,837
2. Nonadmitted	0
3. Admitted	\$ 112,837

- D. The aggregate deferred Interest

Aggregate Deferred Interest	Amount
	0

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

Cumulative amounts of PIK interest included in the current principal balance	Amount
	0

8. Derivative Instruments

Not applicable

9. Income Taxes

The Company is treated as a partnership for federal income tax purposes. As such, federal income taxes, if any, are payable by member insurance companies, and a provision for federal income tax is not reflected in the accompanying financial statements.

NOTES TO FINANCIAL STATEMENTS

10. Information Concerning Parent, Subsidiaries and Affiliates

Not applicable

11. Debt

A. Capital Notes

Not applicable

B. All Other Debt

Not applicable

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

A. Defined Benefit Plans

The Company sponsors a non-contributory defined benefit pension plan covering its employees. As of December 31, 2023, the Company accrued in accordance with the actuarially determined amounts with an offset to the pension cost accrual for the incremental asset amortization.

A summary of assets, obligations and assumptions of the Pension and Other Postretirement Benefits Plans are as follows at December 31, 2023 and 2022:

	Overfunded		Underfunded	
	2023	2022	2023	2022
(1) Change in Benefit Obligation:				
a. Pension Benefits				
1. Benefit obligation at beginning of year	\$		12,286,418	16,506,817
2. Service Cost	\$		268,762	385,667
3. Interest Cost	\$		719,775	545,245
4. Contribution by plan participants	\$			
5. Actuarial (gain) loss	\$		1,483,228	(4,367,138)
6. Foreign currency exchange rate changes	\$			
7. Benefits paid	\$		(757,083)	(784,173)
8. Plan amendments	\$			
9. Business combinations, etc.	\$			
10. Benefit obligation at end of year	\$	-	14,001,100	12,286,418
b. Postretirement Benefits				
1. Benefit obligation at beginning of year	\$		1,848,387	2,316,159
2. Service Cost	\$		35,849	44,156
3. Interest Cost	\$		97,125	70,060
4. Contribution by plan participants	\$			
5. Actuarial (gain) loss	\$		92,005	(444,705)
6. Foreign currency exchange rate changes	\$			
7. Benefits paid	\$		(131,030)	(137,283)
8. Plan amendments	\$			
9. Business combinations, etc.	\$			
10. Benefit obligation at end of year	\$	-	1,942,336	1,848,387
c. Special or Contractual Benefits Per SSAP No. 11				
1. Benefit obligation at beginning of year	\$			
2. Service Cost	\$			
3. Interest Cost	\$			
4. Contribution by plan participants	\$			
5. Actuarial (gain) loss	\$			
6. Foreign currency exchange rate changes	\$			
7. Benefits paid	\$			
8. Plan amendments	\$			
9. Business combinations, etc.	\$			
10. Benefit obligation at end of year	\$	-	-	-

	Pension Benefits		Postretirement Benefits		Special or Contractual Benefits Per SSAP No. 11	
	2023	2022	2023	2022	2023	2022
(2) Change in Plan Assets:						
a. Fair value of plan assets beginning of year	\$ 12,530,076	16,767,085				
b. Actual return on plan assets	\$ 1,492,127	(3,770,836)				
c. Foreign currency exchange rate changes	\$					
d. Reporting entity contribution	\$ 318,000	318,000	131,030	137,283		
e. Plan participants contributions	\$					
f. Benefits paid	\$ (757,083)	(784,173)	(131,030)	(137,283)		
g. Business combinations - etc.	\$					
h. Fair value of plan assets end of year	\$ 13,583,120	12,530,076	-	-	-	-

NOTES TO FINANCIAL STATEMENTS

(3) Funded status:

- a. Components
 - 1. Prepaid benefit costs
 - 2. Overfunded plan assets
 - 3. Accrued benefit costs
 - 4. Liability for pension benefits
- b. Assets and liabilities recognized
 - 1. Assets (nonadmitted)
 - 2. Liabilities recognized
- c. Unrecognized liabilities

Pension Benefits		Postretirement Benefits	
2023	2022	2023	2022
\$		\$	
2,210,842	2,418,464	1,942,336	1,848,387
(2,628,822)	(2,174,806)		
\$		\$	
(417,980)	243,658	1,942,336	1,848,387
\$		\$	

(4) Components of net periodic benefit cost:

- a. Service cost
- b. Interest cost
- c. Expected return on plan assets
- d. Transition asset or obligation
- e. Gains and losses
- f. Prior service cost or credit
- g. Gain or loss recognized due to a settlement or curtailment
- h. Total net periodic benefit cost

Pension Benefits		Postretirement Benefits		Special or Contractual Benefits Per SSAP No. 11	
2023	2022	2023	2022	Absence Benefits	2023
\$		\$		\$	
268,762	385,667	35,849	44,156		
719,775	545,245	97,125	70,060		
(640,812)	(739,503)				
\$		\$		\$	
159,024	102,091	8,226	48,594		
18,873	18,873	(12,066)	(101,690)		
\$					
525,622	312,373	129,134	61,120	-	-

(5) Amounts in unassigned funds (surplus) recognized as components of net periodic benefit cost:

- a. Items not yet recognized as a component of net period cost - prior year
- b. Net transition asset or obligation recognized
- c. Net prior service cost or credit arising dur....
- d. Net prior service cost of credit recognized
- e. Net gain and loss arising during the period
- f. Net gain and loss recognized
- g. Items not yet recognized as a component of net period cost - current year

Pension Benefits		Postretirement Benefits	
2023	2022	2023	2022
\$		\$	
\$		\$	
\$		\$	
\$		\$	
\$		\$	
\$		\$	
\$		\$	

(6) Amounts in unassigned funds (surplus) that have not yet been recognized as components of net periodic benefit cost:

- a. Net transition asset or obligation
- b. Net prior service cost or credit
- c. Net recognized gains and losses

Pension Benefits		Postretirement Benefits	
2023	2022	2023	2022
\$		\$	
\$		\$	
\$		\$	
\$		\$	
\$		\$	
\$		\$	

(7) Weighted-average assumptions used to determine net periodic benefit costs as of Dec. 31:

- a. Weighted average discount rate
- b. Expected long-term rate of return on plan assets
- c. Rate of compensation increase

Pension Benefits		Postretirement Benefits	
2023	2022	2023	2022
%		%	
5.750	3.250	5.300	2.900
%		%	
5.250	4.500	N/A	N/A
%		%	
4.000	2.800	3.500	3.500

Weighted-average assumptions used to determine projected benefit obligations as of Dec. 31:

- d. Weighted average discount rate
- e. Rate of compensation increase

%	5.250	5.750	5.100	5.300
%	4.000	4.000	4.000	3.500

For measurement purposes, a 0.0 percent annual rate of increase in the per capita cost of covered health care benefits was assumed for the year ending December 31, 2023. Due to plan changes during 2013 & 2014, Ohio FAIR Plan's postretirement benefit obligation is no longer tied to the medical inflation rates since they are contributing a fixed amount each year to the plans.

(8) The amount of the accumulated benefit obligation for defined benefit pension plans was (\$12,360,198) for the current year and (\$11,319,244) for the prior year.

(9) The company has multiple non-pension postretirement benefit plans. The health care plans are contributory, with participants' contributions adjusted annually; the life insurance plan is noncontributory. The accounting for the health care plans anticipates future cost-sharing changes to the written plan that are consistent with the company's expressed intent to change retiree contributions each year to coincide with the changes in employees contributions.

(10) The following estimated future payments, which reflect expected future service, as appropriate, are expected to be paid in the years indicated:

Year Ended December 31,	Pension Trust	Group Medical & Life Plans
\$		\$
886,774	753,469	133,305
\$		\$
885,433	751,041	134,392
\$		\$
891,640	760,073	131,567
\$		\$
896,906	772,308	124,598
\$		\$
917,886	791,517	126,369
\$		\$
4,934,674	4,258,308	676,366

NOTES TO FINANCIAL STATEMENTS

(11) The Company expects to contribute approximately \$318,000 to its pension plan and \$125,076 to its group medical and life plans in 2024. The expected 2024 pension contribution does not include any "catch-up" contribution.

(12) Not applicable

(13) Not applicable

(14) Not applicable

(15) Not applicable

(16) Not applicable

(17) Not applicable

(18) Not applicable

B. The Company participates in the Pension Plan for Insurance companies (PPIO) who are responsible for managing the Company's pension plan assets. All investment decisions are made at the discretion of PPIO in accordance with their policies. Once money is contributed to the Plan, the money is invested by plan officials called fiduciaries. Specific investments are made in accordance with the Plan's investment policy. The investment policy of the Plan is to limit the impact of capital market fluctuations on the plan by investing in a mix of assets that aligns with the plan's liability profile. The total portfolio is expected to be less volatile than the market the vast majority of the time. The plan assets are invested in a mix of equity and fixed income investments subject to target allocation ranges. The target allocation range for domestic equity investments is 30% and 50%. The target allocation range for fixed income investments is between 50% and 70%. The target allocation range for international equity investments is between 0% and 10%. Remaining funds not invested in the categories above are to be invested in short-term cash equivalents such as money market funds. Target allocation ranges are guidelines, not limitations, and occasionally the Named Fiduciaries will approve allocations above or below a target range.

The plan assets are invested in various classes including U.S. equity securities, foreign equity securities, fixed income (debt) securities, and cash. Market values are used to measure the fair value of plan assets. To the best of our knowledge, PPIO does not invest in any assets that would need to be measured using significant unobservable inputs (Level 3). PPIO has not identified that there are any significant concentrations of risk within the plan assets.

C.

(1) Fair Value Measurements at Reporting Date

Pension Benefits:

	As of December 31, 2023			
	(Level 1)	(Level 2)	(Level 3)	Total
01. Equity securities	\$ 4,985,005			4,985,005
02. Debt securities		7,878,210		7,878,210
03. Real Estate			651,990	651,990
04. Other		67,916		67,916
Total Plan Assets	\$ 5,052,921	8,530,199	-	13,583,120

	As of December 31, 2022			
	(Level 1)	(Level 2)	(Level 3)	Total
01. Equity securities	\$ 4,836,609			4,836,609
02. Debt securities		6,979,252		6,979,252
03. Real Estate			601,444	601,444
04. Other		112,771		112,771
Total Plan Assets	\$ 4,949,380	7,580,696	-	12,530,076

* PPIO does not provide the segregation of equity and debt securities by industry type, company size, or investment objective.

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

Not applicable

(3) Discussed in response to Note 12-B

D. Expected long-term rate of return on plan assets assumption is 5.25%. As defined under Accounting Standards Codification 715-30, this assumption represents the rate of return on plan assets reflecting the average rate of return expected on funds invested or to be invested to provide for the benefits included in the benefit obligation. The assumption has been determined by reflecting expectations regarding future rates of return for the invested portfolio, with consideration given to the distribution of investments by asset class and historical rates of return for each individual asset class. This rate is used based on the investment allocation strategy implemented by PPIO, which is targeted at minimizing volatility.

E. Defined Contribution Plans

Insurance company employees are covered by a qualified defined contribution pension plan sponsored by the Company.

Contributions of up to 100% of 6 percent of each employee's compensation are made each year. The Company's contribution for the plan was \$123,703.05 and \$119,085 for 2023 and 2022, respectively. At December 31, 2023, the fair value of plan assets was \$7,164,024.74.

F. Multiemployer Plans:

Not applicable

G. Consolidated / Holding Company Plans

Not applicable

H. Postemployment Benefits and Compensated Absences

Not applicable

NOTES TO FINANCIAL STATEMENTS

I. Impact of Medicare Modernization Act on Postretirement Benefits

The Medicare Prescription Drug, Improvement and Modernization Act of 2003 (the Act) was signed into law in December of 2003. The Act includes the following two new features to Medicare Part D that could affect the measurement of the accumulated postretirement benefit obligation (APBO) and net periodic postretirement cost for the Plan:

- A federal subsidy, which is not taxable, to sponsors of retiree healthcare benefit plans that provide a prescription drug benefit that is at least actuarially equivalent to Medicare Part D; and
- The opportunity for a retiree to obtain a prescription drug benefit under Medicare.

The Company is unable to conclude whether the benefits provided by the Plan are actuarially equivalent to Medicare Part D under the Act. As a result, the effects of the Act on accumulated postretirement benefit obligation are not reflected in the financial statement or accompanying notes.

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

Not applicable

14. Liabilities, Contingencies and Assessments

Not applicable

15. Leases

A. Operating Lease

(1) The Company leases office space and equipment under lease agreements that expire at various intervals over the next two years and are subject to renewal options at market rates prevailing at that time of renewal. Rental expense under the operating lease for 2023 and 2022 was \$90,102 and \$135,801, respectively, and is net of amounts allocated to OMSIUA.

(2) At January 1, 2024, the minimum aggregate rental commitments are as follows:

Year Ending December 31 - Operating Leases	
2. 2024.....	\$ 79,445
3. 2025.....	\$ 81,315
4. 2026.....	\$ 83,184
5. 2027.....	\$ 85,053
5. 2028.....	\$ 86,922
6. Thereafter.....	\$ 179,453
7. Total (sum of 1 through 6).....	\$ 595,372

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

B. Not applicable

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

Not applicable

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

Not applicable

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

Not applicable

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

Not applicable

20. Fair Value Measurements

A. Not applicable

B. Not applicable

C. Items Measured and Reported at Fair Value by Levels 1, 2 and 3

The Company has categorized its assets that are reported on the balance sheet at fair value into the three-level fair value hierarchy as reflected in the table below. The three-level fair value hierarchy is based on the degree of subjectivity inherent in the valuation method by which fair value was determined. The three levels are defined as follows:

Level 1 - Quoted Prices in Active Markets for Identical Assets: This category for items measured at fair value on a recurring basis includes short-term investments and cash equivalents. The estimated fair value of the equity securities within this category are based on quoted prices in active markets and are thus classified as Level 1.

Level 2 - Significant Other Observable Inputs: This category for items measured at fair value on a recurring basis includes bonds which are not exchange-traded. The estimated fair values of some of these items were determined by independent pricing services using observable inputs. Others were based on quotes from markets which were not considered actively traded.

NOTES TO FINANCIAL STATEMENTS

Level 3 - Significant Unobservable Inputs: The Company has no assets measured at fair value in this category.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Net Practicable (Carrying Value)
Bonds	\$ 15,879,838	16,185,039		15,879,838			
Short-Term Investments	\$ 4,783,604	4,783,604	4,783,604				
Cash / Cash Equivalents	\$ 3,039,256	3,039,256	3,039,256				
Totals	\$ 23,702,698	24,007,899	7,822,860	15,879,838			

D. Not applicable

E. Not applicable

21. Other Items

Not applicable

22. Events Subsequent

Subsequent events have been considered through December 31, 2023 for the statutory statement issued on February 28, 2024. There were no events occurring subsequent to December 31, 2023.

23. Reinsurance

Not applicable

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

Not applicable

25. Change in Incurred Losses and Loss Adjustment Expenses

A. Reserves for incurred losses and loss adjustment expenses attributable to insured events of prior years have increased by approximately \$179,000 and decreased by \$15,000 in 2023 and 2022, respectively, for claims that occurred in prior years. The increase in 2023 is a development from settling case-basis reserves established in prior years for amounts that were more than expected and an increase in reported losses. No additional premiums or return premiums have been accrued as a result of the prior-year effects.

B. No significant changes in methodologies and assumptions used in calculating the liability for unpaid losses and loss adjustment expenses were made in 2023 by the Company.

26. Intercompany Pooling Arrangements

Not applicable

27. Structure Settlements

Not applicable

28. Health Care Receivables

Not applicable

29. Participating Policies

Not applicable

30. Premium Deficiency Reserves

01. Liability carried for premium deficiency reserves	\$0.00
02. Date of the most recent evaluation of this liability	2/6/2024
03. Was anticipated investment income utilized in the calculations	No

31. High Deductibles

Not applicable

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

Not applicable

33. Asbestos/Environment Reserves

Not applicable

34. Subscriber Savings Accounts

Not applicable

35. Multiple Peril Crop Insurance

Not applicable

NOTES TO FINANCIAL STATEMENTS

36. Financial Guaranty Insurance

Not applicable

GENERAL INTERROGATORIES

PART 1 – COMMON INTERROGATORIES

GENERAL

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

Yes [] No [X]

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 [] No [] N/A [X]

1.3 State Regulating?

Ohio

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

Yes [] No [X]

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

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes [] No [X]

2.2 If yes, date of change:

12/31/2019

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).

12/14/2020

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 [] No [X]

4.12 renewals?

Yes [] No [X]

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.

GENERAL INTERROGATORIES

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

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 No

7.2 If yes,

7.21 State the percentage of foreign control. _____ %

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

1 Nationality	2 Type of Entity
.....

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

Yes No

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

.....
.....
.....

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

Yes No

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

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

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

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?

FORVIS LLP, 312 Walnut Street, Suite 3000, Cincinnati, OH 45202

.....
.....
.....

GENERAL INTERROGATORIES

10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]

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

.....

10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]

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

.....

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?
William Hansen, FCAS, MAAA, Hansen Actuarial & Risk Consulting LLC, 3799 Criswell Drive, Columbus, Ohio 43220

.....

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]

12.11 Name of real estate holding company _____
12.12 Number of parcels involved _____
12.13 Total book/adjusted carrying value \$ _____

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 [X]

13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No [X]

13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A [X]

GENERAL INTERROGATORIES

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?

- 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.

Yes [X] No []

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

.....

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

14.21 If the response to 14.2 is yes, provide information related to amendment(s).

.....

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

14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

.....

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

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

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

BOARD OF DIRECTORS

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

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

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

FINANCIAL

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

GENERAL INTERROGATORIES

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

20.11 To directors or other officers	\$ _____
20.12 To stockholders not officers	\$ _____
20.13 Trustees, supreme or grand (Fraternal only)	\$ _____

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

20.21 To directors or other officers	\$ _____
20.22 To stockholders not officers	\$ _____
20.23 Trustees, supreme or grand (Fraternal only)	\$ _____

21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?

Yes [] No [X]

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

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

22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments?

Yes [] No [X]

22.2 If answer is yes:

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

23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes [] No [X]

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

\$ _____

24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days?

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.

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

INVESTMENT

25.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03)

Yes [] No [X]

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

Actual certificates are held in safe keeping by J.P. Morgan Chase Bank, N.A., Fifth Third Bank, or U.S. Bank N.A.

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

N/A

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

\$ _____

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

\$ _____

GENERAL INTERROGATORIES

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

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

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

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

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

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

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

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

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

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

26.3 For category (26.26) provide the following:

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

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

GENERAL INTERROGATORIES

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

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

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

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

27.41	Special accounting provision of SSAP No. 108	<input type="checkbox"/> Yes [] <input checked="" type="checkbox"/> No [X]
27.42	Permitted accounting practice	<input type="checkbox"/> Yes [] <input checked="" type="checkbox"/> No [X]
27.43	Other accounting guidance	<input type="checkbox"/> Yes [] <input checked="" type="checkbox"/> No [X]

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:

Yes [] No [X]

- The reporting entity has obtained explicit approval from the domiciliary state.
- Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
- Actuarial certification has been obtained which indicates that the hedging strategy is incorporated 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. \$ _____

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
J.P. Morgan Chase Bank, N.A.	100 East Broad Street, 10th Floor, Columbus, OH 43215
Fifth Third Bank	21 East State Street, 14th Floor, Columbus, OH 43215
U.S. Bank N.A.	800 Nicollet Mall, BC-MN-H18R, Minneapolis, MN 55402

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
.....
.....

GENERAL INTERROGATORIES

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 Firm or Individual	2 Affiliation
Fifth Third Bank	U
J.P. Morgan Chase Bank, N.A.	U
U.S. Bank N.A.	U
W. Shawn Brace - access to investment accounts & authorization of transactions	I
Michelle R. Knodell - access to investment accounts & authorization of transactions	I
Katy E. Nelson - access to investment accounts	I
Terryn C. Nay - access to investment accounts	I

29.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's invested assets?

Yes No

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?

Yes No

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

1 Name Firm or Individual	2 Central Registration Depository Number	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
Fifth Third Bank	N/A	QFROUN1UWUYU0DVWID	N/A	NO

30.1 Does the reporting entity have any diversified mutual funds reported in Schedule D – Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])?

Yes No

30.2 If yes, complete the following schedule:

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

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

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

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	20,968,643	20,663,430	(305,213)
31.2 Preferred stocks			
31.3 Totals	20,968,643	20,663,430	(305,213)

GENERAL INTERROGATORIES

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

Fair Market Value is determined by Chase Investment Securities Corp., U.S. Bank N.A. and/or Fifth Third Bank (custodians).

32.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?

Yes [X] No []

32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source?

Yes [X] No []

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

.....

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

Yes [X] No []

33.2 If no, list exceptions:

.....

34 By self-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 an NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
- d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

Has the reporting entity self-designated PLGI securities?

Yes [] No [X]

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

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

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

Yes [] No [X]

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

- a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
- b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
- c. If the investment is with a related party or affiliate, then the reporting entity has 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 [X] No [] N/A []

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?

GENERAL INTERROGATORIES

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 [X]
39.22	Immediately converted to U.S. dollars	Yes [] No [X]

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
.....
.....

40.1 Amount of payments to trade associations, service organizations and statistical or Rating Bureaus, if any? \$ 101,853

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 Commerical Risk Services, Inc.	\$ <u>69,911</u>
.....	\$
.....	\$

41.1 Amount of payments for legal expenses, if any? \$ 49,135

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
Crabbe, Brown & James	\$ <u>49,135</u>
.....	\$
.....	\$

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

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 & 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.	\$ _____	
1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$ _____	
1.31 Reason for excluding	
1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.	\$ _____	
1.5 Indicate total incurred claims on all Medicare Supplement insurance.	\$ _____	
1.6 Individual policies:		
Most current three years:		
1.61 Total premium earned	\$ _____	
1.62 Total incurred claims	\$ _____	
1.63 Number of covered lives	_____	
All years prior to most current three years:		
1.64 Total premium earned	\$ _____	
1.65 Total incurred claims	\$ _____	
1.66 Number of covered lives	_____	
1.7 Group policies:		
Most current three years:		
1.71 Total premium earned	\$ _____	
1.72 Total incurred claims	\$ _____	
1.73 Number of covered lives	_____	
All years prior to most current three years:		
1.74 Total premium earned	\$ _____	
1.75 Total incurred claims	\$ _____	
1.76 Number of covered lives	_____	
2. Health Test:		
	1 2	
	Current Year Prior Year	
2.1 Premium Numerator	\$ _____	\$ _____
2.2 Premium Denominator	\$ 11,823,006	\$ 10,999,882
2.3 Premium Ratio (2.1 / 2.2)	_____	_____
2.4 Reserve Numerator	\$ _____	\$ _____
2.5 Reserve Denominator	\$ 9,140,359	\$ 7,955,702
2.6 Reserve Ratio (2.4 / 2.5)	_____	_____
3.1 Did the reporting entity issue participating policies during the calendar year?	Yes [] No [X]	
3.2 If yes, provide the amount of premium written for participating and/or non-participating policies during the calendar year		
3.21 Participating policies	\$ _____	
3.22 Non-participating policies	\$ _____	
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?	_____ %	
4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums.	\$ _____	
5. For Reciprocal Exchanges Only:		
5.1 Does the exchange appoint local agents?	Yes [] No []	
5.2 If yes, is the commission paid:		
5.21 Out of Attorney's-in-fact compensation	Yes [] No [] N/A [X]	
5.22 As a direct expense of the exchange	Yes [] No [] N/A [X]	
5.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?	
5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred?	Yes [] No []	
5.5 If yes, give full information	
6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit loss:		
N/A	

GENERAL INTERROGATORIES

PART 2 – PROPERTY & CASUALTY INTERROGATORIES

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:

N/A

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?

N/A

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 [] No [X]

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

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

Yes [] No [X]

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

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

Yes [] No []

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

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

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

Yes [] No [X]

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

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

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

Yes [X] No []

Yes [] No [X]

Yes [] No [X]

GENERAL INTERROGATORIES

PART 2 – PROPERTY & CASUALTY INTERROGATORIES

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

11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force: Yes [] No [X]
 11.2 If yes, give full information

.....

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

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

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

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

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

12.41 From	% _____
12.42 To	% _____

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

Yes [] No [X]

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

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

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.

.....

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

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

.....

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

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	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
16.12 Products	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
16.13 Automobile	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
16.14 Other*	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____

* Disclose type of coverage: _____

GENERAL INTERROGATORIES

PART 2 – PROPERTY & 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	\$ _____
17.12 Unfunded portion of Interrogatory 17.11	\$ _____
17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11	\$ _____
17.14 Case reserves portion of Interrogatory 17.11	\$ _____
17.15 Incurred but not reported portion of Interrogatory 17.11	\$ _____
17.16 Unearned premium portion of Interrogatory 17.11	\$ _____
17.17 Contingent commission portion of Interrogatory 17.11	\$ _____

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

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

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

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

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

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

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
Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
1. Liability lines (Lines 11, 16, 17, 18, & 19)	13,312	13,911	15,567	18,013	22,635
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	3,561,911	3,166,424	3,346,775	3,835,123	4,385,501
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	9,671,724	7,916,913	7,892,132	8,375,607	9,384,568
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
6. Total (Line 35)	13,246,947	11,097,248	11,254,474	12,228,743	13,792,704
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11, 16, 17, 18, & 19)	13,312	13,911	15,567	18,013	22,635
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	3,561,911	3,166,424	3,346,775	3,835,123	4,385,501
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	9,671,724	7,916,913	7,892,132	8,375,607	9,384,568
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
12. Total (Line 35)	13,246,947	11,097,248	11,254,474	12,228,743	13,792,704
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(1,875,012)	319,687	1,292,244	178,438	154,653
14. Net investment gain (loss) (Line 11)	672,090	227,516	111,713	256,992	363,538
15. Total other income (Line 15)	1,202,922	(547,203)	(1,403,957)	(435,430)	(518,191)
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)					
18. Net income (Line 20)					
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	26,325,366	25,448,015	25,042,374	25,404,049	26,050,451
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	579,545	238,501	219,762	144,286	136,150
20.2 Deferred and not yet due (Line 15.2)	1,570,782	1,257,940	1,187,908	1,435,334	1,642,231
20.3 Accrued retrospective premiums (Line 15.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 26)	26,628,579	26,051,003	25,738,950	25,881,209	26,546,716
22. Losses (Page 3, Line 1)	1,485,609	1,709,868	1,724,503	1,946,025	2,221,135
23. Loss adjustment expenses (Page 3, Line 3)	405,620	420,645	394,593	364,273	395,912
24. Unearned premiums (Page 3, Line 9)	7,249,130	5,825,189	5,727,823	6,219,369	7,042,037
25. Capital paid up (Page 3, Lines 30 & 31)					
26. Surplus as regards policyholders (Page 3, Line 37)	(303,213)	(602,988)	(696,576)	(477,160)	(496,265)
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	(702,376)	641,809	1,152,620	(1,054,157)	424,523
Risk-Based Capital Analysis					
28. Total adjusted capital	(303,213)	(602,988)	(696,576)	(477,160)	(496,265)
29. Authorized control level risk-based capital	1,466,009	928,115	657,038	1,377,562	1,777,863
Percentage Distribution of Cash, Cash Equivalents and Invested Assets					
(Page 2, Col. 3) (Item divided by Page 2, Line 12, Col. 3) x 100.0					
30. Bonds (Line 1)	67.4	61.6	54.8	26.6	19.1
31. Stocks (Lines 2.1 & 2.2)					
32. Mortgage loans on real estate (Lines 3.1 and 3.2)					
33. Real estate (Lines 4.1, 4.2 & 4.3)					
34. Cash, cash equivalents and short-term investments (Line 5)	32.6	38.4	45.2	73.4	80.9
35. Contract loans (Line 6)					
36. Derivatives (Line 7)					
37. Other invested assets (Line 8)					
38. Receivables for securities (Line 9)					
39. Securities lending reinvested collateral assets (Line 10)					
40. Aggregate write-ins for invested assets (Line 11)					
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds, (Sch. D, Summary, Line 12, Col. 1)					
43. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)					
44. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)					
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above Lines 42 to 47					
49. Total investment in parent included in Lines 42 to 47 above					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)					

FIVE – YEAR HISTORICAL DATA

(Continued)

	1	2	3	4	5
	2023	2022	2021	2020	2019
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)					
52. Dividends to stockholders (Line 35)					
53. Change in surplus as regards policyholders for the year (Line 38)	299,775	93,588	(219,416)	19,105	(128)
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11, 16, 17, 18, & 19)					960
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	1,783,947	1,476,802	1,942,722	1,829,641	1,775,048
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	4,742,061	3,399,865	3,433,453	4,641,098	4,198,554
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
59. Total (Line 35)	6,526,008	4,876,667	5,376,175	6,471,699	5,976,633
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11, 16, 17, 18, & 19)					960
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	1,783,947	1,476,802	1,942,722	1,829,641	1,775,048
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	4,742,061	3,399,865	3,433,453	4,641,098	4,198,554
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
65. Total (Line 35)	6,526,008	4,876,667	5,376,175	6,471,699	5,976,633
Operating Percentages (Page 4)					
(Item divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	53.3	44.2	43.9	47.5	45.9
68. Loss expenses incurred (Line 3)	17.9	18.5	19.4	16.5	16.2
69. Other underwriting expenses incurred (Line 4)	44.6	34.4	25.7	34.6	36.8
70. Net underwriting gain (loss) (Line 8)	(15.9)	2.9	11.0	1.4	1.1
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	30.8	39.0	39.3	40.5	42.1
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	71.2	62.7	63.3	64.0	62.1
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)	(4368.9)	(1840.4)	(1615.7)	(2562.8)	(2779.3)
One Year Loss Development (\$000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2-Summary, Line 12, Col. 11)	236	(109)	(193)	(52)	(67)
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)	(39.1)	15.6	40.4	10.5	13.5
Two Year Loss Development (\$000 omitted)					
76. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2-Summary, Line 12, Col. 12)	(14)	(210)	(186)	(112)	(887)
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)	2.0	44.0	37.5	22.6	190.1

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

Yes No

requirements of SSAP No. 3, Accounting Changes and Correction of Errors?

If no, please explain:

.....

.....

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

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1-2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation	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	(14)						14	(14)	XXX	
2. 2014	25,491		25,491	11,289		161		2,676		42	14,126	XXX	
3. 2015	23,731		23,731	9,171		217		2,324		204	11,712	XXX	
4. 2016	20,940		20,940	8,968		166		2,411		40	11,545	XXX	
5. 2017	18,132		18,132	6,446		228		2,278		27	8,952	XXX	
6. 2018	16,073		16,073	5,292		155		1,995		24	7,442	XXX	
7. 2019	14,352		14,352	6,529		180		2,200		63	8,909	XXX	
8. 2020	13,051		13,051	6,074		227		2,141		15	8,442	XXX	
9. 2021	11,746		11,746	5,334		179		1,928		144	7,441	XXX	
10. 2022	11,000		11,000	5,161		118		1,690		24	6,969	XXX	
11. 2023	11,823		11,823	4,728		140		1,602		4	6,470	XXX	
12. Totals	XXX	XXX	XXX	68,978		1,771		21,245		601	91,994	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														XXX			
2. 2014														XXX			
3. 2015														XXX			
4. 2016														XXX			
5. 2017														XXX			
6. 2018														XXX			
7. 2019														XXX			
8. 2020	51				1					5			57	XXX			
9. 2021	26									2			28	XXX			
10. 2022	31				1					3			35	XXX			
11. 2023	1,063		315		22		49		322				1,771	XXX			
12. Totals	1,171		315		24		49		332				1,891	XXX			

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2014	14,126		14,126	55,416		55,416					
3. 2015	11,712		11,712	49,353		49,353					
4. 2016	11,545		11,545	55,134		55,134					
5. 2017	8,952		8,952	49,371		49,371					
6. 2018	7,442		7,442	46,301		46,301					
7. 2019	8,909		8,909	62,075		62,075					
8. 2020	8,499		8,499	65,121		65,121				51	6
9. 2021	7,469		7,469	63,588		63,588				26	2
10. 2022	7,004		7,004	63,673		63,673				31	4
11. 2023	8,241		8,241	69,703		69,703				1,378	393
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,486	405

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.

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	150	419	458	460	463	462	460	470	463	449	(14)	(21)
2. 2014	12,657	11,540	11,521	11,450	11,450	11,450	11,450	11,450	11,450	11,450		
3. 2015	XXX	10,653	9,569	9,454	9,395	9,362	9,363	9,389	9,388	9,388		(1)
4. 2016	XXX	XXX	10,501	9,089	9,130	9,133	9,134	9,134	9,134	9,134		
5. 2017	XXX	XXX	XXX	7,527	6,605	6,686	6,674	6,674	6,674	6,674		
6. 2018	XXX	XXX	XXX	XXX	5,596	5,479	5,446	5,439	5,445	5,447	2	8
7. 2019	XXX	XXX	XXX	XXX	XXX	6,863	6,856	6,693	6,708	6,709	1	16
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	6,411	6,352	6,322	6,353	31	1
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,556	5,464	5,539	75	(17)
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,170	5,311	141	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,317	XXX	XXX
											12. Totals	236
												(14)

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	329	452	454	463	462	460	470	463	449	XXX	XXX
2. 2014	9,547	11,303	11,416	11,450	11,450	11,450	11,450	11,450	11,450	11,450	XXX	XXX
3. 2015	XXX	7,663	9,329	9,357	9,395	9,362	9,363	9,389	9,388	9,388	XXX	XXX
4. 2016	XXX	XXX	7,084	8,985	9,117	9,133	9,134	9,134	9,134	9,134	XXX	XXX
5. 2017	XXX	XXX	XXX	5,492	6,531	6,660	6,674	6,674	6,674	6,674	XXX	XXX
6. 2018	XXX	XXX	XXX	XXX	4,017	5,310	5,446	5,439	5,445	5,447	XXX	XXX
7. 2019	XXX	XXX	XXX	XXX	XXX	4,766	6,534	6,680	6,708	6,709	XXX	XXX
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	4,722	6,077	6,268	6,301	XXX	XXX
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,048	5,087	5,513	XXX	XXX
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,816	5,279	XXX	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,868	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)										10
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	2023	
1. Prior											
2. 2014	1,327										
3. 2015	XXX	1,021									
4. 2016	XXX	XXX	643		836						
5. 2017	XXX	XXX	XXX								
6. 2018	XXX	XXX	XXX	XXX		278					
7. 2019	XXX	XXX	XXX	XXX	XXX		278				
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX		278			
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX		255		
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		270	
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		364

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated By States and Territories

States, Etc.	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 Premium Written for Federal Purchasing Groups (Included in Col. 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	N							
2. Alaska	AK	N							
3. Arizona	AZ	N							
4. Arkansas	AR	N							
5. California	CA	N							
6. Colorado	CO	N							
7. Connecticut	CT	N							
8. Delaware	DE	N							
9. District of Columbia	DC	N							
10. Florida	FL	N							
11. Georgia	GA	N							
12. Hawaii	HI	N							
13. Idaho	ID	N							
14. Illinois	IL	N							
15. Indiana	IN	N							
16. Iowa	IA	N							
17. Kansas	KS	N							
18. Kentucky	KY	N							
19. Louisiana	LA	N							
20. Maine	ME	N							
21. Maryland	MD	N							
22. Massachusetts	MA	N							
23. Michigan	MI	N							
24. Minnesota	MN	N							
25. Mississippi	MS	N							
26. Missouri	MO	N							
27. Montana	MT	N							
28. Nebraska	NE	N							
29. Nevada	NV	N							
30. New Hampshire	NH	N							
31. New Jersey	NJ	N							
32. New Mexico	NM	N							
33. New York	NY	N							
34. North Carolina	NC	N							
35. North Dakota	ND	N							
36. Ohio	OH	L	13,246,947	11,823,006		6,526,008	6,301,749	1,485,609	46,371
37. Oklahoma	OK	N							
38. Oregon	OR	N							
39. Pennsylvania	PA	N							
40. Rhode Island	RI	N							
41. South Carolina	SC	N							
42. South Dakota	SD	N							
43. Tennessee	TN	N							
44. Texas	TX	N							
45. Utah	UT	N							
46. Vermont	VT	N							
47. Virginia	VA	N							
48. Washington	WA	N							
49. West Virginia	WV	N							
50. Wisconsin	WI	N							
51. Wyoming	WY	N							
52. American Samoa	AS	N							
53. Guam	GU	N							
54. Puerto Rico	PR	N							
55. U.S. Virgin Islands	VI	N							
56. Northern Mariana Islands	MP	N							
57. Canada	CAN	N							
58. Aggregate Other Alien	OT	XXX							
59. Totals		(a) 1	13,246,947	11,823,006		6,526,008	6,301,749	1,485,609	46,371

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

NONE

Explanation of basis of allocation of premiums by states, etc.

(a) Active Status Counts

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

1

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OVERFLOW PAGE FOR WRITE-INS**Page 2 - Continuation****ASSETS**

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
REMAINING WRITE-INS AGGREGATED AT LINE 25 FOR OTHER THAN INVESTED ASSETS				
2504. Accounts Receivable - Member Co. Assessment				
2505. Pension Overfunded Plan Asset		(2,210,842)	(2,210,842)	
2597. Totals (Lines 2504 through 2596) (Page 2, Line 2598)		(2,210,842)	(2,210,842)	

OVERFLOW PAGE FOR WRITE-INS**Page 3 - Continuation****LIABILITIES, SURPLUS AND OTHER FUNDS**

REMAINING WRITE-INS AGGREGATED AT LINE 25 FOR LIABILITIES	1	2
	Current Year	Prior Year
2504. Uncashed Checks	308,698	269,569
2505. Refunds Payable	24,887	26,809
2506. Prepaid Insurance		
2507. Payable - Distribution to Member Co.		
2597. Totals (Lines 2504 through 2596) (Page 3, Line 2598)	333,585	296,378

OVERFLOW PAGE FOR WRITE-INS

Page 13 - Continuation**EXHIBIT OF NONADMITTED ASSETS**

DETAILS OF WRITE-IN LINES FOR OTHER THAN INVESTED ASSETS AT LINE 25	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
2504. Accounts Receivable - Member Co. Assessment			
2505. Pension Overfunded Plan Asset	(2,210,842)	(2,174,806)	36,036
2597. Totals (Lines 2504 through 2596) (Page 13, Line 2598)	(2,210,842)	(2,174,806)	36,036