



PROPERTY AND CASUALTY COMPANIES—ASSOCIATION EDITION

ANNUAL STATEMENT
For the Year Ended December 31, 2023
OF THE CONDITION AND AFFAIRS OF THE
LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

OFFICERS

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

OTHER OFFICERS

WILLIAM J. GALONSKI	VICE PRESIDENT-CHIEF CLAIMS OFFICER	GLEND K. RISNER	VICE PRESIDENT-INSURANCE OPERATIONS
DAVID E. FREETAGE #	VICE PRESIDENT-CHIEF INFORMATION OFFICER		

DIRECTORS OR TRUSTEES

KEVIN W. DAY	GREGORY A. BRUNN	JEFFREY P. HASTINGS	DOROTHY C. BAUNACH #
JOHN P. MURPHY	MARY L. LEGERSKI #	EDDIE L. STEINER	KENNETH L. VAGNINI
FLOYD A. TROUTEN III			

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

ss

The officers of this reporting entity, being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

GREGORY A. BRUNN PRESIDENT AND SECRETARY -CHIEF EXECUTIVE OFFICER	MICHAEL A. SHUTT VICE PRESIDENT AND TREASURER -CHIEF FINANCIAL OFFICER	
Subscribed and sworn to before me this 28 day of February, 2024	a. Is this an original filing? Yes [X] No [] b. If no: 1. State the amendment number 2. Date filed 3. Number of pages attached	
David Lee Jarrett, Attorney at Law no expiration date		



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00207		BUSINESS IN THE STATE OF Illinois					DURING THE YEAR 2023					NAIC Company Code 26123	
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied Lines												
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril												
4.	Homeowners Multiple Peril												
5.1	Commercial Multiple Peril (Non-Liability Portion)												
5.2	Commercial Multiple Peril (Liability Portion)												
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.	Inland Marine												
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability – Claims-Made												
12.	Earthquake												
13.1.	Comprehensive (hospital and medical) ind (b).....												
13.2.	Comprehensive (hospital and medical) group (b).....												
14.	Credit A & H (group and individual)												
15.1	Vision Only (b).....												
15.2	Dental Only (b).....												
15.3	Disability Income (b).....												
15.4	Medicare Supplement (b).....												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b).....												
15.7	Long-Term Care (b).....												
15.8	Federal Employees Health Benefits Plan (b).....												
15.9	Other Health (b).....												
16.	Workers' Compensation												
17.1	Other Liability-Occurrence.....												
17.2	Other Liability-Claims-Made.....												
17.3	Excess Workers' Compensation.....												
18.1.	Products liability-Occurrence												
18.2.	Products liability-Claims-Made												
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2	Other Private Passenger Auto Liability												
19.3	Commercial Auto No-Fault (Personal Injury Protection)												
19.4	Other Commercial Auto Liability												
21.1	Private Passenger Auto Physical Damage												
21.2	Commercial Auto Physical Damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and Machinery												
28.	Credit												
29.	International	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
30.	Warranty												
31.	Reins nonproportional assumed property	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
32.	Reins nonproportional assumed liability	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
33.	Reins nonproportional assumed financial lines	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35.	TOTAL (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)		0	0	0	0	0	0	0	0	0	0	0

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

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

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



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00207		BUSINESS IN THE STATE OF Indiana			DURING THE YEAR 2023						NAIC Company Code 26123		
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	4,614	(2,090)		7,631					23	78	679	74
2.1	Allied Lines	8,882	(2,516)		12,153							1,409	143
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril	10,522,869	9,914,745		5,040,932	7,471,942	7,405,975	1,372,815	34,630	70,960	192,237	1,732,288	169,159
4.	Homeowners Multiple Peril	5,257,209	5,170,999		2,635,939	5,124,859	4,527,872	664,961	15,738	40,257	42,681	817,198	84,512
5.1	Commercial Multiple Peril (Non-Liability Portion)	2,311,350	2,187,306		1,129,018	2,345,629	2,413,619	710,114	7,158	13,333	26,877	457,054	37,156
5.2	Commercial Multiple Peril (Liability Portion)	1,778,897	1,679,436		796,223	458,471	509,772	723,929	155,913	373,874	241,896	355,177	28,596
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.	Inland Marine	320,456	284,957		161,855	58,015	58,015	0		305		52,786	5,151
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability – Claims-Made												
12.	Earthquake												
13.1.	Comprehensive (hospital and medical) ind (b).....												
13.2.	Comprehensive (hospital and medical) group (b).....												
14.	Credit A & H (group and individual)												
15.1	Vision Only (b).....												
15.2	Dental Only (b).....												
15.3	Disability Income (b).....												
15.4	Medicare Supplement (b).....												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b).....												
15.7	Long-Term Care (b).....												
15.8	Federal Employees Health Benefits Plan (b).....												
15.9	Other Health (b).....												
16.	Workers' Compensation												
17.1	Other Liability-Occurrence.....	323,523	283,446		171,100		(1,500)				23,431	54,058	5,201
17.2	Other Liability-Claims-Made.....	66,906	61,788		30,623							11,011	1,076
17.3	Excess Workers' Compensation.....												
18.1.	Products liability-Occurrence	5,979	5,717		3,528							961	96
18.2.	Products liability-Claims-Made												
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2	Other Private Passenger Auto Liability	1,216,458	1,245,219		395,253	487,756	556,943	474,833	16,310	315,402	76,818	194,033	19,555
19.3	Commercial Auto No-Fault (Personal Injury Protection)												
19.4	Other Commercial Auto Liability	1,587,444	1,491,269		723,995	480,102	49,719	465,049	31,004	105,344	29,775	255,101	25,519
21.1	Private Passenger Auto Physical Damage	1,142,178	1,072,321		405,156	749,439	778,231	229,653	4,854	1,668	182,212	182,212	18,361
21.2	Commercial Auto Physical Damage	638,656	593,725		291,485	997,341	968,302	183,647		(14)	933	108,377	10,267
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft	4,225	3,749		2,597							689	68
27.	Boiler and Machinery	308,289	281,723		152,448		8,314					50,250	4,955
28.	Credit												
29.	International	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35.	TOTAL (a)	25,497,935	24,271,794	0	11,959,936	18,190,868	17,275,262	4,825,001	260,753	924,338	636,394	4,273,283	409,889
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 344,472
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00207		BUSINESS IN THE STATE OF Tennessee					DURING THE YEAR 2023					NAIC Company Code 26123	
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied Lines												
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril												
4.	Homeowners Multiple Peril												
5.1	Commercial Multiple Peril (Non-Liability Portion)												
5.2	Commercial Multiple Peril (Liability Portion)												
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.	Inland Marine												
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability – Claims-Made												
12.	Earthquake												
13.1.	Comprehensive (hospital and medical) ind (b).....												
13.2.	Comprehensive (hospital and medical) group (b).....												
14.	Credit A & H (group and individual)												
15.1	Vision Only (b).....												
15.2	Dental Only (b).....												
15.3	Disability Income (b).....												
15.4	Medicare Supplement (b).....												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b).....												
15.7	Long-Term Care (b).....												
15.8	Federal Employees Health Benefits Plan (b).....												
15.9	Other Health (b).....												
16.	Workers' Compensation												
17.1	Other Liability-Occurrence.....												
17.2	Other Liability-Claims-Made.....												
17.3	Excess Workers' Compensation.....												
18.1.	Products liability-Occurrence												
18.2.	Products liability-Claims-Made												
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2	Other Private Passenger Auto Liability												
19.3	Commercial Auto No-Fault (Personal Injury Protection)												
19.4	Other Commercial Auto Liability												
21.1	Private Passenger Auto Physical Damage												
21.2	Commercial Auto Physical Damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and Machinery												
28.	Credit												
29.	International	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
30.	Warranty												
31.	Reins nonproportional assumed property	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
32.	Reins nonproportional assumed liability	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
33.	Reins nonproportional assumed financial lines	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35.	TOTAL (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)		0	0	0	0	0	0	0	0	0	0	0

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 1

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

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 3

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)																			
1	2	3	4	5	6	Reinsurance Recoverable On									16	Reinsurance Payable		19	20
						7	8	9	10	11	12	13	14	15		17	18		
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Special Code	Reinsur- ance Premiums Ceded	Paid Losses	Paid LAE	Known Case Loss Reserves	Known Case LAE Reserves	IBNR Loss Reserves	IBNR LAE Reserves	Unearned Premiums	Contingent Commis- sions	Cols. 7 through 14 Totals	Amount in Dispute Included in Column 15	Ceded Balances Payable	Other Amounts Due to Reinsurers	Net Amount Recover- able From Reinsurers Cols. 15 - [17 + 18]	Funds Held By Company Under Reinsurance Treaties

(Credit Risk)

23.1

SCHEDULE F - PART 3 (Continued)

(Aging of Ceded Reinsurance)

[illegible]

SCHEDULE F - PART 3 (Continued)

(Provision for Reinsurance for Certified Reinsurers)

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 3 (Continued)

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

(Total Provision for Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance			
			71 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0 Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or [Col. 40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Jurisdiction Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Col. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)
Authorized - Affiliates - U.S. Intercompany Pooling										
34-0613930	WESTERN RESERVE MUT CAS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
34-0541185	SONNENBERG MUT INS ASSOC	0	XXX	XXX	0	0	0	XXX	XXX	0
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling		0	XXX	XXX	0	0	0	XXX	XXX	0
0899999 - Total Authorized - Affiliates - Total Authorized - Affiliates		0	XXX	XXX	0	0	0	XXX	XXX	0
Authorized - Other U.S. Unaffiliated Insurers										
06-1182357	ALLIED WORLD INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
36-2661954	AMERICAN AGRICULTURAL INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
47-0574325	BERKLEY INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
95-3187355	ALLIANZ GLOBAL RISKS US INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
22-2005057	EVEREST REINS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
05-0316605	FACTORY MUT INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-2673100	GENERAL REINS CORP	0	XXX	XXX	0	0	0	XXX	XXX	0
06-0384680	HARTFORD STEAM BOIL INSPEC & INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-3138390	NAVIGATORS INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
75-1444207	SCOR REINS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
43-0613000	SHELTER MUT INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-1675535	SWISS REINS AMER CORP	0	XXX	XXX	0	0	0	XXX	XXX	0
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers		0	XXX	XXX	0	0	0	XXX	XXX	0
Authorized - Pools - Mandatory Pools										
AA-9991501	INDIANA MINE SUBSIDENCE FUND	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-9991503	OHIO MINE SUBSIDENCE FUND	0	XXX	XXX	0	0	0	XXX	XXX	0
1099999 - Total Authorized - Pools - Mandatory Pools		0	XXX	XXX	0	0	0	XXX	XXX	0
Authorized - Other Non-U.S. Insurers										
AA-1840000	Mapfre Re Compania de Reaseguros SA	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1126006	Lloyd's Syndicate Number 4472	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1340125	Hannover Rueck SE	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1126623	Lloyd's Syndicate Number 623	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1127183	Lloyd's Syndicate Number 1183	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1128001	Lloyd's Syndicate Number 2001	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1128121	Lloyd's Syndicate Number 2121	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1128623	Lloyd's Syndicate Number 2623	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1128791	Lloyd's Syndicate Number 2791	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1340125	Hannover Rueck SE	0	XXX	XXX	0	0	0	XXX	XXX	0
1299999 - Total Authorized - Other Non-U.S. Insurers		0	XXX	XXX	0	0	0	XXX	XXX	0
1499999 - Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		0	XXX	XXX	0	0	0	XXX	XXX	0
Unauthorized - Other U.S. Unaffiliated Insurers										
00-00000000	Quest LLC	0	0	0	XXX	XXX	XXX	0	XXX	0
2399999 - Total Unauthorized - Other U.S. Unaffiliated Insurers		0	0	0	XXX	XXX	XXX	0	XXX	0
Unauthorized - Other non-U.S. Insurers										
AA-1340004	R V Versicherung AG	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-1560350	FARM MUT REINS PLAN LTD	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-5324100	Taiping Reins Co Ltd	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-5420050	KOREAN REINS CO	0	0	0	XXX	XXX	XXX	0	XXX	0

SCHEDULE F - PART 3 (Continued)

(Total Provision for Reinsurance)

26.1

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 4

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

Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
			NONE	
Total				0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 5

Interrogatories for Schedule F, Part 3 (000 Omitted)

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

	1	2	3
	<u>Name of Reinsurer</u>	<u>Commission Rate</u>	<u>Ceded Premium</u>
1.	Swiss Re America Reinsurance.....	.0.565	260,764
2.	Swiss Re America Reinsurance.....	.0.440	758,856
3.	Swiss Re America Rensurance.....	.0.380	97,771
4.	Hartford Mutual Boiler Re.....	.0.350	296,056
5.	Factory Mutual Boiler Re.....	.0.350	487,144

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

	1	2	3	4
	<u>Name of Reinsurer</u>	<u>Total Recoverables</u>	<u>Ceded Premiums</u>	<u>Affiliated</u>
6.	Swiss Re America Reinsurance.....	2,583,316	1,650,201	Yes [] No [X]
7.	Hartford Steam Boil Inspec & Inc Co.....	576,782	1,243,458	Yes [] No [X]
8.	Factory Mut Ins Co.....	260,538	487,144	Yes [] No [X]
9.	General Reins Corp.....	72,000	154,000	Yes [] No [X]
10.	.....			Yes [] No []

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

SCHEDULE F - PART 6

Restatement of Balance Sheet to Identify Net Credit for Reinsurance			
	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	327,223,165		327,223,165
2. Premiums and considerations (Line 15)	21,562,021		21,562,021
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	618,506		618,506
4 Funds held by or deposited with reinsured companies (Line 16.2)	0		0
5. Other assets	3,825,249		3,825,249
6. Net amount recoverable from reinsurers		2,481,446	2,481,446
7. Protected cell assets (Line 27)	0		0
8. Totals (Line 28)	353,228,941	2,481,446	355,710,387
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	56,540,272	2,260,413	58,800,685
10. Taxes, expenses, and other obligations (Lines 4 through 8)	20,712,410		20,712,410
11. Unearned premiums (Line 9)	81,653,488	1,417,119	83,070,607
12. Advance premiums (Line 10)	1,027,835		1,027,835
13. Dividends declared and unpaid (Line 11.1 and 11.2)	0		0
14. Ceded reinsurance premiums payable (net of ceding commissions) (Line 12)	1,196,086	(1,196,086)	0
15. Funds held by company under reinsurance treaties (Line 13)	0		0
16. Amounts withheld or retained by company for account of others (Line 14)	3,982,665		3,982,665
17. Provision for reinsurance (Line 16)	0		0
18. Other liabilities	33,167		33,167
19. Total liabilities excluding protected cell business (Line 26)	165,145,923	2,481,446	167,627,369
20. Protected cell liabilities (Line 27)	0		0
21. Surplus as regards policyholders (Line 37)	188,083,016	X X X	188,083,016
22. Totals (Line 38)	353,228,939	2,481,446	355,710,385

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

If yes, give full explanation:

Schedule H - Part 1

NONE

Schedule H - Part 2

NONE

Schedule H - Part 3

NONE

Schedule H - Part 4

NONE

Schedule H - Part 5 - Health Claims

NONE

SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4	5	6	7	8	9	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	5	0	3	0	0	0	0	8	XXX
2. 2014	41,905	3,118	38,787	17,704	0	130	0	3,346	0	302	21,180	2,658
3. 2015	42,291	2,937	39,354	15,194	57	63	0	2,951	0	301	18,151	2,202
4. 2016	42,639	2,821	39,818	17,835	151	86	0	3,096	0	195	20,866	2,318
5. 2017	42,277	2,712	39,565	23,920	553	162	0	3,993	0	551	27,522	2,512
6. 2018	41,918	2,766	39,152	14,929	150	88	0	2,779	0	264	17,646	1,988
7. 2019	42,057	3,280	38,777	26,238	692	215	0	3,849	0	235	29,610	2,618
8. 2020	42,172	3,246	38,926	24,695	969	130	0	4,399	0	126	28,255	2,626
9. 2021	42,654	3,489	39,165	23,527	310	48	0	4,183	2	131	27,446	2,245
10. 2022	45,419	4,511	40,908	35,625	3,469	36	0	4,399	6	142	36,585	2,634
11. 2023	52,226	4,492	47,734	41,718	4,714	21	0	4,638	0	126	41,663	3,067
12. Totals	XXX	XXX	XXX	241,390	11,065	982	0	37,633	8	2,373	268,932	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	37	0	0	0	0	0	0	0	0	0	0	37	1
4.	0	(8)	0	0	0	0	0	0	1	0	0	10	0
5.	8	8	0	0	0	0	2	0	3	0	0	5	1
6.	6	0	0	0	0	0	4	0	5	0	0	14	1
7.	116	0	0	0	0	0	10	1	16	0	0	141	2
8.	75	(17)	0	0	0	0	34	4	45	0	0	168	1
9.	155	0	0	0	0	0	72	9	100	1	0	316	4
10.	931	183	0	0	0	0	138	18	207	2	0	1,072	26
11.	3,721	96	2,902	421	0	0	379	49	601	9	0	7,029	116
12.	5,050	262	2,902	421	0	0	639	83	979	12	0	8,792	152

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	21,180	0	21,180	50.5	0.0	54.6	0	0	55.0	0	0
3.	18,245	57	18,188	43.1	1.9	46.2	0	0	55.0	37	0
4.	21,018	143	20,876	49.3	5.1	52.4	0	0	55.0	8	1
5.	28,089	562	27,527	66.4	20.7	69.6	0	0	55.0	0	5
6.	17,811	151	17,660	42.5	5.4	45.1	0	0	55.0	6	8
7.	30,445	694	29,751	72.4	21.1	76.7	0	0	55.0	116	25
8.	29,379	956	28,423	69.7	29.5	73.0	0	0	55.0	93	75
9.	28,084	322	27,762	65.8	9.2	70.9	0	0	55.0	155	161
10.	41,336	3,679	37,657	91.0	81.6	92.1	0	0	55.0	747	325
11.	53,981	5,289	48,692	103.4	117.7	102.0	0	0	55.0	6,106	923
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	7,269	1,523

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				4	5	6	7	8	9			
Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed	
1. Prior	XXX	XXX	XXX	(5)	0	0	0	0	0	5	(5)	XXX
2. 2014	23,413	8	23,405	15,223	0	638	0	2,256	0	666	18,117	3,518
3. 2015	23,898	8	23,890	15,477	0	554	0	2,122	0	658	18,153	3,281
4. 2016	24,815	6	24,809	16,805	0	553	0	2,195	0	755	19,553	3,171
5. 2017	26,458	7	26,451	17,946	0	537	0	2,176	0	719	20,659	2,263
6. 2018	28,000	7	27,993	17,956	0	515	0	2,177	0	795	20,648	2,477
7. 2019	28,131	7	28,124	18,259	0	640	0	2,006	0	811	20,905	2,471
8. 2020	27,259	2	27,257	12,926	0	468	0	1,820	0	544	15,214	1,873
9. 2021	26,266	2	26,264	13,695	0	231	0	1,777	1	619	15,702	1,904
10. 2022	27,533	3	27,530	14,110	0	138	0	1,320	4	446	15,564	1,925
11. 2023	29,729	3	29,726	8,256	0	29	0	954	0	185	9,239	1,903
12. Totals	XXX	XXX	XXX	150,648	0	4,303	0	18,803	5	6,203	173,749	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	30	0	0	0	0	0	0	0	0	0	0	30	1
4.	0	0	0	0	0	0	3	0	1	0	0	3	0
5.	29	0	0	0	0	0	4	0	1	0	0	34	1
6.	17	0	0	0	0	0	12	0	2	0	0	31	2
7.	316	0	0	0	0	0	43	0	8	1	0	366	4
8.	737	0	0	0	0	0	119	1	22	2	0	875	17
9.	1,431	0	0	0	0	0	337	3	63	5	0	1,824	41
10.	4,802	0	0	0	0	0	674	6	127	10	0	5,586	175
11.	7,641	0	285	44	0	0	799	8	150	11	0	8,812	542
12.	15,003	0	285	44	0	0	1,991	19	374	28	0	17,561	783

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	18,117	0	18,117	77.4	0.0	77.4	0	0	55.0	0	0
3.	18,183	0	18,183	76.1	0.0	76.1	0	0	55.0	30	0
4.	19,556	0	19,556	78.8	1.1	78.8	0	0	55.0	0	3
5.	20,693	0	20,693	78.2	1.4	78.2	0	0	55.0	29	5
6.	20,680	0	20,679	73.9	4.1	73.9	0	0	55.0	17	14
7.	21,272	1	21,271	75.6	14.5	75.6	0	0	55.0	316	50
8.	16,091	3	16,089	59.0	140.7	59.0	0	0	55.0	737	138
9.	17,535	9	17,526	66.8	450.4	66.7	0	0	55.0	1,431	393
10.	21,170	20	21,150	76.9	666.7	76.8	0	0	55.0	4,802	785
11.	18,114	63	18,051	60.9	2,096.7	60.7	0	0	55.0	7,882	930
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	15,244	2,317

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				4	5	6	7	8	9			Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2014	4,197	19	4,178	1,648	0	156	0	144	0	19	1,948	310
3. 2015	4,545	20	4,525	2,348	82	233	0	193	0	40	2,692	308
4. 2016	4,878	6	4,872	1,886	0	209	0	219	0	25	2,314	292
5. 2017	5,283	7	5,276	3,767	0	271	0	315	0	27	4,353	223
6. 2018	5,754	7	5,747	3,907	0	226	0	468	0	39	4,601	272
7. 2019	6,459	7	6,452	4,688	0	389	0	475	0	111	5,552	275
8. 2020	7,678	15	7,663	2,156	0	146	0	375	0	39	2,677	247
9. 2021	8,990	15	8,975	3,089	0	130	0	475	0	63	3,694	305
10. 2022	10,039	24	10,015	2,496	0	81	0	345	0	69	2,922	336
11. 2023	11,099	27	11,072	1,444	0	46	0	181	0	42	1,671	264
12. Totals	XXX	XXX	XXX	27,429	82	1,887	0	3,190	0	474	32,424	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	83	0	0	0	0	0	0	0	0	0	0	83	1
5.	0	0	0	0	0	0	0	0	1	0	0	1	0
6.	101	0	0	0	0	0	2	0	7	0	0	110	2
7.	140	0	37	3	0	0	17	2	58	1	0	245	3
8.	17	0	14	1	0	0	9	1	32	0	0	69	1
9.	557	0	118	10	0	0	26	3	89	1	0	775	10
10.	1,946	0	292	26	0	0	66	9	231	3	0	2,498	34
11.	3,101	0	990	88	0	0	100	13	348	5	0	4,433	67
12.	5,944	0	1,451	129	0	0	220	29	765	10	0	8,213	118

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	1,948	0	1,948	46.4	0.0	46.6	0	0	55.0	0	0
3.	2,774	82	2,692	61.0	410.0	59.5	0	0	55.0	0	0
4.	2,397	0	2,397	49.1	0.0	49.2	0	0	55.0	83	0
5.	4,354	0	4,354	82.4	0.5	82.5	0	0	55.0	0	1
6.	4,711	0	4,711	81.9	5.2	82.0	0	0	55.0	101	9
7.	5,803	6	5,797	89.8	87.7	89.8	0	0	55.0	174	71
8.	2,749	3	2,746	35.8	19.1	35.8	0	0	55.0	30	39
9.	4,484	15	4,469	49.9	99.5	49.8	0	0	55.0	665	110
10.	5,458	38	5,420	54.4	156.4	54.1	0	0	55.0	2,212	286
11.	6,210	105	6,104	55.9	390.1	55.1	0	0	55.0	4,003	430
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	7,266	947

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4	5	6	7	8	9	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX
2. 2014	.697	.96	.601	.739	.22	.8	.5	.113	.8	.0	.825	.57
3. 2015	.754	.97	.657	.372	.0	.1	.0	.103	.0	.0	.476	.50
4. 2016	.787	.110	.677	.234	.0	.0	.0	.79	.0	.0	.313	.38
5. 2017	.785	.113	.672	.237	.0	.1	.0	.94	.0	.0	.332	.37
6. 2018	.744	.113	.631	1,038	.0	.8	.0	.197	.0	.4	1,243	.25
7. 2019	.776	.174	.602	.509	.0	.2	.0	.161	.0	.0	.672	.19
8. 2020	.822	.188	.634	.385	.0	.0	.0	.118	.0	.0	.503	.24
9. 2021	.917	.188	.729	.360	.0	.3	.0	.76	.0	.0	.439	.19
10. 2022	1,078	.188	.890	.366	.0	.0	.0	.66	.0	.0	.432	.24
11. 2023	1,134	.204	.930	.263	.0	.2	.0	.63	.0	.0	.328	.25
12. Totals	XXX	XXX	XXX	4,503	.22	.25	.5	1,070	.8	.4	5,563	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
	13	14	15	16	17	18	19	20	Direct and Assumed	Ceded			
1.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.	.37	.31	.0	.0	.0	.0	.0	.0	.0	.0	.0	.6	.1
3.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5.	.0	.0	.0	.0	.0	.0	.0	.0	.1	.0	.0	.1	.0
6.	.0	.0	.0	.0	.0	.0	.1	.0	.8	.0	.0	.8	.0
7.	.0	.0	.0	.0	.0	.0	.0	.0	.4	.0	.0	.4	.0
8.	.0	.0	.5	.1	.0	.0	.1	.0	.5	.0	.0	.9	.0
9.	.146	.91	.9	.2	.0	.0	.1	.0	.11	.1	.0	.74	.1
10.	.55	.0	.11	.3	.0	.0	.3	.0	.25	.1	.0	.90	.2
11.	.523	.17	.222	.57	.0	.0	.12	.2	.94	.4	.0	.770	.10
12.	.761	.139	.247	.64	.0	.0	.18	.2	.148	.7	.0	.963	.14

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.0	.0
2.	.897	.66	.831	.128.8	.68.8	.138.3	.0	.0	.55.0	.6	.0
3.	.476	.0	.476	.63.1	.0.0	.72.5	.0	.0	.55.0	.0	.0
4.	.313	.0	.313	.39.8	.0.0	.46.2	.0	.0	.55.0	.0	.0
5.	.333	.0	.333	.42.5	.0.1	.49.6	.0	.0	.55.0	.0	.1
6.	1,251	.0	1,251	.168.2	.0.4	.198.3	.0	.0	.55.0	.0	.8
7.	.676	.0	.676	.87.1	.0.1	.112.3	.0	.0	.55.0	.0	.4
8.	.514	.2	.512	.62.5	.0.9	.80.8	.0	.0	.55.0	.4	.5
9.	.607	.94	.513	.66.2	.50.0	.70.4	.0	.0	.55.0	.62	.12
10.	.526	.4	.522	.48.8	.2.3	.58.6	.0	.0	.55.0	.63	.27
11.	1,178	.80	1,098	103.9	.39.1	118.1	.0	.0	.55.0	.670	100
12.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.806	.157

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	12
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2014	12,153	577	11,576	5,479	0	417	0	976	0	43	6,872	678
3. 2015	13,149	542	12,607	6,086	3	691	20	1,354	0	146	8,108	612
4. 2016	13,850	464	13,386	3,690	5	443	0	1,177	0	121	5,305	487
5. 2017	14,528	470	14,058	6,264	200	848	2	1,359	1	57	8,268	426
6. 2018	15,346	466	14,880	3,698	3	620	0	1,226	0	80	5,541	459
7. 2019	16,204	507	15,697	7,618	205	500	0	1,472	0	150	9,385	487
8. 2020	17,768	505	17,263	8,332	79	481	0	1,721	0	149	10,455	567
9. 2021	19,520	586	18,934	10,202	1,363	267	0	2,020	29	177	11,097	522
10. 2022	21,511	707	20,804	9,413	1,287	214	0	2,212	0	288	10,552	690
11. 2023	24,803	803	24,000	8,446	812	63	0	1,515	7	75	9,205	552
12. Totals	XXX	XXX	XXX	69,228	3,957	4,544	22	15,032	37	1,286	84,788	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	81	0	0	0	0	0	1	0	1	0	0	83	1
3.	19	0	0	0	0	0	5	1	7	0	0	31	1
4.	261	0	0	0	0	0	9	1	12	0	0	281	2
5.	743	0	0	0	0	0	34	4	44	1	0	815	2
6.	65	0	0	0	0	0	48	6	63	1	0	167	2
7.	134	0	0	0	0	0	80	10	105	2	0	307	4
8.	1,028	30	18	4	0	0	159	21	209	4	0	1,354	12
9.	1,061	(11)	68	16	0	0	265	34	349	7	0	1,698	15
10.	1,745	135	327	75	0	0	450	58	592	12	0	2,834	54
11.	3,089	60	3,342	770	0	0	688	89	905	19	0	7,086	91
12.	8,226	214	3,755	865	0	0	1,739	226	2,288	47	0	14,656	184

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	6,956	0	6,955	57.2	0.0	60.1	0	0	55.0	81	2
3.	8,163	24	8,139	62.1	4.4	64.6	0	0	55.0	19	12
4.	5,592	6	5,586	40.4	1.4	41.7	0	0	55.0	261	19
5.	9,291	208	9,083	64.0	44.3	64.6	0	0	55.0	743	73
6.	5,719	10	5,708	37.3	2.2	38.4	0	0	55.0	65	103
7.	9,909	218	9,692	61.2	42.9	61.7	0	0	55.0	134	172
8.	11,947	138	11,809	67.2	27.3	68.4	0	0	55.0	1,011	343
9.	14,233	1,438	12,795	72.9	245.4	67.6	0	0	55.0	1,125	573
10.	14,954	1,568	13,386	69.5	221.8	64.3	0	0	55.0	1,862	972
11.	18,048	1,757	16,291	72.8	218.8	67.9	0	0	55.0	5,601	1,486
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	10,902	3,754

Schedule P - Part 1F - Med Pro Liab Occ

NONE

Schedule P - Part 1F - Med Pro Liab Clm

NONE

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				4	5	6	7	8	9			
Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed	
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2014	341	244	97	75	75	0	0	0	0	0	0	XXX
3. 2015	397	290	107	80	80	0	0	0	0	0	0	XXX
4. 2016	485	368	117	134	134	0	0	0	0	0	0	XXX
5. 2017	562	435	127	124	124	0	0	0	0	0	0	XXX
6. 2018	648	507	141	208	208	0	0	1	1	0	0	XXX
7. 2019	705	553	152	161	161	0	0	1	1	0	0	XXX
8. 2020	844	662	182	145	131	0	0	1	1	0	14	XXX
9. 2021	1,034	814	220	265	265	0	0	1	1	0	0	XXX
10. 2022	1,222	970	252	216	216	0	0	1	1	0	0	XXX
11. 2023	1,407	1,123	284	234	234	0	0	2	2	0	0	XXX
12. Totals	XXX	XXX	XXX	1,642	1,628	0	0	7	7	0	14	XXX

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	75	75	0	22.0	30.7	0.0	0	0	55.0	0	0
3.	80	80	0	20.2	27.6	0.0	0	0	55.0	0	0
4.	134	134	0	27.6	36.4	0.0	0	0	55.0	0	0
5.	124	124	0	22.1	28.5	0.0	0	0	55.0	0	0
6.	209	209	0	32.3	41.2	0.0	0	0	55.0	0	0
7.	162	162	0	23.0	29.3	0.0	0	0	55.0	0	0
8.	146	132	14	17.3	19.9	7.7	0	0	55.0	0	0
9.	266	266	0	25.7	32.7	0.0	0	0	55.0	0	0
10.	217	217	0	17.8	22.4	0.0	0	0	55.0	0	0
11.	245	245	0	17.4	21.8	0.0	0	0	55.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12	
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10		11
				4	5	6	7	8	9		Salvage and Subrogation Received		Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2014	1,937	1,493	444	242	74	9	0	35	0	0	212	18
3. 2015	2,062	1,492	570	854	484	11	0	64	0	0	445	20
4. 2016	2,144	1,532	612	830	169	21	0	86	0	0	768	22
5. 2017	2,273	1,512	761	328	151	1	0	145	0	0	323	14
6. 2018	2,412	1,616	796	616	404	21	0	101	1	0	333	16
7. 2019	2,564	1,748	816	1,447	1,010	76	0	133	0	0	646	18
8. 2020	2,774	1,911	863	690	479	9	0	100	0	0	320	13
9. 2021	3,086	2,171	915	420	279	24	0	65	0	0	230	10
10. 2022	3,355	2,387	968	115	67	22	0	74	0	0	144	17
11. 2023	3,558	2,602	956	9	0	6	0	56	0	0	71	10
12. Totals	XXX	XXX	XXX	5,551	3,117	200	0	859	1	0	3,492	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	14	0	0	0	0	0	0	0	0	0	0	14	1
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	83	0	2	1	0	0	0	0	0	0	0	84	1
8.	28	0	6	4	0	0	13	2	7	1	0	47	1
9.	0	0	65	40	0	0	39	5	23	4	0	78	1
10.	636	289	199	122	0	0	93	12	53	9	0	549	6
11.	131	78	568	348	0	0	125	16	72	13	0	441	3
12.	892	367	839	514	0	0	270	35	155	27	0	1,213	13

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	14	0
2.	286	74	212	14.8	5.0	47.7	0	0	55.0	0	0
3.	929	484	445	45.1	32.4	78.1	0	0	55.0	0	0
4.	937	169	768	43.7	11.0	125.5	0	0	55.0	0	0
5.	474	151	323	20.9	10.0	42.4	0	0	55.0	0	0
6.	738	405	333	30.6	25.1	41.8	0	0	55.0	0	0
7.	1,741	1,011	730	67.9	57.8	89.4	0	0	55.0	84	0
8.	853	486	367	30.7	25.4	42.5	0	0	55.0	30	17
9.	636	328	308	20.6	15.1	33.7	0	0	55.0	25	53
10.	1,191	499	693	35.5	20.9	71.6	0	0	55.0	424	124
11.	968	455	512	27.2	17.5	53.6	0	0	55.0	273	169
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	850	363

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
				4	5	6	7	8	9			
Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)		
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2014	31	30	1	88	88	0	0	0	0	0	0	1
3. 2015	37	37	0	10	10	0	0	0	0	0	0	0
4. 2016	45	45	0	0	0	0	0	0	0	0	0	1
5. 2017	70	54	16	17	17	0	0	0	0	0	0	2
6. 2018	88	66	22	0	0	0	0	0	0	0	0	1
7. 2019	96	76	20	0	0	0	0	0	0	0	0	1
8. 2020	142	118	24	0	0	0	0	0	0	0	0	1
9. 2021	221	202	19	7	7	0	0	0	0	0	0	1
10. 2022	279	243	36	9	0	0	0	0	0	0	9	0
11. 2023	319	275	44	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	131	122	0	0	0	0	0	9	XXX

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	88	88	0	283.9	293.3	0.0	0	0	55.0	0	0
3.	10	10	0	27.0	27.0	0.0	0	0	55.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
5.	17	17	0	24.3	31.5	0.0	0	0	55.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
9.	7	7	0	3.2	3.5	0.0	0	0	55.0	0	0
10.	9	0	9	3.2	0.0	25.0	0	0	55.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	(36)	0	1	0	3	0	40	(32)	XXX
2. 2022	5,139	245	4,894	2,382	87	0	0	315	0	157	2,610	XXX
3. 2023	5,588	251	5,337	2,951	203	0	0	352	0	24	3,100	XXX
4. Totals	XXX	XXX	XXX	5,297	290	1	0	670	0	221	5,678	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1.	(1)	(1)	5	1	0	0	0	0	5	1	0	8	0
2.	0	6	6	1	0	0	0	0	20	3	0	16	0
3.	172	0	226	43	0	0	0	0	80	12	0	423	9
4.	170	4	237	45	0	0	1	0	105	15	0	447	9

	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.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	4	4	
2.	2,723	97	2,626	53.0	39.5	53.7	0	0	55.0	(1)	17	
3.	3,781	258	3,523	67.7	102.6	66.0	0	0	55.0	355	68	
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	358	89	

SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	(316)	0	0	0	22	0	400	(294)	XXX
2. 2022	25,829	793	25,036	25,678	401	0	0	2,208	0	3,732	27,485	6,153
3. 2023	32,314	887	31,427	23,665	227	0	0	1,885	0	1,994	25,323	5,841
4. Totals	XXX	XXX	XXX	49,027	628	0	0	4,115	0	6,126	52,514	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1.	0	0	16	0	0	0	7	1	47	1	0	68	1
2.	8	12	65	0	0	0	13	2	82	2	0	151	3
3.	1,681	0	2,537	1	0	0	34	4	214	6	0	4,453	413
4.	1,689	12	2,617	1	0	0	54	7	342	9	0	4,672	417

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	16	52
2.	28,053	417	27,636	108.6	52.6	110.4	0	0	55.0	61	91
3.	30,015	238	29,776	92.9	26.9	94.7	0	0	55.0	4,216	237
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	4,293	379

Schedule P - Part 1K - Fidelity/Surety

NONE

Schedule P - Part 1L - Other

NONE

Schedule P - Part 1M - International

NONE

Schedule P - Part 1N - Reinsurance

NONE

Schedule P - Part 1O - Reinsurance

NONE

Schedule P - Part 1P - Reinsurance

NONE

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	12
				4	5	6	7	8	9			
Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed	
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2014	71	2	69	3	0	0	0	0	0	0	3	3
3. 2015	84	2	82	0	0	0	0	0	0	0	0	3
4. 2016	81	0	81	20	0	1	0	1	0	0	22	6
5. 2017	81	0	81	1	0	28	0	0	0	0	29	5
6. 2018	82	0	82	27	0	0	0	0	0	0	27	3
7. 2019	80	0	80	11	0	0	0	1	0	0	12	0
8. 2020	78	0	78	9	0	1	0	0	0	0	10	0
9. 2021	93	0	93	4	0	0	0	8	0	0	12	0
10. 2022	93	0	93	5	0	1	0	3	0	0	9	0
11. 2023	97	0	97	0	0	1	0	0	0	0	1	0
12. Totals	XXX	XXX	XXX	80	0	32	0	13	0	0	125	XXX

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	3	0	3	4.2	0.0	4.3	0	0	55.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
4.	22	0	22	27.2	0.0	27.2	0	0	55.0	0	0
5.	29	0	29	35.8	0.0	35.8	0	0	55.0	0	0
6.	27	0	27	32.9	0.0	32.9	0	0	55.0	0	0
7.	12	0	12	15.0	0.0	15.0	0	0	55.0	0	0
8.	10	0	10	12.8	0.0	12.8	0	0	55.0	0	0
9.	20	0	20	21.8	0.0	21.8	0	0	55.0	8	0
10.	23	0	23	24.5	0.0	24.5	0	0	55.0	14	0
11.	1	0	1	1.0	0.0	1.0	0	0	55.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	22	0

Schedule P - Part 1R - Prod Liab Claims

NONE

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

NONE

Schedule P - Part 1T - Warranty

NONE

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	One Year	Two Year
1. Prior	1,774	1,257	1,228	1,246	1,280	1,223	1,206	1,138	1,139	1,130	(9)	(8)
2. 2014	18,639	18,503	18,014	17,937	17,895	17,975	17,952	17,834	17,834	17,834	0	0
3. 2015	XXX	16,457	15,825	15,508	15,288	15,269	15,259	15,237	15,237	15,237	0	0
4. 2016	XXX	XXX	18,071	18,418	18,174	17,821	17,797	17,778	17,780	17,779	(1)	0
5. 2017	XXX	XXX	XXX	24,870	24,289	23,668	23,572	23,542	23,539	23,531	(8)	(12)
6. 2018	XXX	XXX	XXX	XXX	15,706	15,251	15,296	15,149	14,961	14,876	(85)	(273)
7. 2019	XXX	XXX	XXX	XXX	XXX	25,672	26,674	26,195	25,944	25,886	(58)	(310)
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	23,492	24,162	23,951	23,979	27	(183)
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,972	23,694	23,482	(211)	(490)
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,372	33,059	(313)	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43,461	XXX	XXX
12. Totals											(658)	(1,275)

SCHEDULE P - PART 2B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior	10,175	8,624	7,988	7,517	7,351	7,301	7,247	7,066	7,033	7,004	(29)	(62)
2. 2014	15,694	16,808	16,647	16,301	16,141	15,913	15,896	15,873	15,862	15,861	(1)	(12)
3. 2015	XXX	16,368	17,571	17,493	16,657	16,250	16,114	16,081	16,064	16,061	(3)	(20)
4. 2016	XXX	XXX	18,597	19,282	18,507	17,986	17,673	17,378	17,386	17,361	(25)	(17)
5. 2017	XXX	XXX	XXX	19,319	20,804	19,260	18,929	18,745	18,540	18,516	(24)	(229)
6. 2018	XXX	XXX	XXX	XXX	19,452	20,648	19,477	18,605	18,482	18,500	18	(105)
7. 2019	XXX	XXX	XXX	XXX	XXX	19,966	20,564	19,312	19,143	19,257	115	(54)
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	14,823	15,410	14,389	14,248	(141)	(1,162)
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,418	16,080	15,691	(389)	1,273
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,545	19,717	3,173	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,958	XXX	XXX
12. Totals											2,693	(389)

SCHEDULE P - PART 2C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior	1,390	1,208	1,368	1,159	1,157	1,158	1,158	1,158	1,158	1,158	0	0
2. 2014	1,850	1,728	1,826	1,950	1,835	1,804	1,804	1,804	1,804	1,804	0	0
3. 2015	XXX	2,064	2,229	2,651	2,467	2,514	2,516	2,499	2,499	2,499	0	0
4. 2016	XXX	XXX	1,978	1,867	2,139	1,942	2,029	2,155	2,176	2,178	2	23
5. 2017	XXX	XXX	XXX	3,487	4,503	4,478	4,118	3,993	4,060	4,038	(22)	45
6. 2018	XXX	XXX	XXX	XXX	4,950	4,960	4,181	4,226	4,232	4,235	4	10
7. 2019	XXX	XXX	XXX	XXX	XXX	5,564	5,052	4,947	5,280	5,265	(15)	318
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	4,201	2,521	2,460	2,340	(121)	(182)
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,485	3,907	3,906	(2)	(579)
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,796	4,847	(949)	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,580	XXX	XXX
12. Totals											(1,102)	(365)

SCHEDULE P - PART 2D- WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)

1. Prior	29	38	13	11	3	(1)	(2)	(2)	(2)	(2)	0	0
2. 2014	521	421	416	417	410	595	605	720	728	726	(2)	6
3. 2015	XXX	359	402	400	386	375	376	375	373	373	0	(2)
4. 2016	XXX	XXX	392	276	251	240	236	236	234	234	0	(2)
5. 2017	XXX	XXX	XXX	392	256	269	244	240	239	238	(1)	(1)
6. 2018	XXX	XXX	XXX	XXX	771	1,166	1,092	1,025	1,036	1,047	10	22
7. 2019	XXX	XXX	XXX	XXX	XXX	677	562	616	565	511	(54)	(105)
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	623	705	495	389	(106)	(316)
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	744	470	426	(43)	(318)
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	542	432	(110)	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	945	XXX	XXX
12. Totals											(306)	(715)

SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL

1. Prior	3,518	3,179	3,191	2,943	2,716	2,564	2,674	2,642	2,632	2,632	0	(10)
2. 2014	5,659	6,291	6,478	6,324	6,062	5,984	5,972	5,902	5,905	5,978	73	76
3. 2015	XXX	7,775	7,296	7,154	6,860	6,698	6,731	6,702	6,739	6,778	38	76
4. 2016	XXX	XXX	6,630	5,310	4,695	4,544	4,454	4,430	4,428	4,397	(31)	(33)
5. 2017	XXX	XXX	XXX	7,313	6,782	6,867	6,852	7,401	7,463	7,682	219	281
6. 2018	XXX	XXX	XXX	XXX	5,552	4,878	4,675	4,452	4,400	4,421	21	(31)
7. 2019	XXX	XXX	XXX	XXX	XXX	8,013	7,644	7,740	7,890	8,117	227	377
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	8,462	10,097	9,992	9,884	(108)	(214)
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,041	10,283	10,462	178	421
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,373	10,594	(779)	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,897	XXX	XXX
12. Totals											(162)	942

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	One Year	Two Year
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2014	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2015	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2016	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2017	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2018	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2014	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2015	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2016	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2017	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2018	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2014	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2015	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2016	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2017	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2018	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	14	14	14	14	.0	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

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

1. Prior	283	208	126	75	92	89	89	89	89	89	.0	.0
2. 2014	435	418	226	207	177	177	177	177	177	177	.0	.0
3. 2015	XXX	295	395	396	377	374	401	381	381	381	.0	.0
4. 2016	XXX	XXX	326	703	792	699	682	682	682	682	.0	.0
5. 2017	XXX	XXX	XXX	473	376	218	206	178	178	178	.0	.0
6. 2018	XXX	XXX	XXX	XXX	478	403	277	243	233	233	.0	(10)
7. 2019	XXX	XXX	XXX	XXX	XXX	461	275	356	434	597	163	240
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	353	288	276	261	(15)	(27)
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	289	231	224	(7)	(64)
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	686	575	(111)	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	397	XXX	XXX
12. Totals											29	140

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2014	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2015	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2016	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2017	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2018	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	9	9	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											9	0

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	One Year	Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	338	284	247	(37)	(90)
2. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,327	2,294	(33)	XXX
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,103	XXX	XXX
4. Totals											(70)	(90)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,342	943	566	(377)	(1,775)
2. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,317	25,349	(969)	XXX
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,683	XXX	XXX
4. Totals											(1,345)	(1,775)

SCHEDULE P - PART 2K - FIDELITY, SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
2. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4. Totals											0	0

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
2. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4. Totals											0	0

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2014	0	0	0	0	0	0	0	0	0	0	0	0
3. 2015	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2016	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2017	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2018	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2019	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2N - REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	One Year	Two Year
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2014	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2015	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2016	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2017	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2018	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2O - REINSURANCE
Nonproportional Assumed Liability

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2014	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2015	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2016	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2017	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2018	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2014	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2015	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2016	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2017	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2018	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	One Year	Two Year
1. Prior	10	39	36	36	36	36	36	36	36	36	0	0
2. 2014	9	9	3	3	3	3	3	3	3	3	0	0
3. 2015	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2016	XXX	XXX	4	12	21	21	21	21	21	21	0	0
5. 2017	XXX	XXX	XXX	22	49	60	68	29	29	29	0	0
6. 2018	XXX	XXX	XXX	XXX	25	18	30	27	27	27	0	0
7. 2019	XXX	XXX	XXX	XXX	XXX	0	17	11	11	11	0	0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	8	14	10	10	0	(4)
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	17	12	(4)	3
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35	20	(15)	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	XXX	XXX
12. Totals											(19)	(1)

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

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2014	0	0	0	0	0	0	0	0	0	0	0	0
3. 2015	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2016	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2017	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2018	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2019	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
2. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4. Totals											0	0

SCHEDULE P - PART 2T – WARRANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
2. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4. Totals											0	0

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SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023		
1. Prior	.000	.640	.885	.927	1,088	1,090	1,118	1,108	1,122	1,130	51,317	1,004
2. 2014	14,266	17,161	17,469	17,510	17,673	17,833	17,834	17,834	17,834	17,834	2,569	89
3. 2015	XXX	12,426	14,947	15,079	15,173	15,194	15,200	15,200	15,200	15,200	2,134	67
4. 2016	XXX	XXX	13,386	16,890	17,647	17,670	17,770	17,770	17,770	17,770	2,225	93
5. 2017	XXX	XXX	XXX	18,428	23,193	23,409	23,422	23,504	23,497	23,529	2,277	234
6. 2018	XXX	XXX	XXX	XXX	11,739	14,235	14,537	14,828	14,868	14,867	1,486	501
7. 2019	XXX	XXX	XXX	XXX	XXX	19,921	24,757	25,173	25,580	25,761	2,015	601
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	18,250	22,787	23,670	23,856	2,105	520
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,316	22,985	23,265	1,663	578
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,506	32,192	2,045	563
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,025	2,443	508

SCHEDULE P - PART 3B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior	.000	4,449	6,367	6,939	6,985	7,062	7,039	7,044	7,009	7,004	40,559	1,343
2. 2014	7,406	11,366	13,729	15,048	15,844	15,864	15,879	15,870	15,862	15,861	3,358	160
3. 2015	XXX	7,362	11,862	14,395	15,792	15,931	16,032	16,034	16,031	16,031	3,105	175
4. 2016	XXX	XXX	7,974	13,067	15,548	16,612	16,942	17,312	17,376	17,358	2,996	175
5. 2017	XXX	XXX	XXX	8,002	14,473	16,733	17,709	18,164	18,481	18,483	1,872	390
6. 2018	XXX	XXX	XXX	XXX	8,347	13,578	16,972	18,031	18,221	18,471	2,039	436
7. 2019	XXX	XXX	XXX	XXX	XXX	8,662	13,838	16,774	18,426	18,899	2,045	422
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	6,523	10,436	12,452	13,394	1,578	278
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,946	11,623	13,926	1,519	344
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,700	14,248	1,408	342
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,285	1,143	218

SCHEDULE P - PART 3C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior	.000	.527	.873	1,157	1,157	1,158	1,158	1,158	1,158	1,158	2,493	86
2. 2014	.664	.968	1,354	1,755	1,796	1,804	1,804	1,804	1,804	1,804	294	16
3. 2015	XXX	.712	1,063	1,250	1,980	2,009	2,098	2,499	2,499	2,499	293	15
4. 2016	XXX	XXX	.719	1,094	1,610	1,752	1,779	2,072	2,093	2,095	277	14
5. 2017	XXX	XXX	XXX	.828	2,132	3,571	3,802	3,873	3,883	4,038	179	44
6. 2018	XXX	XXX	XXX	XXX	1,513	2,763	3,629	3,806	3,922	4,133	219	51
7. 2019	XXX	XXX	XXX	XXX	XXX	1,086	2,219	4,057	4,925	5,077	219	53
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.944	1,292	2,060	2,302	209	37
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,274	2,455	3,219	240	55
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,548	2,577	250	52
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,490	164	33

SCHEDULE P - PART 3D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)

1. Prior	.000	.0	.0	(2)	(2)	(2)	(2)	(2)	(2)	(2)	.569	.35
2. 2014	.223	.382	.397	.398	.398	.400	.603	.720	.720	.720	.43	.13
3. 2015	XXX	.128	.347	.375	.373	.373	.373	.373	.373	.373	.49	.1
4. 2016	XXX	XXX	.105	.225	.229	.234	.234	.234	.234	.234	.37	.1
5. 2017	XXX	XXX	XXX	.143	.208	.237	.238	.238	.238	.238	.27	.10
6. 2018	XXX	XXX	XXX	XXX	.355	.828	.898	.913	.946	1,046	.23	.2
7. 2019	XXX	XXX	XXX	XXX	XXX	.210	.423	.459	.486	.511	.16	.3
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.162	.384	.385	.385	.18	.6
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.196	.292	.363	.16	.2
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.167	.366	.17	.5
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.265	.12	.3

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	.000	.898	2,032	2,266	2,422	2,432	2,492	2,599	2,632	2,632	5,246	94
2. 2014	2,953	4,435	5,262	5,766	5,839	5,855	5,857	5,859	5,866	5,896	.669	.8
3. 2015	XXX	3,038	4,521	5,644	6,319	6,347	6,608	6,656	6,688	6,754	.592	.19
4. 2016	XXX	XXX	2,412	3,315	3,673	3,941	4,080	4,090	4,093	4,128	.451	.34
5. 2017	XXX	XXX	XXX	3,274	5,075	5,993	6,455	6,574	6,748	6,910	.341	.83
6. 2018	XXX	XXX	XXX	XXX	2,505	3,341	3,738	4,000	4,169	4,315	.306	.151
7. 2019	XXX	XXX	XXX	XXX	XXX	4,799	6,048	6,616	6,899	7,913	.327	.156
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	4,927	6,871	8,051	8,734	.366	.189
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,311	7,914	9,106	.318	.189
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,867	8,340	.455	.181
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,697	.333	.128

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023		
1. Prior	.000.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2014	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2015	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2016	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2017	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2018	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

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

1. Prior	.000.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2014	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2015	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2016	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2017	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2018	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

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

1. Prior	.000.	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2014	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2015	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2016	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2017	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2018	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2019	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	14	14	14	14	XXX	XXX
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

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

1. Prior	.000.	.52	.61	.61	.69	.75	.75	.75	.75	.75	.873	.50
2. 2014	.7	.35	.164	.169	.177	.177	.177	.177	.177	.177	.12	.6
3. 2015	XXX	.3	.13	.248	.367	.367	.367	.381	.381	.381	.13	.7
4. 2016	XXX	XXX	.32	.601	.681	.681	.682	.682	.682	.682	.13	.9
5. 2017	XXX	XXX	XXX	.15	.143	.166	.178	.178	.178	.178	.4	.10
6. 2018	XXX	XXX	XXX	XXX	.10	.29	.200	.233	.233	.233	.7	.9
7. 2019	XXX	XXX	XXX	XXX	XXX	.10	.22	.160	.328	.513	.10	.7
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.5	.5	.211	.220	.6	.6
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.5	.11	.165	.4	.5
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.23	.70	.3	.8
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15	2	5

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

1. Prior	.000.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2014	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.1	.0
3. 2015	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2016	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.1	.0
5. 2017	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.1	.1
6. 2018	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.1
7. 2019	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.1	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.1
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.1	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.9	.0	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	278	243	XXX	XXX
2. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,892	2,295	XXX	XXX
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,748	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	860	544	599	105
2. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,382	25,277	5,471	679
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,438	4,866	562

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	.0	.0	XXX	XXX
2. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	.0	.0	XXX	XXX
2. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2014	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2015	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2016	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2017	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2018	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2019	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3N - REINSURANCE
NONPROPORTIONAL ASSUMED PROPERTY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023		
1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2014	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2015	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2016	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2017	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2018	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2019	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3O - REINSURANCE
NONPROPORTIONAL ASSUMED LIABILITY

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2014	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2015	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2016	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2017	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2018	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2019	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2014	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2015	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2016	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2017	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2018	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2019	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023		
1. Prior	.000	.28	.36	.36	.36	.36	.36	.36	.36	.36	.139	.8
2. 2014	.3	.3	.3	.3	.3	.3	.3	.3	.3	.3	.2	.1
3. 2015	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.1	.2
4. 2016	XXX	XXX	.0	.2	.21	.21	.21	.21	.21	.21	.4	.2
5. 2017	XXX	XXX	XXX	.0	.6	.19	.28	.29	.29	.29	.4	.1
6. 2018	XXX	XXX	XXX	XXX	.18	.18	.27	.27	.27	.27	.2	.1
7. 2019	XXX	XXX	XXX	XXX	XXX	.0	.0	.11	.11	.11	.0	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.8	.8	.10	.10	.0	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.4	.4	.4	.0	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.1	.6	.0	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	0	0

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2014	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2015	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2016	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2017	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2018	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

NONE

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	.0	.0	XXX	XXX
2. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

NONE

SCHEDULE P - PART 3T - WARRANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	.0	.0	.0	.0
2. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	.0

NONE

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	171	14	5	1	1	0	0	0	0	0
2. 2014	1,117	129	60	2	1	0	1	0	0	0
3. 2015	XXX	1,149	93	39	2	1	2	0	0	0
4. 2016	XXX	XXX	1,028	79	6	2	6	0	1	0
5. 2017	XXX	XXX	XXX	864	48	7	27	0	3	2
6. 2018	XXX	XXX	XXX	XXX	869	15	61	20	5	3
7. 2019	XXX	XXX	XXX	XXX	XXX	791	212	73	25	9
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	1,401	146	73	30
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,883	134	62
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,212	120
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,812

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

1. Prior	23	14	6	4	1	1	4	0	0	0
2. 2014	1,531	15	9	5	1	1	9	3	0	0
3. 2015	XXX	1,054	15	14	3	2	16	6	3	0
4. 2016	XXX	XXX	978	23	8	6	34	15	6	3
5. 2017	XXX	XXX	XXX	1,034	14	13	89	35	15	4
6. 2018	XXX	XXX	XXX	XXX	769	20	304	(3)	(16)	12
7. 2019	XXX	XXX	XXX	XXX	XXX	918	619	117	(141)	42
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	1,029	254	149	117
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	947	126	334
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	915	668
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,032

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

1. Prior	147	74	18	0	0	0	0	0	0	0
2. 2014	492	66	42	0	0	0	0	0	0	0
3. 2015	XXX	369	44	135	1	0	0	0	0	0
4. 2016	XXX	XXX	553	133	164	1	3	0	0	0
5. 2017	XXX	XXX	XXX	485	574	103	13	35	2	0
6. 2018	XXX	XXX	XXX	XXX	1,601	670	87	33	85	2
7. 2019	XXX	XXX	XXX	XXX	XXX	1,966	414	140	83	48
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	2,102	245	134	21
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,264	393	130
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,518	324
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	989

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

(EXCLUDING EXCESS WORKERS' COMPENSATION)

1. Prior	27	30	13	13	5	1	0	0	0	0
2. 2014	127	34	17	17	10	1	2	0	2	0
3. 2015	XXX	66	28	24	13	2	3	2	0	0
4. 2016	XXX	XXX	228	24	0	5	2	2	0	0
5. 2017	XXX	XXX	XXX	111	2	4	6	2	1	0
6. 2018	XXX	XXX	XXX	XXX	90	24	19	13	19	1
7. 2019	XXX	XXX	XXX	XXX	XXX	161	15	12	17	0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	174	21	23	4
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	229	38	8
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	101	11
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	175

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	1,190	679	283	278	81	5	17	4	0	0
2. 2014	1,057	346	184	224	102	55	49	7	3	1
3. 2015	XXX	1,651	405	338	130	27	71	17	8	5
4. 2016	XXX	XXX	2,400	519	110	36	59	19	15	8
5. 2017	XXX	XXX	XXX	1,488	246	50	103	46	37	29
6. 2018	XXX	XXX	XXX	XXX	1,321	178	229	84	65	41
7. 2019	XXX	XXX	XXX	XXX	XXX	1,125	360	191	109	69
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	1,506	475	303	152
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,061	477	283
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,775	644
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,171

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2014	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2015	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2016	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2017	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2018	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2014	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2015	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2016	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2017	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2018	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2014	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2015	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2016	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2017	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2018	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

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

1. Prior	103	56	16	.0	.0	.0	.0	.0	.0	.0
2. 2014	131	.98	34	.11	.0	.0	.0	.0	.0	.0
3. 2015	XXX	182	51	.58	.6	.0	.0	.0	.0	.0
4. 2016	XXX	XXX	248	.60	.88	.6	.0	.0	.0	.0
5. 2017	XXX	XXX	XXX	100	101	24	28	.0	.0	.0
6. 2018	XXX	XXX	XXX	XXX	306	55	52	.10	.0	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	238	85	.43	.19	.1
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	347	.82	.37	14
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	241	.87	59
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	366	158
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	330

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2014	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2015	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2016	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2017	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2018	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	136	6	4
2. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	155	5
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	183

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,101	68	22
2. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,760	76
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,565

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
2. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
2. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2014	0	0	0	0	0	0	0	0	0	0
3. 2015	XXX	0	0	0	0	0	0	0	0	0
4. 2016	XXX	XXX	0	0	0	0	0	0	0	0
5. 2017	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2018	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2019	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

Schedule P - Part 4N

NONE

Schedule P - Part 4O

NONE

Schedule P - Part 4P

NONE

Schedule P - Part 4R - Prod Liab Occur

NONE

Schedule P - Part 4R - Prod Liab Claims

NONE

Schedule P - Part 4S

NONE

Schedule P - Part 4T - Warranty

NONE

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

SECTION 1										
Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	573	1,530	53	28	2	2	1	0	1	1
2. 2014	1,936	2,476	2,547	2,562	2,563	2,566	2,567	2,569	2,569	2,569
3. 2015	XXX	1,556	2,066	2,129	2,131	2,132	2,133	2,134	2,134	2,134
4. 2016	XXX	XXX	1,630	2,193	2,221	2,224	2,225	2,225	2,225	2,225
5. 2017	XXX	XXX	XXX	1,898	2,249	2,273	2,275	2,276	2,276	2,277
6. 2018	XXX	XXX	XXX	XXX	1,291	1,466	1,482	1,483	1,485	1,486
7. 2019	XXX	XXX	XXX	XXX	XXX	1,758	1,987	2,005	2,013	2,015
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	1,865	2,083	2,102	2,105
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,457	1,651	1,663
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,767	2,045
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,443

SECTION 2										
Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	46	19	9	8	8	5	3	1	1	0
2. 2014	217	31	7	6	5	2	2	0	0	0
3. 2015	XXX	178	25	6	3	2	2	1	1	1
4. 2016	XXX	XXX	225	31	4	2	1	0	0	0
5. 2017	XXX	XXX	XXX	345	31	4	3	2	2	1
6. 2018	XXX	XXX	XXX	XXX	159	20	8	4	1	1
7. 2019	XXX	XXX	XXX	XXX	XXX	199	32	13	4	2
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	177	23	4	1
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	153	17	4
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	241	26
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	116

SECTION 3										
Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	617	112	54	32	4	1	(1)	0	1	0
2. 2014	2,218	2,589	2,640	2,655	2,656	2,657	2,658	2,658	2,658	2,658
3. 2015	XXX	1,782	2,152	2,199	2,200	2,200	2,201	2,202	2,202	2,202
4. 2016	XXX	XXX	1,924	2,308	2,315	2,317	2,317	2,317	2,317	2,318
5. 2017	XXX	XXX	XXX	2,377	2,498	2,508	2,510	2,511	2,511	2,512
6. 2018	XXX	XXX	XXX	XXX	1,877	1,980	1,987	1,987	1,987	1,988
7. 2019	XXX	XXX	XXX	XXX	XXX	2,474	2,610	2,616	2,617	2,618
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	2,463	2,617	2,625	2,626
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,105	2,238	2,245
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,482	2,634
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,067

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

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 1 CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	1,199	3,305	270	114	10	4	3	3	0	0
2. 2014	1,526	2,713	3,179	3,337	3,350	3,356	3,357	3,358	3,358	3,358
3. 2015	XXX	1,423	2,610	3,053	3,086	3,099	3,104	3,105	3,105	3,105
4. 2016	XXX	XXX	1,457	2,802	2,932	2,975	2,989	2,995	2,995	2,996
5. 2017	XXX	XXX	XXX	1,277	1,670	1,821	1,852	1,863	1,871	1,872
6. 2018	XXX	XXX	XXX	XXX	1,387	1,853	1,989	2,025	2,034	2,039
7. 2019	XXX	XXX	XXX	XXX	XXX	1,435	1,863	1,996	2,030	2,045
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	1,143	1,458	1,547	1,578
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,087	1,409	1,519
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,068	1,408
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,143

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 2 NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	306	108	38	17	9	6	4	1	1	0
2. 2014	633	230	70	20	7	1	1	0	0	0
3. 2015	XXX	639	224	70	23	8	2	2	1	1
4. 2016	XXX	XXX	729	240	80	24	8	2	1	0
5. 2017	XXX	XXX	XXX	682	235	64	25	10	2	1
6. 2018	XXX	XXX	XXX	XXX	746	213	58	18	8	2
7. 2019	XXX	XXX	XXX	XXX	XXX	701	206	64	22	4
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	495	147	51	17
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	521	163	41
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	576	175
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	542

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 3 CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	1,258	521	220	108	2	1	1	0	0	0
2. 2014	2,255	3,081	3,400	3,516	3,517	3,517	3,518	3,518	3,518	3,518
3. 2015	XXX	2,157	2,975	3,279	3,280	3,280	3,280	3,281	3,281	3,281
4. 2016	XXX	XXX	2,261	3,164	3,170	3,170	3,170	3,171	3,171	3,171
5. 2017	XXX	XXX	XXX	2,157	2,253	2,262	2,262	2,262	2,263	2,263
6. 2018	XXX	XXX	XXX	XXX	2,406	2,470	2,475	2,476	2,477	2,477
7. 2019	XXX	XXX	XXX	XXX	XXX	2,403	2,462	2,471	2,471	2,471
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	1,810	1,868	1,872	1,873
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,841	1,899	1,904
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,859	1,925
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,903

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

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 1 CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	.96	219	28	11	0	0	0	0	0	0
2. 2014	138	227	270	290	293	294	294	294	294	294
3. 2015	XXX	147	238	284	291	292	292	293	293	293
4. 2016	XXX	XXX	136	260	273	275	276	277	277	277
5. 2017	XXX	XXX	XXX	130	159	172	176	178	178	179
6. 2018	XXX	XXX	XXX	XXX	159	202	213	216	218	219
7. 2019	XXX	XXX	XXX	XXX	XXX	155	195	210	217	219
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	146	188	205	209
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	180	226	240
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	193	250
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	164

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 2 NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	29	12	5	0	0	0	0	0	0	0
2. 2014	52	25	10	4	1	0	0	0	0	0
3. 2015	XXX	45	25	10	1	1	1	0	0	0
4. 2016	XXX	XXX	59	19	5	2	1	1	1	1
5. 2017	XXX	XXX	XXX	60	27	10	4	2	2	0
6. 2018	XXX	XXX	XXX	XXX	73	20	8	4	2	2
7. 2019	XXX	XXX	XXX	XXX	XXX	79	34	12	6	3
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	63	22	5	1
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72	23	10
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	88	34
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 3 CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	107	42	22	6	0	0	0	0	0	0
2. 2014	197	263	294	309	309	310	310	310	310	310
3. 2015	XXX	202	275	307	307	308	308	308	308	308
4. 2016	XXX	XXX	202	290	291	291	291	292	292	292
5. 2017	XXX	XXX	XXX	210	222	222	222	223	223	223
6. 2018	XXX	XXX	XXX	XXX	260	269	270	271	271	272
7. 2019	XXX	XXX	XXX	XXX	XXX	260	274	274	275	275
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	230	244	246	247
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	289	303	305
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	315	336
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	264

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	19	44	1	1	0	0	0	0	0	0
2. 2014	23	42	42	43	43	43	43	43	43	43
3. 2015	XXX	22	45	49	49	49	49	49	49	49
4. 2016	XXX	XXX	13	35	36	37	37	37	37	37
5. 2017	XXX	XXX	XXX	18	25	26	27	27	27	27
6. 2018	XXX	XXX	XXX	XXX	14	18	20	21	22	23
7. 2019	XXX	XXX	XXX	XXX	XXX	7	12	14	15	16
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	2	10	17	18
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	15	16
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	17
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	1	1	0	0	0	0	0	0	0	0
2. 2014	8	1	1	1	1	1	1	1	1	1
3. 2015	XXX	8	1	0	0	0	0	0	0	0
4. 2016	XXX	XXX	8	1	1	0	0	0	0	0
5. 2017	XXX	XXX	XXX	9	2	1	0	0	0	0
6. 2018	XXX	XXX	XXX	XXX	8	4	3	2	1	0
7. 2019	XXX	XXX	XXX	XXX	XXX	9	4	2	1	0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	14	7	1	0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	2	1
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15	2
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	23	4	1	1	0	0	0	0	0	0
2. 2014	35	52	56	57	57	57	57	57	57	57
3. 2015	XXX	30	47	50	50	50	50	50	50	50
4. 2016	XXX	XXX	21	37	38	38	38	38	38	38
5. 2017	XXX	XXX	XXX	35	37	37	37	37	37	37
6. 2018	XXX	XXX	XXX	XXX	23	24	25	25	25	25
7. 2019	XXX	XXX	XXX	XXX	XXX	17	19	19	19	19
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	21	23	24	24
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18	19	19
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24	24
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 1 CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	236	632	92	39	6	1	2	2	1	0
2. 2014	308	525	620	663	666	667	668	668	668	669
3. 2015	XXX	277	482	572	584	587	589	590	591	592
4. 2016	XXX	XXX	245	418	435	446	450	450	450	451
5. 2017	XXX	XXX	XXX	261	319	335	337	340	340	341
6. 2018	XXX	XXX	XXX	XXX	218	272	290	298	303	306
7. 2019	XXX	XXX	XXX	XXX	XXX	230	295	315	321	327
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	276	352	362	366
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	235	297	318
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	353	455
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	333

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 2 NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	80	41	17	9	5	5	4	3	1	0
2. 2014	92	51	19	8	2	1	1	1	1	1
3. 2015	XXX	89	45	25	8	5	4	2	2	1
4. 2016	XXX	XXX	75	38	20	8	3	2	2	2
5. 2017	XXX	XXX	XXX	91	43	20	14	8	4	2
6. 2018	XXX	XXX	XXX	XXX	90	49	24	13	5	2
7. 2019	XXX	XXX	XXX	XXX	XXX	102	51	20	11	4
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	94	40	20	12
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	93	48	15
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	139	54
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	91

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 3 CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	270	129	71	32	5	4	4	2	0	0
2. 2014	403	579	642	674	675	676	677	677	677	678
3. 2015	XXX	370	532	603	606	606	608	609	611	612
4. 2016	XXX	XXX	324	462	474	482	484	484	485	487
5. 2017	XXX	XXX	XXX	360	407	419	422	425	425	426
6. 2018	XXX	XXX	XXX	XXX	384	441	449	453	457	459
7. 2019	XXX	XXX	XXX	XXX	XXX	416	469	483	486	487
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	495	549	564	567
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	445	507	522
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	609	690
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	552

Schedule P - Part 5F- SN1A

NONE

Schedule P - Part 5F- SN2A

NONE

Schedule P - Part 5F- SN3A

NONE

Schedule P - Part 5F- SN1B

NONE

Schedule P - Part 5F- SN2B

NONE

Schedule P - Part 5F- SN3B

NONE

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	12	39	6	2	0	0	0	0	0	0
2. 2014	3	7	11	12	12	12	12	12	12	12
3. 2015	XXX	2	8	10	12	12	12	13	13	13
4. 2016	XXX	XXX	5	12	13	13	13	13	13	13
5. 2017	XXX	XXX	XXX	0	1	3	3	4	4	4
6. 2018	XXX	XXX	XXX	XXX	4	5	5	7	7	7
7. 2019	XXX	XXX	XXX	XXX	XXX	4	4	7	9	10
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	4	4	6	6
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	3	4
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	3
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	9	6	2	2	2	1	1	1	1	1
2. 2014	3	3	1	1	1	0	0	0	0	0
3. 2015	XXX	4	4	3	1	1	1	0	0	0
4. 2016	XXX	XXX	5	2	0	0	0	0	0	0
5. 2017	XXX	XXX	XXX	4	4	0	1	0	0	0
6. 2018	XXX	XXX	XXX	XXX	4	3	2	0	0	0
7. 2019	XXX	XXX	XXX	XXX	XXX	5	6	5	2	1
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	1	2	1	1
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	4	1
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	6
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	18	11	4	3	0	0	0	0	0	0
2. 2014	8	14	17	18	18	18	18	18	18	18
3. 2015	XXX	8	15	19	19	20	20	20	20	20
4. 2016	XXX	XXX	15	20	21	22	22	22	22	22
5. 2017	XXX	XXX	XXX	10	13	13	14	14	14	14
6. 2018	XXX	XXX	XXX	XXX	9	13	15	16	16	16
7. 2019	XXX	XXX	XXX	XXX	XXX	11	14	18	18	18
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	10	12	13	13
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	9	10
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16	17
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2014	0	1	1	1	1	1	1	1	1	1
3. 2015	XXX	0	0	0	0	0	0	0	0	0
4. 2016	XXX	XXX	0	0	1	1	1	1	1	1
5. 2017	XXX	XXX	XXX	0	1	1	1	1	1	1
6. 2018	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2019	XXX	XXX	XXX	XXX	XXX	0	1	1	1	1
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	1	1
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2014	1	0	0	0	0	0	0	0	0	0
3. 2015	XXX	0	0	0	0	0	0	0	0	0
4. 2016	XXX	XXX	0	0	0	0	0	0	0	0
5. 2017	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2018	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2019	XXX	XXX	XXX	XXX	XXX	1	0	0	0	0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	0	1	0	0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	0	0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2014	1	1	1	1	1	1	1	1	1	1
3. 2015	XXX	0	0	0	0	0	0	0	0	0
4. 2016	XXX	XXX	0	0	1	1	1	1	1	1
5. 2017	XXX	XXX	XXX	0	2	2	2	2	2	2
6. 2018	XXX	XXX	XXX	XXX	0	1	1	1	1	1
7. 2019	XXX	XXX	XXX	XXX	XXX	1	1	1	1	1
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	0	1	1	1
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	2	7	0	0	0	0	0	0	0	0
2. 2014	1	2	2	2	2	2	2	2	2	2
3. 2015	XXX	0	1	1	1	1	1	1	1	1
4. 2016	XXX	XXX	2	3	4	4	4	4	4	4
5. 2017	XXX	XXX	XXX	2	2	3	4	4	4	4
6. 2018	XXX	XXX	XXX	XXX	1	2	2	2	2	2
7. 2019	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	1	1	0	0	0	0	0	0	0	0
2. 2014	1	1	0	0	0	0	0	0	0	0
3. 2015	XXX	0	1	0	0	0	0	0	0	0
4. 2016	XXX	XXX	1	1	0	0	0	0	0	0
5. 2017	XXX	XXX	XXX	1	1	1	0	0	0	0
6. 2018	XXX	XXX	XXX	XXX	1	0	0	0	0	0
7. 2019	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	4	3	(1)	0	0	0	0	0	0	0
2. 2014	2	3	3	3	3	3	3	3	3	3
3. 2015	XXX	0	3	3	3	3	3	3	3	3
4. 2016	XXX	XXX	4	6	6	6	6	6	6	6
5. 2017	XXX	XXX	XXX	4	4	5	5	5	5	5
6. 2018	XXX	XXX	XXX	XXX	3	3	3	3	3	3
7. 2019	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

Schedule P - Part 5R- SN1B

NONE

Schedule P - Part 5R- SN2B

NONE

Schedule P - Part 5R- SN3B

NONE

Schedule P - Part 5T- SN1

NONE

Schedule P - Part 5T- SN2

NONE

Schedule P - Part 5T- SN3

NONE

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE P - PART 6C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2014	4,197	4,197	4,197	4,197	4,197	4,197	4,197	4,197	4,197	4,197	.0
3. 2015	XXX	4,545	4,545	4,545	4,545	4,545	4,545	4,545	4,545	4,545	.0
4. 2016	XXX	XXX	4,878	4,878	4,878	4,878	4,878	4,878	4,878	4,878	.0
5. 2017	XXX	XXX	XXX	5,283	5,283	5,283	5,283	5,283	5,283	5,283	.0
6. 2018	XXX	XXX	XXX	XXX	5,754	5,754	5,754	5,754	5,754	5,754	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	6,459	6,459	6,459	6,459	6,459	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	7,678	7,678	7,678	7,678	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,990	8,990	8,990	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,039	10,039	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,099	11,099
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,099
13. Earned Premiums (Sc P-Pt 1)	4,197	4,545	4,878	5,283	5,754	6,459	7,678	8,990	10,039	11,099	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2014	.19	.19	.19	.19	.19	.19	.19	.19	.19	.19	.0
3. 2015	XXX	.20	.20	.20	.20	.20	.20	.20	.20	.20	.0
4. 2016	XXX	XXX	.6	.6	.6	.6	.6	.6	.6	.6	.0
5. 2017	XXX	XXX	XXX	.7	.7	.7	.7	.7	.7	.7	.0
6. 2018	XXX	XXX	XXX	XXX	.7	.7	.7	.7	.7	.7	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	.7	.7	.7	.7	.7	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.15	.15	.15	.15	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.15	.15	.15	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.24	.24	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.27	.27
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.27
13. Earned Premiums (Sc P-Pt 1)	.19	.20	.6	.7	.7	.7	.15	.15	.24	.27	XXX

SCHEDULE P - PART 6D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2014	.697	.697	.697	.697	.697	.697	.697	.697	.697	.697	.0
3. 2015	XXX	.754	.754	.754	.754	.754	.754	.754	.754	.754	.0
4. 2016	XXX	XXX	.787	.787	.787	.787	.787	.787	.787	.787	.0
5. 2017	XXX	XXX	XXX	.785	.785	.785	.785	.785	.785	.785	.0
6. 2018	XXX	XXX	XXX	XXX	.744	.744	.744	.744	.744	.744	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	.775	.775	.775	.775	.775	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.822	.822	.822	.822	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.917	.917	.917	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,078	1,078	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,134	1,134
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,134
13. Earned Premiums (Sc P-Pt 1)	.697	.754	.787	.785	.744	.776	.822	.917	1,078	1,134	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2014	.96	.96	.96	.96	.96	.96	.96	.96	.96	.96	.0
3. 2015	XXX	.97	.97	.97	.97	.97	.97	.97	.97	.97	.0
4. 2016	XXX	XXX	.110	.110	.110	.110	.110	.110	.110	.110	.0
5. 2017	XXX	XXX	XXX	.113	.113	.113	.113	.113	.113	.113	.0
6. 2018	XXX	XXX	XXX	XXX	.113	.113	.113	.113	.113	.113	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	.174	.174	.174	.174	.174	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.188	.188	.188	.188	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.188	.188	.188	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.188	.188	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.204	.204
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.204
13. Earned Premiums (Sc P-Pt 1)	.96	.97	.110	.113	.113	.174	.188	.188	.188	.204	XXX

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SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2014	12,153	12,153	12,153	12,153	12,153	12,153	12,153	12,153	12,153	12,153	.0
3. 2015	XXX	13,149	13,149	13,149	13,149	13,149	13,149	13,149	13,149	13,149	.0
4. 2016	XXX	XXX	13,850	13,850	13,850	13,850	13,850	13,850	13,850	13,850	.0
5. 2017	XXX	XXX	XXX	14,528	14,528	14,528	14,528	14,528	14,528	14,528	.0
6. 2018	XXX	XXX	XXX	XXX	15,346	15,346	15,346	15,346	15,346	15,346	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	16,204	16,204	16,204	16,204	16,204	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	17,768	17,768	17,768	17,768	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,520	19,520	19,520	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,511	21,511	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,803	24,803
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,803
13. Earned Premiums (Sc P-Pt 1)	12,153	13,149	13,850	14,528	15,346	16,204	17,768	19,520	21,511	24,803	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2014	578	578	578	578	578	578	578	578	578	578	.0
3. 2015	XXX	542	542	542	542	542	542	542	542	542	.0
4. 2016	XXX	XXX	464	464	464	464	464	464	464	464	.0
5. 2017	XXX	XXX	XXX	470	470	470	470	470	470	470	.0
6. 2018	XXX	XXX	XXX	XXX	466	466	466	466	466	466	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	507	507	507	507	507	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	505	505	505	505	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	586	586	586	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	707	707	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	803	803
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	803
13. Earned Premiums (Sc P-Pt 1)	578	542	464	470	466	507	505	586	707	803	XXX

SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2014	1,937	1,937	1,937	1,937	1,937	1,937	1,937	1,937	1,937	1,937	.0
3. 2015	XXX	2,062	2,062	2,062	2,062	2,062	2,062	2,062	2,062	2,062	.0
4. 2016	XXX	XXX	2,144	2,144	2,144	2,144	2,144	2,144	2,144	2,144	.0
5. 2017	XXX	XXX	XXX	2,273	2,273	2,273	2,273	2,273	2,273	2,273	.0
6. 2018	XXX	XXX	XXX	XXX	2,412	2,412	2,412	2,412	2,412	2,412	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	2,564	2,564	2,564	2,564	2,564	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	2,774	2,774	2,774	2,774	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,086	3,086	3,086	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,355	3,355	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,558	3,558
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,558
13. Earned Premiums (Sc P-Pt 1)	1,937	2,062	2,144	2,273	2,412	2,564	2,774	3,086	3,355	3,558	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2014	1,493	1,493	1,493	1,493	1,493	1,493	1,493	1,493	1,493	1,493	.0
3. 2015	XXX	1,492	1,492	1,492	1,492	1,492	1,492	1,492	1,492	1,492	.0
4. 2016	XXX	XXX	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	.0
5. 2017	XXX	XXX	XXX	1,512	1,512	1,512	1,512	1,512	1,512	1,512	.0
6. 2018	XXX	XXX	XXX	XXX	1,616	1,616	1,616	1,616	1,616	1,616	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	1,748	1,748	1,748	1,748	1,748	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	1,911	1,911	1,911	1,911	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,171	2,171	2,171	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,387	2,387	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,602	2,602
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,602
13. Earned Premiums (Sc P-Pt 1)	1,493	1,492	1,532	1,512	1,616	1,748	1,911	2,171	2,387	2,602	XXX

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2014	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2015	XXX	37	37	37	37	37	37	37	37	37	.0
4. 2016	XXX	XXX	45	45	45	45	45	45	45	45	.0
5. 2017	XXX	XXX	XXX	70	70	70	70	70	70	70	.0
6. 2018	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	96	96	96	96	96	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	142	142	142	142	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	221	221	221	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	279	279	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	319	319
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	319
13. Earned Premiums (Sc P-Pt 1)	31	37	45	70	88	96	142	221	279	319	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2014	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2015	XXX	37	37	37	37	37	37	37	37	37	.0
4. 2016	XXX	XXX	45	45	45	45	45	45	45	45	.0
5. 2017	XXX	XXX	XXX	54	54	54	54	54	54	54	.0
6. 2018	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	76	76	76	76	76	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	118	118	118	118	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	202	202	202	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	243	243	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	275	275
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	275
13. Earned Premiums (Sc P-Pt 1)	30	37	45	54	66	76	118	202	243	275	XXX

SCHEDULE P - PART 6M - INTERNATIONAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2014	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2015	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2016	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2017	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2018	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2014	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2015	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2016	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2017	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2018	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 1 CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2014	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2015	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2016	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2017	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2018	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 2 CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2014	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2015	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2016	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2017	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2018	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

SCHEDULE P - PART 6O - REINSURANCE NONPROPORTIONAL ASSUMED LIABILITY

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 1 CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2014	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2015	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2016	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2017	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2018	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 2 CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2014	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2015	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2016	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2017	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2018	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2014	.71	.71	.71	.71	.71	.71	.71	.71	.71	.71	.0
3. 2015	XXX	.84	.84	.84	.84	.84	.84	.84	.84	.84	.0
4. 2016	XXX	XXX	.81	.81	.81	.81	.81	.81	.81	.81	.0
5. 2017	XXX	XXX	XXX	.81	.81	.81	.81	.81	.81	.81	.0
6. 2018	XXX	XXX	XXX	XXX	.82	.82	.82	.82	.82	.82	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	.80	.80	.80	.80	.80	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.78	.78	.78	.78	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.93	.93	.93	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.93	.93	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.97	.97
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.97
13. Earned Premiums (Sc P-Pt 1)	.71	.84	.81	.81	.82	.80	.78	.93	.93	.97	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2014	.2	.2	.2	.2	.2	.2	.2	.2	.2	.2	.0
3. 2015	XXX	.2	.2	.2	.2	.2	.2	.2	.2	.2	.0
4. 2016	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2017	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2018	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sc P-Pt 1)	.2	.2	.0	.0	.0	.0	.0	.0	.0	.0	XXX

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2014	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2015	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2016	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2017	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2018	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sc P-Pt 1)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2014	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2015	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2016	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2017	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2018	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sc P-Pt 1)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX

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

SECTION 1

	1	2	3	4	5	6
Schedule P - Part 1	Total Net Losses and Expenses Unpaid	Net Losses and Expenses Unpaid on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total	Total Net Premiums Written	Net Premiums Written on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	8,795		0.0	52,828		0.0
2. Private Passenger Auto Liability/Medical	17,580		0.0	31,519		0.0
3. Commercial Auto/Truck Liability/Medical	8,210		0.0	11,707		0.0
4. Workers' Compensation	956		0.0	889		0.0
5. Commercial Multiple Peril	14,664		0.0	25,658		0.0
6. Medical Professional Liability-Occurrence	0		0.0	0		0.0
7. Medical Professional Liability -Claims-Made	0		0.0	0		0.0
8. Special Liability	0		0.0	307		0.0
9. Other Liability-Occurrence	1,213		0.0	1,026		0.0
10. Other Liability-Claims-Made	0		0.0	57		0.0
11. Special Property	447		0.0	5,669		0.0
12. Auto Physical Damage	4,653		0.0	35,845		0.0
13. Fidelity/Surety	0		0.0	0		0.0
14. Other	0		0.0	0		0.0
15. International	0		0.0	0		0.0
16. Reinsurance-Nonproportional Assumed Property	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance-Nonproportional Assumed Liability	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance-Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX	XXX	XXX
19. Products Liability-Occurrence	22		0.0	96		0.0
20. Products Liability-Claims-Made	0		0.0	0		0.0
21. Financial Guaranty/Mortgage Guaranty	0		0.0	0		0.0
22. Warranty	0		0.0	0		0.0
23. Totals	56,540	0	0.0	165,600	0	0.0

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2014	0	0	0	0	0	0	0	0	0	
3. 2015	XXX	0	0	0	0	0	0	0	0	
4. 2016	XXX	XXX	0	0	0	0	0	0	0	
5. 2017	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2018	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2019	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2014	0	0	0	0	0	0	0	0	0	
3. 2015	XXX	0	0	0	0	0	0	0	0	
4. 2016	XXX	XXX	0	0	0	0	0	0	0	
5. 2017	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2018	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2019	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

Years in Which Policies Were Issued	SECTION 4 NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2014	0	0	0	0	0	0	0	0	0	
3. 2015	XXX	0	0	0	0	0	0	0	0	
4. 2016	XXX	XXX	0	0	0	0	0	0	0	
5. 2017	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2018	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2019	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Years in Which Policies Were Issued	SECTION 5 NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2014	0	0	0	0	0	0	0	0	0	
3. 2015	XXX	0	0	0	0	0	0	0	0	
4. 2016	XXX	XXX	0	0	0	0	0	0	0	
5. 2017	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2018	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2019	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

SECTION 1						
	1	2	3	4	5	6
Schedule P - Part 1	Total Net Losses and Expenses Unpaid	Net Losses and Expenses Unpaid on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total	Total Net Premiums Written	Net Premiums Written on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	8,795		0.0	52,828		0.0
2. Private Passenger Auto Liability/Medical	17,580		0.0	31,519		0.0
3. Commercial Auto/Truck Liability/Medical	8,210		0.0	11,707		0.0
4. Workers' Compensation	956		0.0	889		0.0
5. Commercial Multiple Peril	14,664		0.0	25,658		0.0
6. Medical Professional Liability-Occurrence	0		0.0	0		0.0
7. Medical Professional Liability -Claims-Made	0		0.0	0		0.0
8. Special Liability	0		0.0	307		0.0
9. Other Liability-Occurrence	1,213		0.0	1,026		0.0
10. Other Liability-Claims-made	0		0.0	57		0.0
11. Special Property	447		0.0	5,669		0.0
12. Auto Physical Damage	4,653		0.0	35,845		0.0
13. Fidelity/Surety	0		0.0	0		0.0
14. Other	0		0.0	0		0.0
15. International	0		0.0	0		0.0
16. Reinsurance-Nonproportional Assumed Property	0		0.0	0		0.0
17. Reinsurance-Nonproportional Assumed Liability	0		0.0	0		0.0
18. Reinsurance-Nonproportional Assumed Financial Lines	0		0.0	0		0.0
19. Products Liability-Occurrence	22		0.0	96		0.0
20. Products Liability-Claims-Made	0		0.0	0		0.0
21. Financial Guaranty/Mortgage Guaranty	0		0.0	0		0.0
22. Warranty	0		0.0	0		0.0
23. Totals	56,540	0	0.0	165,600	0	0.0

SECTION 2 INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										
Years in Which Policies Were Issued	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2014	0	0	0	0	0	0	0	0	0	
3. 2015	XXX	0	0	0	0	0	0	0	0	
4. 2016	XXX	XXX	0	0	0	0	0	0	0	
5. 2017	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2018	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2019	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3 BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)										
Years in Which Policies Were Issued	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2014	0	0	0	0	0	0	0	0	0	
3. 2015	XXX	0	0	0	0	0	0	0	0	
4. 2016	XXX	XXX	0	0	0	0	0	0	0	
5. 2017	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2018	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2019	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2014	0	0	0	0	0	0	0	0	0	
3. 2015	XXX	0	0	0	0	0	0	0	0	
4. 2016	XXX	XXX	0	0	0	0	0	0	0	
5. 2017	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2018	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2019	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2014	0	0	0	0	0	0	0	0	0	
3. 2015	XXX	0	0	0	0	0	0	0	0	
4. 2016	XXX	XXX	0	0	0	0	0	0	0	
5. 2017	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2018	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2019	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 6

Years in Which Policies Were Issued	INCURRED ADJUSTABLE COMMISSIONS REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2014	0	0	0	0	0	0	0	0	0	
3. 2015	XXX	0	0	0	0	0	0	0	0	
4. 2016	XXX	XXX	0	0	0	0	0	0	0	
5. 2017	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2018	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2019	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 7

Years in Which Policies Were Issued	RESERVES FOR COMMISSION ADJUSTMENTS AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2014	0	0	0	0	0	0	0	0	0	
3. 2015	XXX	0	0	0	0	0	0	0	0	
4. 2016	XXX	XXX	0	0	0	0	0	0	0	
5. 2017	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2018	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2019	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P INTERROGATORIES

1.

The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Professional Liability Claims Made insurance policies. EREs provided for reasons other than DDR are not to be included.
- 1.1

Does the company issue Medical Professional Liability Claims Made insurance policies that provide tail (also known as an extended reporting endorsement, or "ERE") benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost?
If the answer to question 1.1 is "no", leave the following questions blank. If the answer to question 1.1 is "yes", please answer the following questions:

Yes [] No [X]
- 1.2

What is the total amount of the reserve for that provision (DDR Reserve), as reported, explicitly or not, elsewhere in this statement (in dollars)?

\$
- 1.3

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

Yes [] No [X]
- 1.4

Does the company report any DDR reserve as loss or loss adjustment expense reserve?

Yes [] No [X]
- 1.5

If the company reports DDR reserve as Unearned Premium Reserve, does that amount match the figure on the Underwriting and Investment Exhibit, Part 1A – Recapitulation of all Premiums (Page 7) Column 2, Lines 11.1 plus 11.2?

Yes [] No [] N/A [X]
- 1.6

If the company reports DDR reserve as loss or loss adjustment expense reserve, please complete the following table corresponding to where these reserves are reported in Schedule P:

Years in Which Premiums Were Earned and Losses Were Incurred		DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
		1	2
		Section 1: Occurrence	Section 2: Claims-Made
1.601	Prior .....	.....	.....
1.602	2014.....	.....	.....
1.603	2015.....	.....	.....
1.604	2016.....	.....	.....
1.605	2017.....	.....	.....
1.606	2018.....	.....	.....
1.607	2019.....	.....	.....
1.608	2020 .....	.....	.....
1.609	2021.....	.....	.....
1.610	2022 .....	.....	.....
1.611	2023.....	.....	.....
1.612	Totals	0	0

2.

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

Yes [X] No []
3.

The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement?:

Yes [X] No []
4.

Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10?

Yes [] No [X]

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

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

Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.
5.

What were the net premiums in force at the end of the year for:
(in thousands of dollars)

5.1 Fidelity

\$

5.2 Surety

\$
6.

Claim count information is reported per claim or per claimant (indicate which).CLAIMANT
If not the same in all years, explain in Interrogatory 7.
- 7.1

The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses?

Yes [] No [X]
- 7.2

An extended statement may be attached.
.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

Allocated By States and Territories

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

NONE

SCHEDULE Y

PART 1A – DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Asterisk	Explanation

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98

98

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE Y

PART 3 – ULTIMATE CONTROLLING PARTY AND LISTING OF OTHER U.S. INSURANCE GROUPS OR ENTITIES UNDER THAT ULTIMATE CONTROLLING PARTY’S CONTROL

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

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

RESPONSES

MARCH FILING

1. Will an actuarial opinion be filed by March 1?

.....YES.....
2. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?

.....YES.....
3. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?

.....YES.....
4. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?

.....YES.....

APRIL FILING

5. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?

.....YES.....
6. Will Management's Discussion and Analysis be filed by April 1?

.....YES.....
7. Will the Supplemental Investment Risks Interrogatories be filed by April 1?

.....YES.....

MAY FILING

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

.....YES.....

JUNE FILING

9. Will an audited financial report be filed by June 1?

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

.....YES.....

SUPPLEMENTAL FILINGS

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

MARCH FILING

11. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?

.....NO.....
12. Will the Financial Guaranty Insurance Exhibit be filed by March 1?

.....NO.....
13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?

.....NO.....
14. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1?

.....NO.....
15. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?

.....NO.....
16. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?

.....NO.....
17. Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?

.....NO.....
18. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?

.....NO.....
19. Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?

.....YES.....
20. Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?

.....YES.....
21. Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?

.....YES.....
22. Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?

.....NO.....
23. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1?

.....YES.....
24. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?

.....SEE EXPLANATION.....
25. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?

.....SEE EXPLANATION.....
26. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?

.....SEE EXPLANATION.....
27. Will the Supplemental Schedule for Reinsurance Counterparty Reporting Exception – Asbestos and Pollution Contracts be filed with the state of domicile and the NAIC by March 1?

.....NO.....
28. Will the Exhibit of Other Liabilities by Lines of Business be filed with the state of domicile and the NAIC by March 1?

.....NO.....
29. Will the Market Conduct Annual Statement (MCAS) Premium Exhibit for Year be filed with appropriate jurisdictions and with the NAIC by March 1?

.....NO.....

APRIL FILING

30. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?

.....NO.....
31. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?

.....NO.....
32. Will the Accident and Health Policy Experience Exhibit be filed by April 1?

.....NO.....
33. Will the Supplemental Health Care Exhibit (Parts 1 and 2) be filed with the state of domicile and the NAIC by April 1?

.....NO.....
34. Will the Cybersecurity and Identity Theft Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1?

.....YES.....
35. Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit – Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1?

.....NO.....
36. Will the Private Flood Insurance Supplement be filed with the state of domicile and the NAIC by April 1?

.....NO.....
37. Will the Mortgage Guaranty Insurance Exhibit be filed with the state of domicile and the NAIC by April 1?

.....NO.....

AUGUST FILING

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

.....SEE EXPLANATION.....

Explanation:

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

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

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

38. The Company is not required to file the report

Bar Code:



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

15.	 2 6 1 2 3 2 0 2 3 4 9 0 0 0 0 0 0
16.	 2 6 1 2 3 2 0 2 3 3 8 5 0 0 0 0 0
17.	 2 6 1 2 3 2 0 2 3 4 0 1 0 0 0 0 0
18.	 2 6 1 2 3 2 0 2 3 3 6 5 0 0 0 0 0
22.	 2 6 1 2 3 2 0 2 3 5 0 0 0 0 0 0 0
27.	 2 6 1 2 3 2 0 2 3 5 5 5 0 0 0 0 0
28.	 2 6 1 2 3 2 0 2 3 5 7 0 0 0 0 0 0
29.	 2 6 1 2 3 2 0 2 3 6 0 0 0 0 0 0 0
30.	 2 6 1 2 3 2 0 2 3 2 3 0 5 9 0 0 0
31.	 2 6 1 2 3 2 0 2 3 3 0 6 0 0 0 0 0
32.	 2 6 1 2 3 2 0 2 3 2 1 0 5 9 0 0 0
33.	 2 6 1 2 3 2 0 2 3 2 1 6 5 9 0 0 0
35.	 2 6 1 2 3 2 0 2 3 2 9 0 5 9 0 0 0
36.	 2 6 1 2 3 2 0 2 3 5 6 0 0 0 0 0 0
37.	 2 6 1 2 3 2 0 2 3 5 6 5 0 0 0 0 0

OVERFLOW PAGE FOR WRITE-INS

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

	1 Collected During Year	2 Earned During Year
0904. William Blair Funds Intl.....	2,195	2,195
0905. Champlain Small Co Fund Inst.....	1,967	1,967
0906.		
0907.		
0997. Summary of remaining write-ins for Line 9 from page 12	4,162	4,162



SUPPLEMENT FOR THE YEAR 2023 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

DIRECTOR AND OFFICER INSURANCE COVERAGE SUPPLEMENT

For The Year Ended December 31, 2023
(To Be Filed by March 1)

NAIC Group Code 00207

NAIC Company Code 26123

Company Name LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

1. Monoline Policies

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

2. Commercial Multiple Peril (CMP) Packaged Policies

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

2.31 Amount quantified: \$ 56,233

2.32 Amount estimated using reasonable assumptions: \$ 0

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

Direct Losses		Direct Defense and Cost Containment		Percentage of In Force Policies	
1 Paid	2 Paid + Change in Case Reserves	3 Paid	4 Paid + Change in Case Reserves	5 Claims Made	6 Occurrence
\$ 15,699	\$ 15,699	\$ 0	\$ 0	0.0 %	0.0 %