



PROPERTY AND CASUALTY COMPANIES—ASSOCIATION EDITION

ANNUAL STATEMENT
For the Year Ended December 31, 2023
OF THE CONDITION AND AFFAIRS OF THE
WESTERN RESERVE MUTUAL CASUALTY COMPANY

NAIC Group Code	00207	00207	NAIC Company Code	26131	Employer's ID Number	34-0613930
	(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	06/29/1937			Commenced Business		07/30/1937
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 A. 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	FLOYD A. TROUTEN III
KENNETH L. VAGNINI			

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? b. If no: 1. State the amendment number 2. Date filed 3. Number of pages attached	Yes [X] No []
David Lee Jarrett, Attorney at Law no expiration date		



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE WESTERN RESERVE MUTUAL CASUALTY 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 26131			
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



2 6 1 3 1 2 0 2 3 4 3 0 1 5 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE WESTERN RESERVE MUTUAL CASUALTY 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 26131			
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	796,977	757,796		394,679	666,857	695,971	38,114		14	95	128,149	12,812		
2.1	Allied Lines	475,470	447,735		236,127	1,474,748	1,476,315	190,739	0	135		76,449	7,643		
2.2	Multiple Peril Crop														
2.3	Federal Flood														
2.4	Private Crop														
2.5	Private Flood														
3.	Farmowners Multiple Peril				0										
4.	Homeowners Multiple Peril	13,791,541	12,209,687		7,262,706	13,303,560	11,999,873	1,129,189	13,790	24,839	111,969	2,301,396	221,731		
5.1	Commercial Multiple Peril (Non-Liability Portion)	2,545,569	2,380,518		1,205,018	1,477,369	1,498,424	381,569	457	7,541	32,743	477,823	40,921		
5.2	Commercial Multiple Peril (Liability Portion)	2,437,389	2,376,128		1,028,632	2,071,169	872,077	3,739,372	455,791	211,463	294,691	456,999	39,182		
6.	Mortgage Guaranty														
8.	Ocean Marine														
9.	Inland Marine	515,826	468,999		228,889	212,399	232,399	20,000		172		84,097	8,292		
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	1,986,306	2,062,587		885,006	1,190,824	1,263,355	1,833,715	17,276	21,590	33,104	184,511	31,931		
17.1	Other Liability-Occurrence.....	1,017,189	958,663		511,658	1,200,800	1,314,673	668,631	54,660	21,100	73,670	166,025	16,352		
17.2	Other Liability-Claims-Made.....	46,272	43,122		22,967							7,542	717		
17.3	Excess Workers' Compensation.....														
18.1.	Products liability-Occurrence	55,441	52,119		23,038	9,000	(16,000)	0				8,973	891		
18.2.	Products liability-Claims-Made														
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)														
19.2	Other Private Passenger Auto Liability	3,618,158	3,720,273		1,491,056	2,204,546	2,800,207	2,137,919	129,066	194,609	228,481	572,200	58,163		
19.3	Commercial Auto No-Fault (Personal Injury Protection)														
19.4	Other Commercial Auto Liability	2,339,931	2,174,322		1,140,538	1,037,275	911,689	1,074,452	97,791	59,582	43,889	375,665	37,615		
21.1	Private Passenger Auto Physical Damage	3,498,220	3,261,049		1,511,142	2,384,865	2,448,917	364,193			5,109	553,362	56,235		
21.2	Commercial Auto Physical Damage	810,893	772,554		388,295	666,534	678,466	166,842			1,184	130,229	13,035		
22.	Aircraft (all perils)														
23.	Fidelity														
24.	Surety														
26.	Burglary and theft	8,535	9,058		2,246							1,252	137		
27.	Boiler and Machinery	212,745	190,217		111,673	90,707	79,706	0				34,635	3,421		
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)	34,156,462	31,884,827	0	16,443,670	27,990,653	26,256,072	11,744,735	768,831	541,045	824,935	5,559,307	549,078		
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 \$ 250,525
(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



2 6 1 3 1 2 0 2 3 4 3 0 3 6 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00207		BUSINESS IN THE STATE OF Ohio				DURING THE YEAR 2023				NAIC Company Code 26131			
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	2,655,487	2,483,336		1,372,579	873,409	619,988	45,500		33	388	415,687	43,370
2.1	Allied Lines	1,436,843	1,335,270		744,037	1,795,724	1,728,966	333,612	450	315		224,939	23,467
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril		0										
4.	Homeowners Multiple Peril	38,951,439	34,365,057		20,732,522	33,275,132	33,040,809	6,227,989	77,920	58,125	316,233	6,430,301	636,162
5.1	Commercial Multiple Peril (Non-Liability Portion)	11,999,971	10,913,020		5,885,330	6,198,035	5,939,505	2,380,948	3,576	17,646	133,912	2,399,529	195,986
5.2	Commercial Multiple Peril (Liability Portion)	8,379,079	7,879,466		3,630,321	1,284,977	2,358,274	6,322,292	390,209	494,826	1,205,212	1,678,750	136,849
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.	Inland Marine	1,822,321	1,730,096		853,865	263,242	270,242	10,000	0	404	0	297,757	29,762
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	0											
17.1	Other Liability-Occurrence.....	4,703,396	4,538,529		2,228,650	228,475	154,910	2,274,646	67,135	49,373	340,645	765,338	76,817
17.2	Other Liability-Claims-Made.....	188,229	163,974		88,567							30,618	3,074
17.3	Excess Workers' Compensation.....												
18.1.	Products liability-Occurrence	74,668	79,173		32,731		(8,000)	25,000				11,847	1,219
18.2.	Products liability-Claims-Made												
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2	Other Private Passenger Auto Liability	9,076,104	9,264,530		3,181,135	5,624,764	7,370,906	6,805,611	198,318	455,387	573,143	1,434,945	148,233
19.3	Commercial Auto No-Fault (Personal Injury Protection)												
19.4	Other Commercial Auto Liability	8,343,913	7,723,676		3,884,286	2,917,056	4,093,445	5,737,432	123,158	139,423	156,503	1,281,982	136,274
21.1	Private Passenger Auto Physical Damage	9,886,473	9,276,942		3,661,132	6,660,798	6,691,603	1,436,048				1,563,406	161,468
21.2	Commercial Auto Physical Damage	3,065,322	2,805,276		1,429,456	3,074,553	3,075,467	538,655		(26)	14,437	471,757	50,063
22.	Aircraft (all perils)										4,476		
23.	Fidelity												
24.	Surety												
26.	Burglary and theft	28,662	28,528		14,731	(850)	(850)					4,772	468
27.	Boiler and Machinery	971,866	847,941		509,361	153,865	139,366	501				158,413	15,873
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)	101,583,773	93,434,814	0	48,248,703	62,349,180	65,474,631	32,138,234	860,766	1,215,506	2,744,949	17,170,041	1,659,085
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 \$ 765,694

(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 WESTERN RESERVE MUTUAL CASUALTY 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 26131			
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	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 WESTERN RESERVE MUTUAL CASUALTY COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00207		BUSINESS IN THE STATE OF Consolidated										NAIC Company Code 26131	
		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
Line of Business		1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	3,452,464	3,241,132	0	1,767,258	1,540,266	1,315,959	83,614	0	47	483	543,836	56,182
2.1	Allied Lines	1,912,313	1,783,005	0	980,164	3,270,472	3,205,281	524,351	450	450	0	301,388	31,110
2.2	Multiple Peril Crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3	Federal Flood	0	0	0	0	0	0	0	0	0	0	0	0
2.4	Private Crop	0	0	0	0	0	0	0	0	0	0	0	0
2.5	Private Flood	0	0	0	0	0	0	0	0	0	0	0	0
3.	Farmowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners Multiple Peril	52,742,980	46,574,744	0	27,995,228	46,578,692	45,040,682	7,357,178	91,710	82,964	428,202	8,731,697	857,893
5.1	Commercial Multiple Peril (Non-Liability Portion)	14,545,540	13,293,538	0	7,090,348	7,675,404	7,437,929	2,762,517	4,033	25,187	166,655	2,877,352	236,907
5.2	Commercial Multiple Peril (Liability Portion)	10,816,468	10,255,594	0	4,658,953	3,356,146	3,230,351	10,061,664	846,000	706,289	1,499,903	2,135,749	176,031
6.	Mortgage Guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8.	Ocean Marine	0	0	0	0	0	0	0	0	0	0	0	0
9.	Inland Marine	2,338,147	2,199,095	0	1,082,754	475,641	502,641	30,000	0	576	0	381,854	38,054
10.	Financial Guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11.1	Medical Professional Liability-Occurrence	0	0	0	0	0	0	0	0	0	0	0	0
11.2	Medical Professional Liability-Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
12.	Earthquake	0	0	0	0	0	0	0	0	0	0	0	0
13.1.	Comprehensive (hospital and medical) - ind (b)	0	0	0	0	0	0	0	0	0	0	0	0
13.2.	Comprehensive (hospital and medical) - group (b)	0	0	0	0	0	0	0	0	0	0	0	0
14.	Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1	Vision only (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.2	Dental Only (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.3	Disability Income (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.4	Medicare Supplement (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.5	Medicaid Title XIX (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.6	Medicare Title XVIII (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.7	Long-Term Care (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.8	Federal Employees Health Benefits Plan (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.9	Other Health (b)	0	0	0	0	0	0	0	0	0	0	0	0
16.	Workers' Compensation	1,986,306	2,062,587	0	885,006	1,190,824	1,263,355	1,833,715	17,276	21,590	33,104	184,511	31,931
17.1	Other Liability-Occurrence	5,720,585	5,497,192	0	2,740,308	1,429,275	1,469,583	2,943,277	121,795	70,473	414,315	931,363	93,169
17.2	Other Liability-Claims-Made	234,501	207,096	0	111,534	0	0	0	0	0	0	38,160	3,791
17.3	Excess Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
18.1.	Products Liability-Occurrence	130,109	131,292	0	55,769	9,000	(24,000)	25,000	0	0	0	20,820	2,110
18.2.	Products Liability-Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other Private Passenger Auto Liability	12,694,262	12,984,803	0	4,672,191	7,829,310	10,171,113	8,943,530	327,384	649,996	801,624	2,007,145	206,396
19.3	Commercial Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4	Other Commercial Auto Liability	10,683,844	9,897,998	0	5,024,824	3,954,331	5,005,134	6,811,884	220,949	199,005	200,392	1,657,647	173,889
21.1	Private Passenger Auto Physical Damage	13,384,693	12,537,991	0	5,172,274	9,045,663	9,140,520	1,800,241	0	5,109	2,116,768	217,703	217,703
21.2	Commercial Auto Physical Damage	3,876,215	3,577,830	0	1,817,751	3,741,087	3,753,933	705,497	0	(26)	15,621	601,986	63,098
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	4,476	0	0
23.	Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24.	Surety	0	0	0	0	0	0	0	0	0	0	0	0
26.	Burglary and Theft	37,197	37,586	0	16,977	(850)	(850)	0	0	0	0	6,024	605
27.	Boiler and Machinery	1,184,611	1,038,158	0	621,034	244,572	219,072	501	0	0	0	193,048	19,294
28.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
29.	International	0	0	0	0	0	0	0	0	0	0	0	0
30.	Warranty	0	0	0	0	0	0	0	0	0	0	0	0
31.	Reins nonproportional assumed property	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
32.	Reins nonproportional assumed liability	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
33.	Reins nonproportional assumed financial lines	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
34.	Aggregate Write-Ins for Other Lines of Business	0	0	0	0	0	0	0	0	0	0	0	0
35.	TOTAL (a)	135,740,235	125,319,641	0	64,692,373	90,339,833	91,730,703	43,882,969	1,629,597	1,756,551	3,569,884	22,729,348	2,208,163
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,016,219
(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

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effectuated or (Canceled) during Current Year

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE WESTERN RESERVE MUTUAL CASUALTY 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
Authorized - Affiliates - U.S. Intercompany Pooling																			
34-0359380	26123	LIGHTNING ROD MUT INS CO	OH		123,601	(627)					(263)			(891)		(866)		(25)	
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling					123,601	(627)	0	0	0	0	(263)	0	0	(891)	0	(866)	0	(25)	0
0899999 - Total Authorized - Affiliates - Total Authorized - Affiliates					123,601	(627)	0	0	0	0	(263)	0	0	(891)	0	(866)	0	(25)	0
Authorized - Other U.S. Unaffiliated Insurers																			
06-1182357	22730	ALLIED WORLD INS CO	NH		274	.4		.34						38		49		(10)	
36-2661954	10103	AMERICAN AGRICULTURAL INS CO	IN		168	.1		.9						10		30		(19)	
51-0434766	20370	AXIS REINS CO	NY		0	.3		.21						23		.0		.23	
47-0574325	32603	BERKLEY INS CO	DE		228	.3		.17						20		42		(21)	
95-3187355	35300	ALLIANZ GLOBAL RISKS US INS CO	IL		139	.5		.24						29		25		.4	
42-0234980	21415	EMPLOYERS MUT CAS CO	IA		0	.1		.9						10		.0		.10	
22-2005057	26921	EVEREST REINS CO	DE		.87	.10		.60						69		.16		.54	
05-0316605	21482	FACTORY MUT INS CO	RI		512	.39		.1				283		.322		.111		.211	
13-2673100	22039	GENERAL REINS CORP	DE		400	.0		.0				.68		.68		.25		.43	
06-0384680	11452	HARTFORD STEAM BOIL INSPEC & INS CO	CT		1,262	(.1)		.12				.611		.622		.69		.553	
13-3138390	42307	NAVIGATORS INS CO	NY		219	.2		.23						25		.39		(14)	
75-1444207	30058	SCOR REINS CO	NY		.75	.1		.11						12		.14		(.1)	
43-0613000	23388	SHELTER MUT INS CO	MO		.29	.0		.0						.0		.5		(.5)	
13-1675535	25364	SWISS REINS AMER CORP	NY		5,524	.897	.0	.814		2,498	.668	2,277		7,155		.792		6,363	
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers					8,916	965	0	1,034	0	2,498	668	3,239	0	8,405	0	1,216	0	7,189	0
Authorized - Pools - Mandatory Pools																			
AA-9991501	.00000	INDIANA MINE SUBSIDENCE FUND	IN		5									.0				0	
AA-9991503	.00000	OHIO MINE SUBSIDENCE FUND	OH		.11									.0		.4		(.4)	
1099999 - Total Authorized - Pools - Mandatory Pools					16	0	0	0	0	0	0	0	0	0	0	4	0	(4)	0
Authorized - Other Non-U.S. Insurers																			
AA-1840000	.00000	Mapfre Re Compania de Reaseguros SA	ESP		139	.0								.0		25		(25)	
AA-1126006	.00000	Lloyd's Syndicate Number 4472	GBR		.79	.1		.9						10		.14		(.4)	
AA-1340125	.00000	Hannover Rueck SE	DEU		135	.2		.153						.155		.170		(14)	
AA-1126623	.00000	Lloyd's Syndicate Number 623	GBR		.14	.0								.0		.2		(.2)	
AA-1127183	.00000	Lloyd's Syndicate Number 1183	GBR		.146	.2		.18						20		.27		(.7)	
AA-1128001	.00000	Lloyd's Syndicate Number 2001	GBR		.55	.0		.11						12		.9		.3	
AA-1128121	.00000	Lloyd's Syndicate Number 2121	GBR		.66	.1		.11						12		.12		0	
AA-1128623	.00000	Lloyd's Syndicate Number 2623	GBR		.64	.2								.2		.10		(.8)	
AA-1128791	.00000	Lloyd's Syndicate Number 2791	GBR		.102	.7		.51						.58		.18		.40	
AA-1340125	.00000	Hannover Rueck SE	DEU		1,190	.82		.22						.104		.25		.79	
1299999 - Total Authorized - Other Non-U.S. Insurers					1,990	97	0	277	0	0	0	0	0	374	0	312	0	62	0
1499999 - Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)					134,522	435	0	1,311	0	2,498	405	3,239	0	7,888	0	665	0	7,223	0
Unauthorized - Other U.S. Unaffiliated Insurers																			
00-00000000	.00000	Quest LLC	MI		117	.0								.0		.11		(11)	
2399999 - Total Unauthorized - Other U.S. Unaffiliated Insurers					117	0	0	0	0	0	0	0	0	0	0	11	0	(11)	0
Unauthorized - Other non-U.S. Insurers																			
AA-1340004	.00000	R V Versicherung AG	DEU		504	.6		.59						65		89		(24)	
AA-1560350	.00000	FARM MUT REINS PLAN LTD	CAN		.88	.2		.10						12		.15		(.3)	
AA-5324100	.00000	Taiping Reins Co Ltd	HKG		.48	.3		.10						13		.8		.5	
AA-5420050	.00000	KOREAN REINS CO	KOR		.55	.0		.0						.0		.10		(10)	
2699999 - Total Unauthorized - Other Non-U.S. Insurers					695	11	0	79	0	0	0	0	0	90	0	122	0	(32)	0
2899999 - Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)					812	11	0	79	0	0	0	0	0	90	0	133	0	(43)	0
Certified - Other Non-U.S. Insurers																			
CR-3191190	.00000	Hamilton Re Ltd	BMU		104	.1		.9						10		.19		(.9)	
CR-3190060	.00000	Hannover Re (Bermuda) Ltd	BMU		114	.0								.0		.21		(21)	
CR-1340028	.00000	Devk Ruckversicherungs und Beteiligungs AG	DEU		188	.2		.15						.18		.32		(14)	
4099999 - Total Certified - Other Non-U.S. Insurers					406	3	0	25	0	0	0	0	0	28	0	71	0	(44)	0
4299999 - Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)					406	3	0	25	0	0	0	0	0	28	0	71	0	(44)	0
5799999 - Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)					135,740	449	0	1,415	0	2,498	405	3,239	0	8,006	0	870	0	7,136	0
9999999 Totals					135,740	449	0	1,415	0	2,498	405	3,239	0	8,006	0	870	0	7,136	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE WESTERN RESERVE MUTUAL CASUALTY 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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE F - PART 3 (Continued)

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

(Credit Risk)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25	26	27	Ceded Reinsurance Credit Risk								
		21	22	23	24				28	29	30	31	32	33	34	35	36
		Multiple Beneficiary Trusts	Letters of Credit	Issuing or Confirming Bank Reference Number	Single Beneficiary Trusts & Other Allowable Collateral	Total Funds Held, Payables & Collateral	Net Recoverable Net of Funds Held & Collateral	Applicable Sch. F Penalty (Col. 78)	Total Amount Recoverable From Reinsurers Less Penalty (Cols. 15 - 27)	Stressed Recoverable (Col. 28 * 120%)	Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	Stressed Net Recoverable (Cols. 29 – 30)	Total Collateral (Cols. 21 + 22 + 24, not in Excess of Col. 31)	Stressed Net Recoverable Net of Collateral Offsets (Cols. 31 - 32)	Reinsurer Designation Equivalent	Credit Risk Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	Credit Risk on Uncollateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
Authorized - Affiliates - U.S. Intercompany Pooling																	
34-0359380	LIGHTNING ROD MUT INS CO					(891)	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling	0	0	XXX	0	(891)	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0899999	Total Authorized - Affiliates - Total Authorized - Affiliates	0	0	XXX	0	(891)	0	0	0	0	0	0	0	0	XXX	0	0
Authorized - Other U.S. Unaffiliated Insurers																	
06-1182357	ALLIED WORLD INS CO					38	0	0	38	46	46	0	0	0	2	0	0
36-2661954	AMERICAN AGRICULTURAL INS CO					10	0	0	10	12	12	0	0	0	2	0	0
51-0434766	AXIS REINS CO					0	23	0	23	28	0	28	0	28	2	0	1
47-0574325	BERKLEY INS CO					20	0	0	20	24	24	0	0	0	2	0	0
95-3187355	ALLIANZ GLOBAL RISKS US INS CO					25	4	0	29	35	25	10	0	10	2	0	0
42-0234980	EMPLOYERS MUT CAS CO					0	10	0	10	12	0	12	0	12	2	0	0
22-2005057	EVEREST REINS CO					16	54	0	69	83	16	67	0	67	2	0	1
05-0316605	FACTORY MUT INS CO					111	211	0	322	386	111	275	0	275	2	0	6
13-2673100	GENERAL REINS CORP					25	43	0	68	82	25	57	0	57	2	0	1
06-0384680	HARTFORD STEAM BOIL INSPEC & INS CO					69	553	0	622	746	69	677	0	677	2	0	14
13-3138390	NAVIGATORS INS CO					25	0	0	25	30	30	0	0	0	2	0	0
75-1444207	SCOR REINS CO					12	0	0	12	15	14	1	0	1	2	0	0
43-0613000	SHELTER MUT INS CO					0	0	0	0	0	0	0	0	0	2	0	0
13-1675535	SWISS REINS AMER CORP					792	6,363	0	7,155	8,586	792	7,794	0	7,794	2	0	164
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	0	0	XXX	0	1,145	7,260	0	8,405	10,086	1,165	8,921	0	8,921	XXX	0	187
Authorized - Pools - Mandatory Pools																	
AA-9991501	INDIANA MTNE SUBSDENCE FUND					0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9991503	OHIO MINE SUBSIDENCE FUND					0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1099999	Total Authorized - Pools - Mandatory Pools	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Authorized - Other Non-U.S. Insurers																	
AA-1840000	Mapfre Re Compania de Reaseguros SA					0	0	0	0	0	0	0	0	0	2	0	0
AA-1126006	Lloyd's Syndicate Number 4472					10	0	0	10	12	12	0	0	0	2	0	0
AA-1340125	Hannover Rueck SE					155	0	0	155	187	170	17	0	17	2	0	0
AA-1126623	Lloyd's Syndicate Number 623					0	0	0	0	0	0	0	0	0	2	0	0
AA-1127183	Lloyd's Syndicate Number 1183					20	0	0	20	24	24	0	0	0	2	0	0
AA-1128001	Lloyd's Syndicate Number 2001					9	3	0	12	14	9	5	0	5	2	0	0
AA-1128121	Lloyd's Syndicate Number 2121					12	0	0	12	14	12	2	0	2	2	0	0
AA-1128623	Lloyd's Syndicate Number 2623					2	0	0	2	3	3	0	0	0	2	0	0
AA-1128791	Lloyd's Syndicate Number 2791					18	40	0	58	69	18	52	0	52	2	0	1
AA-1340125	Hannover Rueck SE					25	79	0	104	125	25	100	0	100	2	0	2
1299999	Total Authorized - Other Non-U.S. Insurers	0	0	XXX	0	252	122	0	374	449	272	176	0	176	XXX	0	4
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	0	0	XXX	0	506	7,383	0	8,779	10,535	1,437	9,098	0	9,098	XXX	0	191
Unauthorized - Other U.S. Unaffiliated Insurers																	
00-00000000	Quest LLC					0	0	0	0	0	0	0	0	0	6	0	0
2399999	Total Unauthorized - Other U.S. Unaffiliated Insurers	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
Unauthorized - Other non-U.S. Insurers																	
AA-1340004	R V Versicherung AG					65	0	0	65	78	78	0	0	0	2	0	0
AA-1560350	FARM MUT REINS PLAN LTD					12	0	0	12	14	14	0	0	0	5	0	0
AA-5324100	Taiping Reins Co Ltd		14	2010	14	13	0	0	13	16	8	8	8	0	2	0	0
AA-5420050	KOREAN REINS CO					0	0	0	0	0	0	0	0	0	2	0	0
2699999	Total Unauthorized - Other Non-U.S. Insurers	0	14	XXX	14	90	0	0	90	108	101	8	8	0	XXX	0	0
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	0	14	XXX	14	90	0	0	90	108	101	8	8	0	XXX	0	0
Certified - Other Non-U.S. Insurers																	

SCHEDULE F - PART 3 (Continued)

(Credit Risk)

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE F - PART 3 (Continued)

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

(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols. 43 – 44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 – 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/ [Cols. 46 + 48])	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20% (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50	
		37 Current	Overdue					43 Total Due Cols. 37 + 42 (In total should equal Cols. 7 + 8)											
			38 1 – 29 Days	39 30 – 90 Days	40 91 – 120 Days	41 Over 120 Days	42 Total Overdue Cols. 38 + 39 + 40 + 41												
Authorized - Affiliates - U.S. Intercompany Pooling																			
34-0359380...	LIGHTNING ROD MUT INS CO	(627)					0	(627)			(627)	0		0.000	0.000	0.000	YES	0	
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling		(627)	0	0	0	0	0	(627)	0	0	(627)	0	0	0.000	0.000	0.000	XXX	0	
0899999 - Total Authorized - Affiliates - Total Authorized - Affiliates		(627)	0	0	0	0	0	(627)	0	0	(627)	0	0	0.000	0.000	0.000	XXX	0	
Authorized - Other U.S. Unaffiliated Insurers																			
06-1182357...	ALLIED WORLD INS CO	4					0	4			4	0		0.000	0.000	0.000	YES	0	
36-2661954...	AMERICAN AGRICULTURAL INS CO	1					0	1			1	0		0.000	0.000	0.000	YES	0	
51-0434766...	AXIS REINS CO	3					0	3			3	0		0.000	0.000	0.000	YES	0	
47-0574325...	BERKLEY INS CO	3					0	3			3	0		0.000	0.000	0.000	YES	0	
95-3187355...	ALLIANZ GLOBAL RISKS US INS CO	5					0	5			5	0		0.000	0.000	0.000	YES	0	
42-0234980...	EMPLOYERS MUT CAS CO	1					0	1			1	0		0.000	0.000	0.000	YES	0	
22-2005057...	EVEREST REINS CO	10					0	10			10	0		0.000	0.000	0.000	YES	0	
05-0316605...	FACTORY MUT INS CO	39					0	39			39	0		0.000	0.000	0.000	YES	0	
13-2673100...	GENERAL REINS CORP	0					0	0			0	0		0.000	0.000	0.000	YES	0	
06-0384680...	HARTFORD STEAM BOIL INSPEC & INS CO	(1)					0	(1)			(1)	0		0.000	0.000	0.000	YES	0	
13-3138390...	NAVIGATORS INS CO	2					0	2			2	0		0.000	0.000	0.000	YES	0	
75-1444207...	SCOR REINS CO	1					0	1			1	0		0.000	0.000	0.000	YES	0	
43-0613000...	SHELTER MUT INS CO	0					0	0			0	0		0.000	0.000	0.000	YES	0	
13-1675535...	SWISS REINS AMER CORP	898					0	898			898	0		0.000	0.000	0.000	YES	0	
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers		966	0	0	0	0	0	966	0	0	966	0	0	0.000	0.000	0.000	XXX	0	
Authorized - Pools - Mandatory Pools																			
AA-9991501...	INDIANA MINE SUBSIDENCE FUND						0	0			0	0		0.000	0.000	0.000	YES	0	
AA-9991503...	OHIO MINE SUBSIDENCE FUND						0	0			0	0		0.000	0.000	0.000	YES	0	
1099999 - Total Authorized - Pools - Mandatory Pools		0	0	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	XXX	0	
Authorized - Other Non-U.S. Insurers																			
AA-1840000...	Mapfre Re Compania de Reaseguros SA	0					0	0			0	0		0.000	0.000	0.000	YES	0	
AA-1126006...	Lloyd's Syndicate Number 4472	1					0	1			1	0		0.000	0.000	0.000	YES	0	
AA-1340125...	Hannover Rueck SE	2					0	2			2	0		0.000	0.000	0.000	YES	0	
AA-1126623...	Lloyd's Syndicate Number 623	0					0	0			0	0		0.000	0.000	0.000	YES	0	
AA-1127183...	Lloyd's Syndicate Number 1183	2					0	2			2	0		0.000	0.000	0.000	YES	0	
AA-1128001...	Lloyd's Syndicate Number 2001	0					0	0			0	0		0.000	0.000	0.000	YES	0	
AA-1128121...	Lloyd's Syndicate Number 2121	1					0	1			1	0		0.000	0.000	0.000	YES	0	
AA-1128623...	Lloyd's Syndicate Number 2623	2					0	2			2	0		0.000	0.000	0.000	YES	0	
AA-1128791...	Lloyd's Syndicate Number 2791	7					0	7			7	0		0.000	0.000	0.000	YES	0	
AA-1340125...	Hannover Rueck SE	82					0	82			82	0		0.000	0.000	0.000	YES	0	
1299999 - Total Authorized - Other Non-U.S. Insurers		97	0	0	0	0	0	97	0	0	97	0	0	0.000	0.000	0.000	XXX	0	
1499999 - Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		436	0	0	0	0	0	436	0	0	436	0	0	0.000	0.000	0.000	XXX	0	
Unauthorized - Other U.S. Unaffiliated Insurers																			
00-00000000...	Quest LLC						0	0			0	0		0.000	0.000	0.000	YES	0	
2399999 - Total Unauthorized - Other U.S. Unaffiliated Insurers		0	0	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	XXX	0	
Unauthorized - Other non-U.S. Insurers																			
AA-1340004...	R V Versicherung AG	6					0	6			6	0		0.000	0.000	0.000	YES	0	
AA-1560350...	FARM MUT REINS PLAN LTD	2					0	2			2	0		0.000	0.000	0.000	YES	0	
AA-5324100...	Taiping Reins Co Ltd	3					0	3			3	0		0.000	0.000	0.000	YES	0	
AA-5420050...	KOREAN REINS CO	0					0	0			0	0		0.000	0.000	0.000	YES	0	
2699999 - Total Unauthorized - Other Non-U.S. Insurers		11	0	0	0	0	0	11	0	0	11	0	0	0.000	0.000	0.000	XXX	0	

SCHEDULE F - PART 3 (Continued)

(Aging of Ceded Reinsurance)

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)
(Provision for Reinsurance for Certified Reinsurers)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance													Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col. 68; not to Exceed Col. 63)
		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68		
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 – Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ((Col. 20+Col. 21+Col. 22+Col. 24)/Col. 58)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57+[Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 – Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Total Collateral Provided (Col. 20+Col. 21+Col.22+ Col. 24; not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63-Col. 66)	20% of Amount in Col. 67		
Authorized - Affiliates - U.S. Intercompany Pooling																		
34-0359380	LIGHTNING ROD MUT INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling																		
0899999 - Total Authorized - Affiliates - Total Authorized - Affiliates																		
Authorized - Other U.S. Unaffiliated Insurers																		
06-1182357	ALLIED WORLD INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
36-2661954	AMERICAN AGRICULTURAL INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
51-0434766	AXIS REINS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
47-0574325	BERKLEY INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
95-3187355	ALLIANZ GLOBAL RISKS US INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
42-0234980	EMPLOYERS MUT CAS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
22-2005057	EVEREST REINS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
05-0316605	FACTORY MUT INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13-2673100	GENERAL REINS CORP	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
06-0384680	HARTFORD STEAM BOIL INSPEC & INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13-3138390	NAVIGATORS INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
75-1444207	SCOR REINS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
43-0613000	SHELTER MUT INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13-1675535	SWISS REINS AMER CORP	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers																		
Authorized - Pools - Mandatory Pools																		
AA-9991501	INDIANA MINE SUBSIDENCE FUND	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9991503	OHIO MINE SUBSIDENCE FUND	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1099999 - Total Authorized - Pools - Mandatory Pools																		
Authorized - Other Non-U.S. Insurers																		
AA-1840000	Mapfre Re Compania de Reaseguros SA	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1126006	Lloyd's Syndicate Number 4472	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1340125	Hannover Rueck SE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1126623	Lloyd's Syndicate Number 623	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1127183	Lloyd's Syndicate Number 1183	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1128001	Lloyd's Syndicate Number 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1128121	Lloyd's Syndicate Number 2121	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1128623	Lloyd's Syndicate Number 2623	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1128791	Lloyd's Syndicate Number 2791	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1340125	Hannover Rueck SE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1299999 - Total Authorized - Other Non-U.S. Insurers																		
1499999 - Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)																		
Unauthorized - Other U.S. Unaffiliated Insurers																		
00-00000000	Quest LLC	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2399999 - Total Unauthorized - Other U.S. Unaffiliated Insurers																		
Unauthorized - Other non-U.S. Insurers																		
AA-1340004	R V Versicherung AG	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1560350	FARM MUT REINS PLAN LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-5324100	Taiping Reins Co Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-5420050	KOREAN REINS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

SCHEDULE F - PART 3 (Continued)[illegible]

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE WESTERN RESERVE MUTUAL CASUALTY 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										
34-0359380	LIGHTNING ROD MUT INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling		0	XXX	XXX	0	0	0	XXX	XXX	0
0899999 - Total Authorized - Affiliates - Total Authorized - Affiliates		0	XXX	XXX	0	0	0	XXX	XXX	0
Authorized - Other U.S. Unaffiliated Insurers										
06-1182357	ALLIED WORLD INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
36-2661954	AMERICAN AGRICULTURAL INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
51-0434766	AXIS REINS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
47-0574325	BERKLEY INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
95-3187355	ALLIANZ GLOBAL RISKS US INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
42-0234980	EMPLOYERS MUT CAS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
22-2005057	EVEREST REINS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
05-0316605	FACTORY MUT INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-2673100	GENERAL REINS CORP	0	XXX	XXX	0	0	0	XXX	XXX	0
06-0384680	HARTFORD STEAM BOIL INSPEC & INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-3138390	NAVIGATORS INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
75-1444207	SCOR REINS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
43-0613000	SHELTER MUT INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-1675535	SWISS REINS AMER CORP	0	XXX	XXX	0	0	0	XXX	XXX	0
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers		0	XXX	XXX	0	0	0	XXX	XXX	0
Authorized - Pools - Mandatory Pools										
AA-9991501	INDIANA MINE SUBSIDENCE FUND	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-9991503	OHIO MINE SUBSIDENCE FUND	0	XXX	XXX	0	0	0	XXX	XXX	0
1099999 - Total Authorized - Pools - Mandatory Pools		0	XXX	XXX	0	0	0	XXX	XXX	0
Authorized - Other Non-U.S. Insurers										
AA-1840000	Mapfre Re Compania de Reaseguros SA	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-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

26.1

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

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

(Total Provision for Reinsurance)

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE WESTERN RESERVE MUTUAL CASUALTY 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
2010	1	021000089	Citibank, N. A.	14
Total				14

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE WESTERN RESERVE MUTUAL CASUALTY 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	606,729
2.	Swiss Re America Reinsurance.....	.0.440	414,723
3.	Swiss Re America Rensurance.....	.0.380	0
4.	Hartford Mutual Boiler Re.....	.0.350	702,791
5.	Factory Mutual Boiler Re.....	.0.350	511,542

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

	1	2	3	4
	<u>Name of Reinsurer</u>	<u>Total Recoverables</u>	<u>Ceded Premiums</u>	<u>Affiliated</u>
6.	Swiss Reins Amer Corp.....	7,155,002	5,524,347	Yes [] No [X]
7.	Hartford Steam Boil Inspec & Ins Co.....	621,885	1,261,412	Yes [] No [X]
8.	Factory Mutual Ins Co.....	322,010	511,542	Yes [] No [X]
9.	Hannover Rueck SE Pillar.....	155,442	134,811	Yes [] No [X]
10.	Hannover Rueck SE Chard.....	103,910	1,190,495	Yes [] No [X]

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

SCHEDULE F - PART 6

Restatement of Balance Sheet to Identify Net Credit for Reinsurance			
	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	161,255,794		161,255,794
2. Premiums and considerations (Line 15)	34,892,680		34,892,680
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1).....	449,822		449,822
4 Funds held by or deposited with reinsured companies (Line 16.2).....	0		0
5. Other assets	4,376,157		4,376,157
6. Net amount recoverable from reinsurers		6,075,591	6,075,591
7. Protected cell assets (Line 27)	0		0
8. Totals (Line 28)	200,974,453	6,075,591	207,050,045
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	41,120,197	3,705,999	44,826,196
10. Taxes, expenses, and other obligations (Lines 4 through 8)	7,715,808		7,715,808
11. Unearned premiums (Line 9)	59,384,351	3,239,473	62,623,824
12. Advance premiums (Line 10)	747,516		747,516
13. Dividends declared and unpaid (Line 11.1 and 11.2)	0		0
14. Ceded reinsurance premiums payable (net of ceding commissions) (Line 12)	869,881	(869,881)	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)	1,694,304		1,694,304
17. Provision for reinsurance (Line 16)	0		0
18. Other liabilities	1,226,302		1,226,302
19. Total liabilities excluding protected cell business (Line 26)	112,758,359	6,075,591	118,833,950
20. Protected cell liabilities (Line 27)	0		0
21. Surplus as regards policyholders (Line 37)	88,216,094	X X X	88,216,094
22. Totals (Line 38)	200,974,453	6,075,591	207,050,044

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	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	4	0	2	0	0	0	0	6	XXX
2. 2014	30,477	2,268	28,209	12,876	0	96	0	2,433	0	220	15,405	1,932
3. 2015	30,757	2,136	28,621	11,050	41	48	0	2,148	0	218	13,205	1,598
4. 2016	31,010	2,051	28,959	12,971	110	64	0	2,252	0	142	15,177	1,683
5. 2017	30,747	1,972	28,775	17,396	403	118	0	2,904	0	400	20,015	1,824
6. 2018	30,486	2,012	28,474	10,857	110	63	0	2,022	0	193	12,832	1,444
7. 2019	30,587	2,385	28,202	19,082	503	157	0	2,799	0	170	21,535	1,902
8. 2020	30,671	2,361	28,310	17,961	706	94	0	3,199	0	92	20,548	1,907
9. 2021	31,021	2,538	28,483	17,111	225	35	0	3,043	2	95	19,962	1,633
10. 2022	33,032	3,281	29,751	25,909	2,523	26	0	3,199	4	103	26,607	1,914
11. 2023	37,983	3,267	34,716	30,341	3,429	15	0	3,373	0	91	30,300	2,230
12. Totals	XXX	XXX	XXX	175,558	8,050	718	0	27,372	6	1,724	195,592	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.	27	0	0	0	0	0	0	0	0	0	0	27	0
4.	0	(6)	0	0	0	0	0	0	1	0	0	7	0
5.	6	6	0	0	0	0	1	0	3	0	0	4	0
6.	4	0	0	0	0	0	3	0	4	0	0	10	0
7.	84	0	0	0	0	0	7	1	12	0	0	103	1
8.	55	(13)	0	0	0	0	25	3	33	0	0	122	0
9.	113	0	0	0	0	0	52	7	72	1	0	230	3
10.	677	133	0	0	0	0	100	13	151	2	0	780	19
11.	2,706	70	2,111	306	0	0	276	36	437	6	0	5,112	84
12.	3,673	191	2,111	306	0	0	465	60	712	9	0	6,394	107

	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.	15,405	0	15,405	50.5	0.0	54.6	0	0	40.0	0	0
3.	13,273	41	13,232	43.2	1.9	46.2	0	0	40.0	27	0
4.	15,288	104	15,184	49.3	5.1	52.4	0	0	40.0	6	1
5.	20,428	409	20,019	66.4	20.8	69.6	0	0	40.0	0	4
6.	12,953	110	12,842	42.5	5.5	45.1	0	0	40.0	4	6
7.	22,142	504	21,638	72.4	21.1	76.7	0	0	40.0	84	18
8.	21,367	697	20,670	69.7	29.5	73.0	0	0	40.0	68	54
9.	20,426	234	20,192	65.8	9.2	70.9	0	0	40.0	113	117
10.	30,062	2,675	27,387	91.0	81.5	92.1	0	0	40.0	544	236
11.	39,259	3,847	35,412	103.4	117.8	102.0	0	0	40.0	4,441	671
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	5,286	1,108

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	(3)	0	0	0	0	0	3	(3)	XXX
2. 2014	17,028	6	17,022	11,070	0	463	0	1,639	0	484	13,172	2,557
3. 2015	17,380	6	17,374	11,254	0	404	0	1,544	0	477	13,202	2,386
4. 2016	18,047	5	18,042	12,222	0	404	0	1,597	0	550	14,223	2,306
5. 2017	19,243	5	19,238	13,050	0	390	0	1,583	0	523	15,023	1,647
6. 2018	20,364	5	20,359	13,059	0	374	0	1,584	0	577	15,017	1,801
7. 2019	20,458	5	20,453	13,278	0	466	0	1,459	0	591	15,203	1,797
8. 2020	19,824	1	19,823	9,400	0	340	0	1,324	0	395	11,064	1,360
9. 2021	19,102	1	19,101	9,961	0	169	0	1,292	0	449	11,422	1,383
10. 2022	20,024	2	20,022	10,262	0	100	0	960	0	325	11,322	1,400
11. 2023	21,621	2	21,619	6,004	0	21	0	694	0	134	6,719	1,385
12. Totals	XXX	XXX	XXX	109,557	0	3,131	0	13,676	0	4,508	126,364	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.	22	0	0	0	0	0	0	0	0	0	0	22	1
4.	0	0	0	0	0	0	2	0	0	0	0	2	0
5.	21	0	0	0	0	0	3	0	1	0	0	24	1
6.	12	0	0	0	0	0	9	0	2	0	0	23	2
7.	230	0	0	0	0	0	31	0	6	0	0	266	3
8.	536	0	0	0	0	0	86	1	16	1	0	636	12
9.	1,041	0	0	0	0	0	245	2	46	3	0	1,326	30
10.	3,492	0	0	0	0	0	490	5	92	7	0	4,063	127
11.	5,557	0	207	32	0	0	581	6	109	8	0	6,409	394
12.	10,911	0	207	32	0	0	1,448	14	272	21	0	12,771	570

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	13,172	0	13,172	77.4	0.0	77.4	0	0	40.0	0	0
3.	13,224	0	13,224	76.1	0.0	76.1	0	0	40.0	22	0
4.	14,225	0	14,225	78.8	0.9	78.8	0	0	40.0	0	2
5.	15,048	0	15,047	78.2	1.4	78.2	0	0	40.0	21	3
6.	15,040	0	15,040	73.9	4.2	73.9	0	0	40.0	12	10
7.	15,470	1	15,469	75.6	14.7	75.6	0	0	40.0	230	36
8.	11,702	2	11,700	59.0	204.7	59.0	0	0	40.0	536	100
9.	12,754	6	12,748	66.8	582.4	66.7	0	0	40.0	1,041	286
10.	15,396	12	15,385	76.9	581.9	76.8	0	0	40.0	3,492	571
11.	13,174	46	13,128	60.9	2,287.4	60.7	0	0	40.0	5,733	676
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	11,086	1,685

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

(\$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	3,052	14	3,038	1,199	0	113	0	104	0	14	1,416	223
3. 2015	3,305	14	3,291	1,709	60	168	0	140	0	30	1,957	224
4. 2016	3,547	5	3,542	1,371	0	155	0	161	0	18	1,687	212
5. 2017	3,842	5	3,837	2,740	0	198	0	229	0	20	3,167	160
6. 2018	4,185	5	4,180	2,842	0	164	0	341	0	28	3,347	198
7. 2019	4,697	5	4,692	3,409	0	282	0	345	0	81	4,036	200
8. 2020	5,584	11	5,573	1,568	0	106	0	271	0	29	1,945	179
9. 2021	6,538	11	6,527	2,247	0	94	0	346	0	45	2,687	222
10. 2022	7,301	18	7,283	1,815	0	60	0	251	0	50	2,126	242
11. 2023	8,072	20	8,052	1,050	0	33	0	132	0	31	1,215	193
12. Totals	XXX	XXX	XXX	19,950	60	1,373	0	2,320	0	346	23,583	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.	60	0	0	0	0	0	0	0	0	0	0	60	0
5.	0	0	0	0	0	0	0	0	1	0	0	1	0
6.	73	0	0	0	0	0	2	0	5	0	0	80	1
7.	102	0	27	2	0	0	12	2	42	1	0	178	2
8.	12	0	10	1	0	0	7	1	23	0	0	50	0
9.	405	0	86	8	0	0	19	2	65	1	0	564	8
10.	1,415	0	212	19	0	0	48	6	168	2	0	1,817	24
11.	2,255	0	720	64	0	0	73	9	253	3	0	3,224	49
12.	4,323	0	1,055	94	0	0	160	21	557	7	0	5,973	84

	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.	1,416	0	1,416	46.4	0.0	46.6	0	0	40.0	0	0
3.	2,017	60	1,957	61.0	428.6	59.5	0	0	40.0	0	0
4.	1,747	0	1,747	49.3	0.0	49.3	0	0	40.0	60	0
5.	3,168	0	3,168	82.4	0.5	82.6	0	0	40.0	0	1
6.	3,427	0	3,427	81.9	5.3	82.0	0	0	40.0	73	6
7.	4,219	4	4,214	89.8	89.3	89.8	0	0	40.0	126	52
8.	1,997	2	1,995	35.8	18.9	35.8	0	0	40.0	22	29
9.	3,261	11	3,251	49.9	98.7	49.8	0	0	40.0	483	80
10.	3,970	27	3,943	54.4	151.6	54.1	0	0	40.0	1,609	208
11.	4,516	77	4,439	55.9	383.1	55.1	0	0	40.0	2,911	313
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	5,285	689

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

(\$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	.507	.70	.437	.538	.16	.4	.4	.84	.7	.0	.599	.40
3. 2015	.548	.71	.477	.270	.0	.0	.0	.75	.0	.0	.345	.36
4. 2016	.572	.80	.492	.171	.0	.0	.0	.57	.0	.0	.228	.27
5. 2017	.571	.82	.489	.172	.0	.1	.0	.69	.0	.0	.242	.27
6. 2018	.541	.82	.459	.755	.0	.4	.0	.143	.0	.3	.902	.17
7. 2019	.564	.127	.437	.370	.0	.0	.0	.117	.0	.0	.487	.14
8. 2020	.598	.137	.461	.281	.0	.0	.0	.86	.0	.0	.367	.16
9. 2021	.667	.137	.530	.261	.0	.2	.0	.55	.0	.0	.318	.16
10. 2022	.784	.137	.647	.266	.0	.0	.0	.48	.0	.0	.314	.17
11. 2023	.825	.148	.677	.192	.0	.1	.0	.46	.0	.0	.239	.19
12. Totals	XXX	XXX	XXX	3,276	.16	.12	.4	.780	.7	.3	4,041	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.	.27	.23	.0	.0	.0	.0	.0	.0	.0	.0	.0	.5	.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	.1	.0	.0	.1	.0
6.	.0	.0	.0	.0	.0	.0	.1	.0	.5	.0	.0	.6	.0
7.	.0	.0	.0	.0	.0	.0	.0	.0	.3	.0	.0	.3	.0
8.	.0	.0	.4	.1	.0	.0	.0	.0	.4	.0	.0	.7	.0
9.	.106	.66	.7	.2	.0	.0	.1	.0	.8	.0	.0	.54	.1
10.	.40	.0	.8	.2	.0	.0	.2	.0	.18	.1	.0	.65	.2
11.	.380	.12	.161	.42	.0	.0	.8	.1	.68	.3	.0	.560	.8
12.	.554	.101	.180	.46	.0	.0	.13	.2	.107	.5	.0	.700	.11

	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.	.653	.50	.604	.128.9	.70.9	.138.1	.0	.0	.40.0	.5	.0
3.	.345	.0	.345	.63.0	.0.0	.72.3	.0	.0	.40.0	.0	.0
4.	.228	.0	.228	.39.9	.0.0	.46.3	.0	.0	.40.0	.0	.0
5.	.243	.0	.243	.42.6	.0.1	.49.7	.0	.0	.40.0	.0	.1
6.	.908	.0	.908	.167.9	.0.4	.197.8	.0	.0	.40.0	.0	.6
7.	.490	.0	.490	.86.9	.0.1	.112.1	.0	.0	.40.0	.0	.3
8.	.375	.1	.374	.62.7	.0.9	.81.0	.0	.0	.40.0	.3	.4
9.	.440	.68	.372	.66.0	.49.9	.70.2	.0	.0	.40.0	.45	.9
10.	.383	.3	.379	.48.8	.2.3	.58.6	.0	.0	.40.0	.46	.19
11.	.857	.58	.799	.103.9	.39.2	.118.0	.0	.0	.40.0	.488	.73
12.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.586	.114

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	8,838	420	8,418	3,985	0	305	0	709	0	32	4,999	493
3. 2015	9,563	394	9,169	4,423	2	502	14	985	0	107	5,894	444
4. 2016	10,073	338	9,735	2,683	4	321	0	856	0	88	3,856	351
5. 2017	10,566	342	10,224	4,556	146	617	2	988	1	41	6,012	308
6. 2018	11,161	339	10,822	2,690	2	451	0	893	0	57	4,032	333
7. 2019	11,785	369	11,416	5,539	148	364	0	1,070	0	110	6,825	352
8. 2020	12,922	367	12,555	6,060	57	350	0	1,252	0	108	7,605	412
9. 2021	14,196	426	13,770	7,419	992	195	0	1,470	22	128	8,070	379
10. 2022	15,644	514	15,130	6,846	935	156	0	1,608	0	209	7,675	501
11. 2023	18,039	584	17,455	6,142	590	46	0	1,102	5	54	6,695	401
12. Totals	XXX	XXX	XXX	50,343	2,876	3,307	16	10,933	28	934	61,663	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.	59	0	0	0	0	0	1	0	1	0	0	61	1
3.	14	0	0	0	0	0	4	1	5	0	0	22	1
4.	190	0	0	0	0	0	7	1	9	0	0	204	1
5.	540	0	0	0	0	0	24	3	32	1	0	593	1
6.	47	0	0	0	0	0	35	4	46	1	0	122	1
7.	98	0	0	0	0	0	58	8	76	2	0	223	3
8.	748	22	13	3	0	0	116	15	152	3	0	985	8
9.	772	(8)	50	11	0	0	193	25	254	5	0	1,235	11
10.	1,269	98	238	55	0	0	327	42	431	9	0	2,061	39
11.	2,247	44	2,430	560	0	0	501	65	659	13	0	5,154	66
12.	5,983	156	2,731	629	0	0	1,265	164	1,664	34	0	10,659	132

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	5,060	0	5,060	57.3	0.0	60.1	0	0	40.0	59	2
3.	5,933	17	5,916	62.0	4.2	64.5	0	0	40.0	14	8
4.	4,065	5	4,060	40.4	1.5	41.7	0	0	40.0	190	14
5.	6,758	153	6,605	64.0	44.7	64.6	0	0	40.0	540	53
6.	4,161	7	4,154	37.3	2.2	38.4	0	0	40.0	47	75
7.	7,205	157	7,048	61.1	42.6	61.7	0	0	40.0	98	125
8.	8,690	100	8,590	67.2	27.2	68.4	0	0	40.0	736	249
9.	10,352	1,048	9,305	72.9	245.9	67.6	0	0	40.0	818	416
10.	10,875	1,139	9,736	69.5	221.7	64.3	0	0	40.0	1,354	707
11.	13,126	1,277	11,849	72.8	218.7	67.9	0	0	40.0	4,073	1,081
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	7,929	2,730

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	248	177	71	54	54	0	0	0	0	0	0	XXX
3. 2015	289	211	78	58	58	0	0	0	0	0	0	XXX
4. 2016	352	267	85	91	91	0	0	0	0	0	0	XXX
5. 2017	409	316	93	90	90	0	0	0	0	0	0	XXX
6. 2018	472	369	103	152	152	0	0	1	1	0	0	XXX
7. 2019	513	403	110	118	118	0	0	1	0	0	1	XXX
8. 2020	614	482	132	106	96	0	0	1	1	0	10	XXX
9. 2021	752	592	160	193	193	0	0	1	1	0	0	XXX
10. 2022	888	706	182	156	156	0	0	1	1	0	0	XXX
11. 2023	1,023	817	206	170	170	0	0	1	1	0	0	XXX
12. Totals	XXX	XXX	XXX	1,188	1,178	0	0	6	5	0	11	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.	6	6	0	0	0	0	0	0	0	0	0	0	1
12.	6	6	0	0	0	0	0	0	0	0	0	0	1

	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.	54	54	0	21.8	30.5	0.0	0	0	40.0	0	0
3.	58	58	0	20.1	27.5	0.0	0	0	40.0	0	0
4.	91	91	0	25.9	34.1	0.0	0	0	40.0	0	0
5.	90	90	0	22.0	28.5	0.0	0	0	40.0	0	0
6.	153	153	0	32.4	41.5	0.0	0	0	40.0	0	0
7.	119	118	1	23.2	29.3	0.9	0	0	40.0	0	0
8.	107	97	10	17.4	20.1	7.6	0	0	40.0	0	0
9.	194	194	0	25.8	32.8	0.0	0	0	40.0	0	0
10.	157	157	0	17.7	22.2	0.0	0	0	40.0	0	0
11.	177	177	0	17.3	21.7	0.0	0	0	40.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	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	1,408	1,087	321	176	54	6	0	25	0	0	153	12
3. 2015	1,500	1,085	415	621	351	8	0	45	0	0	323	12
4. 2016	1,559	1,114	445	604	123	16	0	63	0	0	560	16
5. 2017	1,653	1,099	554	239	109	1	0	105	0	0	236	10
6. 2018	1,754	1,176	578	449	294	15	0	74	1	0	243	10
7. 2019	1,864	1,271	593	1,052	734	54	0	97	0	0	469	14
8. 2020	2,017	1,390	627	502	349	6	0	74	0	0	233	8
9. 2021	2,244	1,579	665	305	203	18	0	47	0	0	167	7
10. 2022	2,440	1,736	704	84	49	16	0	54	0	0	105	13
11. 2023	2,587	1,892	695	6	0	5	0	41	0	0	52	7
12. Totals	XXX	XXX	XXX	4,038	2,266	145	0	625	1	0	2,541	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.	10	0	0	0	0	0	0	0	0	0	0	10	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.	60	0	1	1	0	0	0	0	0	0	0	61	1
8.	20	0	4	3	0	0	9	1	5	1	0	34	0
9.	0	0	47	29	0	0	29	4	16	3	0	57	0
10.	463	210	144	88	0	0	67	9	39	7	0	399	4
11.	95	57	413	253	0	0	91	12	52	9	0	321	2
12.	649	267	610	373	0	0	197	26	113	20	0	882	7

	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	10	0
2.	207	54	153	14.7	5.0	47.7	0	0	40.0	0	0
3.	674	351	323	44.9	32.4	77.8	0	0	40.0	0	0
4.	683	123	560	43.8	11.0	125.8	0	0	40.0	0	0
5.	345	109	236	20.9	9.9	42.6	0	0	40.0	0	0
6.	538	295	243	30.7	25.1	42.1	0	0	40.0	0	0
7.	1,265	735	530	67.8	57.8	89.3	0	0	40.0	61	0
8.	621	354	267	30.8	25.5	42.6	0	0	40.0	22	13
9.	462	238	224	20.6	15.1	33.6	0	0	40.0	18	38
10.	867	363	504	35.5	20.9	71.6	0	0	40.0	309	90
11.	704	331	373	27.2	17.5	53.7	0	0	40.0	198	123
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	618	264

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

(\$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	22	22	0	64	64	0	0	0	0	0	0	0
3. 2015	27	27	0	0	0	0	0	0	0	0	0	0
4. 2016	33	33	0	0	0	0	0	0	0	0	0	2
5. 2017	51	39	12	12	12	0	0	0	0	0	0	1
6. 2018	64	48	16	0	0	0	0	0	0	0	0	0
7. 2019	70	55	15	0	0	0	0	0	0	0	0	0
8. 2020	103	86	17	0	0	0	0	0	0	0	0	0
9. 2021	161	147	14	5	5	0	0	0	0	0	0	0
10. 2022	203	177	26	6	0	0	0	0	0	0	6	0
11. 2023	232	200	32	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	87	81	0	0	0	0	0	6	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.	64	64	0	290.9	290.9	0.0	0	0	40.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	40.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	40.0	0	0
5.	12	12	0	23.5	30.8	0.0	0	0	40.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	40.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	40.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	40.0	0	0
9.	5	5	0	3.1	3.4	0.0	0	0	40.0	0	0
10.	6	0	6	3.0	0.0	23.1	0	0	40.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	40.0	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
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	(26)	0	1	0	2	0	29	(23)	XXX
2. 2022	3,738	178	3,560	1,732	63	0	0	229	0	114	1,898	XXX
3. 2023	4,064	183	3,881	2,146	147	0	0	256	0	17	2,255	XXX
4. Totals	XXX	XXX	XXX	3,852	210	1	0	487	0	160	4,130	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	(1)	(1)	4	1	0	0	0	0	4	1	0	6	0
2.	0	4	4	1	0	0	0	0	14	2	0	12	0
3.	125	0	164	31	0	0	0	0	58	9	0	308	6
4.	124	3	172	33	0	0	0	0	76	11	0	325	6

	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	3	3
2.	1,980	70	1,910	53.0	39.4	53.6	0	0	40.0	(1)	12
3.	2,749	187	2,563	67.7	102.0	66.0	0	0	40.0	258	50
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	260	65

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	(230)	0	0	0	15	0	291	(215)	XXX
2. 2022	18,785	577	18,208	18,675	292	0	0	1,605	0	2,715	19,988	4,474
3. 2023	23,501	645	22,856	17,211	165	0	0	1,371	0	1,451	18,417	4,248
4. Totals	XXX	XXX	XXX	35,656	457	0	0	2,991	0	4,457	38,190	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	11	0	0	0	5	1	34	1	0	49	0
2.	6	9	47	0	0	0	9	1	59	2	0	110	2
3.	1,222	0	1,845	1	0	0	24	3	155	4	0	3,239	300
4.	1,228	9	1,904	1	0	0	39	5	249	7	0	3,398	302

	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	12	38
2.	20,402	304	20,098	108.6	52.6	110.4	0	0	40.0	44	66
3.	21,829	173	21,656	92.9	26.9	94.7	0	0	40.0	3,066	172
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	3,122	276

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	
				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	52	1	51	2	0	0	0	0	0	0	2	1
3. 2015	61	1	60	0	0	0	0	0	0	0	0	0
4. 2016	59	0	59	15	0	1	0	4	0	0	20	2
5. 2017	59	0	59	1	0	20	0	0	0	0	21	1
6. 2018	59	0	59	19	0	0	0	0	0	0	19	0
7. 2019	58	0	58	8	0	0	0	1	0	0	9	0
8. 2020	57	0	57	7	0	0	0	0	0	0	7	0
9. 2021	68	0	68	3	0	0	0	6	0	0	9	0
10. 2022	68	0	68	4	0	1	0	2	0	0	7	0
11. 2023	71	0	71	0	0	1	0	0	0	0	1	0
12. Totals	XXX	XXX	XXX	59	0	23	0	13	0	0	95	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.	6	0	0	0	0	0	0	0	0	0	0	6	0
10.	10	0	0	0	0	0	0	0	0	0	0	10	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	16	0	0	0	0	0	0	0	0	0	0	16	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.	2	0	2	3.8	0.0	3.9	0	0	40.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	40.0	0	0
4.	20	0	20	33.9	0.0	33.9	0	0	40.0	0	0
5.	21	0	21	35.6	0.0	35.6	0	0	40.0	0	0
6.	19	0	19	32.2	0.0	32.2	0	0	40.0	0	0
7.	9	0	9	15.5	0.0	15.5	0	0	40.0	0	0
8.	7	0	7	12.3	0.0	12.3	0	0	40.0	0	0
9.	15	0	15	22.1	0.0	22.1	0	0	40.0	6	0
10.	17	0	17	25.0	0.0	25.0	0	0	40.0	10	0
11.	1	0	1	1.4	0.0	1.4	0	0	40.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	16	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 WESTERN RESERVE MUTUAL CASUALTY 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	1,292	909	888	901	926	885	873	824	824	818	(6)	(6)
2. 2014	13,557	13,457	13,102	13,046	13,016	13,075	13,058	12,972	12,972	12,972	0	0
3. 2015	XXX	11,970	11,511	11,282	11,122	11,108	11,100	11,084	11,084	11,084	0	0
4. 2016	XXX	XXX	13,143	13,396	13,219	12,962	12,944	12,931	12,932	12,931	(1)	0
5. 2017	XXX	XXX	XXX	18,087	17,663	17,211	17,141	17,120	17,117	17,112	(5)	(8)
6. 2018	XXX	XXX	XXX	XXX	11,422	11,091	11,123	11,015	10,879	10,817	(62)	(199)
7. 2019	XXX	XXX	XXX	XXX	XXX	18,671	19,399	19,051	18,869	18,827	(42)	(224)
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	17,085	17,572	17,419	17,438	20	(134)
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,435	17,232	17,079	(153)	(356)
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,271	24,043	(228)	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,608	XXX	XXX
12. Totals											(478)	(925)

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

1. Prior	7,403	6,276	5,811	5,468	5,349	5,311	5,274	5,141	5,118	5,097	(21)	(44)
2. 2014	11,414	12,224	12,106	11,854	11,738	11,571	11,560	11,542	11,534	11,533	(1)	(9)
3. 2015	XXX	11,901	12,778	12,722	12,115	11,819	11,720	11,695	11,682	11,680	(2)	(15)
4. 2016	XXX	XXX	13,525	14,024	13,461	13,082	12,855	12,640	12,646	12,628	(18)	(12)
5. 2017	XXX	XXX	XXX	14,050	15,130	14,008	13,766	13,632	13,482	13,464	(18)	(168)
6. 2018	XXX	XXX	XXX	XXX	14,147	15,018	14,166	13,531	13,441	13,454	13	(76)
7. 2019	XXX	XXX	XXX	XXX	XXX	14,521	14,955	14,045	13,922	14,005	82	(40)
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	10,779	11,206	10,464	10,361	(103)	(845)
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,486	11,695	11,414	(282)	927
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,033	14,340	2,307	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,333	XXX	XXX
12. Totals											1,958	(282)

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

1. Prior	1,008	879	996	843	842	843	843	843	843	843	0	0
2. 2014	1,345	1,256	1,327	1,418	1,334	1,312	1,312	1,312	1,312	1,312	0	0
3. 2015	XXX	1,500	1,621	1,928	1,794	1,828	1,830	1,817	1,817	1,817	0	0
4. 2016	XXX	XXX	1,439	1,359	1,557	1,414	1,478	1,569	1,584	1,586	2	17
5. 2017	XXX	XXX	XXX	2,537	3,276	3,258	2,995	2,905	2,954	2,938	(16)	33
6. 2018	XXX	XXX	XXX	XXX	3,600	3,608	3,041	3,074	3,078	3,081	2	6
7. 2019	XXX	XXX	XXX	XXX	XXX	4,047	3,674	3,597	3,839	3,828	(12)	231
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	3,056	1,834	1,789	1,701	(88)	(133)
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,261	2,841	2,841	(1)	(421)
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,215	3,526	(689)	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,058	XXX	XXX
12. Totals											(801)	(267)

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

1. Prior	21	30	11	9	4	0	0	0	0	0	0	0
2. 2014	378	305	302	302	297	431	439	522	527	527	(1)	5
3. 2015	XXX	261	292	290	280	272	272	271	270	270	0	(1)
4. 2016	XXX	XXX	286	201	183	175	172	173	171	171	0	(2)
5. 2017	XXX	XXX	XXX	285	186	195	178	174	174	173	(1)	(1)
6. 2018	XXX	XXX	XXX	XXX	561	849	794	745	753	760	7	15
7. 2019	XXX	XXX	XXX	XXX	XXX	493	409	448	411	370	(41)	(78)
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	453	513	361	284	(77)	(229)
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	541	340	309	(31)	(232)
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	393	314	(80)	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	688	XXX	XXX
12. Totals											(224)	(523)

SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL

1. Prior	2,557	2,316	2,322	2,142	1,979	1,868	1,947	1,924	1,917	1,917	0	(7)
2. 2014	4,117	4,575	4,713	4,601	4,410	4,354	4,345	4,295	4,297	4,350	52	54
3. 2015	XXX	5,654	5,305	5,201	4,987	4,869	4,892	4,871	4,898	4,926	28	55
4. 2016	XXX	XXX	4,821	3,860	3,412	3,303	3,237	3,219	3,218	3,196	(22)	(23)
5. 2017	XXX	XXX	XXX	5,317	4,932	4,994	4,983	5,381	5,427	5,586	159	205
6. 2018	XXX	XXX	XXX	XXX	4,038	3,548	3,401	3,239	3,201	3,216	15	(23)
7. 2019	XXX	XXX	XXX	XXX	XXX	5,828	5,560	5,629	5,739	5,903	165	274
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	6,155	7,345	7,268	7,189	(79)	(155)
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,302	7,478	7,608	130	306
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,272	7,706	(566)	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,107	XXX	XXX
12. Totals											(118)	685

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	10	10	10	10	.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	207	152	91	54	66	64	64	64	64	64	.0	.0
2. 2014	315	304	163	149	128	128	128	128	128	128	.0	.0
3. 2015	XXX	214	286	288	274	272	292	278	278	278	.0	.0
4. 2016	XXX	XXX	238	512	577	509	497	497	497	497	.0	.0
5. 2017	XXX	XXX	XXX	344	275	160	152	131	131	131	.0	.0
6. 2018	XXX	XXX	XXX	XXX	348	295	203	177	170	170	.0	(7)
7. 2019	XXX	XXX	XXX	XXX	XXX	335	199	258	315	433	118	175
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	257	210	200	189	(11)	(21)
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	209	168	163	(5)	(46)
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	499	418	(81)	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	289	XXX	XXX
12. Totals											20	101

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	6	.0	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											6	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	245	206	180	(26)	(65)
2. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,693	1,668	(24)	XXX
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,257	XXX	XXX
4. Totals											(51)	(65)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,703	685	411	(274)	(1,292)
2. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,140	18,435	(705)	XXX
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,134	XXX	XXX
4. Totals											(979)	(1,292)

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	7	28	26	26	26	26	26	26	26	26	0	0
2. 2014	6	6	2	2	2	2	2	2	2	2	0	0
3. 2015	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2016	XXX	XXX	3	9	16	16	16	16	16	16	0	0
5. 2017	XXX	XXX	XXX	16	36	43	49	21	21	21	0	0
6. 2018	XXX	XXX	XXX	XXX	18	13	21	19	19	19	0	0
7. 2019	XXX	XXX	XXX	XXX	XXX	0	12	8	8	8	0	0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	6	10	7	7	0	(3)
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	12	9	(3)	2
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26	15	(11)	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	XXX	XXX
12. Totals											(14)	(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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

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	462	639	669	787	788	809	802	812	818	37,315	728
2. 2014	10,376	12,482	12,706	12,736	12,855	12,971	12,972	12,972	12,972	12,972	1,867	65
3. 2015	XXX	9,038	10,872	10,969	11,038	11,053	11,057	11,057	11,057	11,057	1,551	47
4. 2016	XXX	XXX	9,736	12,284	12,835	12,852	12,925	12,925	12,925	12,925	1,616	67
5. 2017	XXX	XXX	XXX	13,402	16,866	17,023	17,032	17,092	17,087	17,111	1,655	169
6. 2018	XXX	XXX	XXX	XXX	8,537	10,352	10,571	10,782	10,811	10,810	1,081	363
7. 2019	XXX	XXX	XXX	XXX	XXX	14,488	18,005	18,307	18,604	18,736	1,465	436
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	13,273	16,572	17,214	17,349	1,530	377
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,321	16,717	16,921	1,210	420
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,277	23,412	1,487	408
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,927	1,776	370

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

1. Prior	000	3,236	4,632	5,048	5,083	5,138	5,122	5,125	5,100	5,097	29,489	976
2. 2014	5,386	8,266	9,984	10,943	11,522	11,536	11,547	11,540	11,534	11,533	2,440	117
3. 2015	XXX	5,354	8,626	10,469	11,486	11,587	11,660	11,661	11,658	11,658	2,259	126
4. 2016	XXX	XXX	5,800	9,504	11,309	12,083	12,323	12,592	12,639	12,626	2,180	126
5. 2017	XXX	XXX	XXX	5,820	10,526	12,170	12,879	13,209	13,439	13,440	1,363	283
6. 2018	XXX	XXX	XXX	XXX	6,071	9,876	12,344	13,113	13,251	13,433	1,483	316
7. 2019	XXX	XXX	XXX	XXX	XXX	6,300	10,064	12,199	13,401	13,744	1,487	307
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	4,743	7,589	9,055	9,740	1,146	202
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,052	8,454	10,130	1,104	249
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,600	10,362	1,025	248
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,025	832	159

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

1. Prior	000	383	636	842	842	843	843	843	843	843	1,810	62
2. 2014	483	704	984	1,276	1,306	1,312	1,312	1,312	1,312	1,312	213	10
3. 2015	XXX	518	773	909	1,440	1,461	1,526	1,817	1,817	1,817	211	13
4. 2016	XXX	XXX	523	797	1,172	1,276	1,296	1,509	1,524	1,526	201	11
5. 2017	XXX	XXX	XXX	603	1,551	2,598	2,766	2,818	2,825	2,938	129	31
6. 2018	XXX	XXX	XXX	XXX	1,101	2,010	2,640	2,769	2,853	3,006	159	38
7. 2019	XXX	XXX	XXX	XXX	XXX	790	1,614	2,950	3,581	3,691	160	38
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	687	940	1,498	1,674	152	27
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	926	1,785	2,341	175	39
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,126	1,875	181	37
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,083	120	24

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

1. Prior	000	1	1	0	0	0	0	0	0	0	413	24
2. 2014	162	277	288	288	288	289	437	522	522	522	31	9
3. 2015	XXX	93	252	272	270	270	270	270	270	270	35	1
4. 2016	XXX	XXX	77	164	167	171	171	171	171	171	26	1
5. 2017	XXX	XXX	XXX	104	151	172	173	173	173	173	19	8
6. 2018	XXX	XXX	XXX	XXX	258	603	653	663	687	759	16	1
7. 2019	XXX	XXX	XXX	XXX	XXX	153	308	334	353	370	12	2
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	118	280	281	281	12	4
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	142	211	263	13	2
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	121	266	12	3
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	193	9	2

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	000	654	1,479	1,650	1,765	1,772	1,815	1,893	1,917	1,917	3,810	62
2. 2014	2,148	3,226	3,828	4,195	4,248	4,260	4,262	4,264	4,269	4,290	487	5
3. 2015	XXX	2,209	3,287	4,103	4,594	4,614	4,803	4,838	4,861	4,909	431	12
4. 2016	XXX	XXX	1,753	2,409	2,669	2,864	2,965	2,972	2,974	3,000	327	23
5. 2017	XXX	XXX	XXX	2,380	3,690	4,358	4,694	4,780	4,907	5,025	247	60
6. 2018	XXX	XXX	XXX	XXX	1,822	2,430	2,719	2,910	3,033	3,139	223	109
7. 2019	XXX	XXX	XXX	XXX	XXX	3,491	4,399	4,812	5,018	5,755	237	112
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	3,584	4,998	5,856	6,353	267	137
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,862	5,755	6,622	231	137
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,268	6,067	331	131
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,598	242	93

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	10	10	10	10	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.	.38	.44	.44	.50	.54	.54	.54	.54	.54	.632	.34
2. 2014	.5	25	118	122	128	128	128	128	128	128	.9	.3
3. 2015	XXX	.2	.9	180	267	267	267	278	278	278	.9	.3
4. 2016	XXX	XXX	24	438	496	496	497	497	497	497	.9	.7
5. 2017	XXX	XXX	XXX	11	105	122	131	131	131	131	.3	.7
6. 2018	XXX	XXX	XXX	XXX	.8	23	147	170	170	170	.4	.6
7. 2019	XXX	XXX	XXX	XXX	XXX	.7	15	115	238	372	.7	.6
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.4	.4	153	159	.4	.4
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.3	.8	120	.3	.4
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.17	.51	.3	.6
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11	1	.4

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	.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	.1	.1
5. 2017	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.1	.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	.6	.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	202	177	XXX	XXX
2. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,376	1,669	XXX	XXX
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,999	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	625	395	435	75
2. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,278	18,383	3,978	494
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,046	3,539	409

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	.20	.26	.26	.26	.26	.26	.26	.26	.26	103	3
2. 2014	.2	.2	.2	.2	.2	.2	.2	.2	.2	.2	1	0
3. 2015	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	0	0
4. 2016	XXX	XXX	.0	.2	16	16	16	16	16	16	1	1
5. 2017	XXX	XXX	XXX	.0	.4	13	20	21	21	21	1	0
6. 2018	XXX	XXX	XXX	XXX	13	13	19	19	19	19	0	0
7. 2019	XXX	XXX	XXX	XXX	XXX	.0	.0	.8	.8	.8	0	0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.6	.6	.7	.7	0	0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.3	.3	.3	0	0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.1	.5	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 WESTERN RESERVE MUTUAL CASUALTY 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	127	10	4	1	1	0	0	0	0	0
2. 2014	813	93	44	2	1	0	1	0	0	0
3. 2015	XXX	836	67	29	1	1	1	0	0	0
4. 2016	XXX	XXX	748	57	4	1	5	0	1	0
5. 2017	XXX	XXX	XXX	628	35	5	19	0	2	1
6. 2018	XXX	XXX	XXX	XXX	632	11	45	15	4	2
7. 2019	XXX	XXX	XXX	XXX	XXX	575	154	53	18	6
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	1,019	106	53	22
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,369	98	45
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,608	87
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,045

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

1. Prior	17	13	4	3	1	0	3	0	0	0
2. 2014	1,114	11	6	4	1	1	7	2	0	0
3. 2015	XXX	765	11	10	2	1	12	4	2	0
4. 2016	XXX	XXX	711	17	6	4	25	11	4	2
5. 2017	XXX	XXX	XXX	752	10	9	64	25	11	3
6. 2018	XXX	XXX	XXX	XXX	559	14	221	(2)	(11)	9
7. 2019	XXX	XXX	XXX	XXX	XXX	668	450	85	(103)	31
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	749	185	108	85
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	689	92	243
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	666	486
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	751

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

1. Prior	104	55	13	0	0	0	0	0	0	0
2. 2014	357	48	31	0	0	0	0	0	0	0
3. 2015	XXX	269	32	98	1	0	0	0	0	0
4. 2016	XXX	XXX	402	97	119	1	2	0	0	0
5. 2017	XXX	XXX	XXX	353	418	75	9	25	2	0
6. 2018	XXX	XXX	XXX	XXX	1,164	487	63	24	62	1
7. 2019	XXX	XXX	XXX	XXX	XXX	1,430	301	102	61	35
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	1,528	178	97	15
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	919	286	94
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,104	236
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	719

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

(EXCLUDING EXCESS WORKERS' COMPENSATION)

1. Prior	20	23	9	9	4	0	0	0	0	0
2. 2014	92	25	12	12	7	0	2	0	1	0
3. 2015	XXX	48	21	18	10	1	2	1	0	0
4. 2016	XXX	XXX	166	18	0	4	1	2	0	0
5. 2017	XXX	XXX	XXX	81	2	3	5	1	1	0
6. 2018	XXX	XXX	XXX	XXX	65	18	14	10	14	1
7. 2019	XXX	XXX	XXX	XXX	XXX	117	11	8	12	0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	127	15	17	3
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	166	27	6
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	74	8
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	127

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	864	496	206	202	59	4	12	3	0	0
2. 2014	770	251	134	163	74	40	35	5	2	1
3. 2015	XXX	1,200	295	246	94	19	52	12	6	3
4. 2016	XXX	XXX	1,745	377	80	26	43	14	11	6
5. 2017	XXX	XXX	XXX	1,082	179	36	75	33	27	21
6. 2018	XXX	XXX	XXX	XXX	961	129	167	61	47	30
7. 2019	XXX	XXX	XXX	XXX	XXX	819	262	139	79	51
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	1,095	345	220	110
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,499	347	206
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,018	468
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,306

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	.74	.41	.11	.0	.0	.0	.0	.0	.0	.0
2. 2014	.94	.72	.25	.8	.0	.0	.0	.0	.0	.0
3. 2015	XXX	.131	.37	.42	.4	.0	.0	.0	.0	.0
4. 2016	XXX	XXX	.180	.44	.64	.5	.0	.0	.0	.0
5. 2017	XXX	XXX	XXX	.73	.74	.18	.21	.0	.0	.0
6. 2018	XXX	XXX	XXX	XXX	.223	.40	.38	.7	.0	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	.173	.62	.31	.14	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.253	.60	.27	.10
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.175	.63	.43
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.266	.115
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.240

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	.99	.4	.3
2. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	113	.3
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	133

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.801	.49	.16
2. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,280	.55
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,865

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

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	418	1,112	36	20	0	1	0	0	1	0
2. 2014	1,408	1,801	1,853	1,864	1,864	1,866	1,866	1,867	1,867	1,867
3. 2015	XXX	1,132	1,503	1,549	1,551	1,551	1,551	1,551	1,551	1,551
4. 2016	XXX	XXX	1,185	1,594	1,614	1,616	1,616	1,616	1,616	1,616
5. 2017	XXX	XXX	XXX	1,380	1,636	1,653	1,654	1,655	1,655	1,655
6. 2018	XXX	XXX	XXX	XXX	939	1,066	1,078	1,079	1,081	1,081
7. 2019	XXX	XXX	XXX	XXX	XXX	1,279	1,445	1,458	1,464	1,465
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	1,356	1,514	1,528	1,530
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,060	1,201	1,210
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,285	1,487
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,776

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	31	11	7	6	3	1	2	1	0	0
2. 2014	158	23	5	4	4	2	1	0	0	0
3. 2015	XXX	130	18	4	2	2	1	0	0	0
4. 2016	XXX	XXX	164	23	3	1	1	0	0	0
5. 2017	XXX	XXX	XXX	251	22	3	2	1	1	0
6. 2018	XXX	XXX	XXX	XXX	116	14	6	3	1	0
7. 2019	XXX	XXX	XXX	XXX	XXX	144	24	9	3	1
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	128	16	3	0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	112	12	3
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	176	19
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	84

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	445	80	40	22	(3)	(1)	1	0	0	0
2. 2014	1,613	1,884	1,921	1,932	1,932	1,933	1,932	1,932	1,932	1,932
3. 2015	XXX	1,297	1,565	1,599	1,600	1,600	1,599	1,598	1,598	1,598
4. 2016	XXX	XXX	1,399	1,678	1,682	1,683	1,683	1,683	1,683	1,683
5. 2017	XXX	XXX	XXX	1,729	1,817	1,824	1,825	1,825	1,825	1,824
6. 2018	XXX	XXX	XXX	XXX	1,365	1,438	1,444	1,444	1,445	1,444
7. 2019	XXX	XXX	XXX	XXX	XXX	1,799	1,899	1,902	1,903	1,902
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	1,790	1,901	1,908	1,907
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,532	1,627	1,633
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,805	1,914
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,230

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	871	2,401	195	84	5	1	1	2	0	0
2. 2014	1,110	1,973	2,312	2,427	2,436	2,440	2,440	2,440	2,440	2,440
3. 2015	XXX	1,035	1,899	2,221	2,245	2,255	2,259	2,259	2,259	2,259
4. 2016	XXX	XXX	1,060	2,038	2,133	2,165	2,175	2,179	2,179	2,180
5. 2017	XXX	XXX	XXX	929	1,215	1,325	1,348	1,356	1,362	1,363
6. 2018	XXX	XXX	XXX	XXX	1,009	1,348	1,447	1,473	1,479	1,483
7. 2019	XXX	XXX	XXX	XXX	XXX	1,044	1,356	1,452	1,476	1,487
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	831	1,060	1,124	1,146
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	790	1,024	1,104
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	777	1,025
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	832

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	223	77	26	12	5	4	2	0	0	0
2. 2014	460	167	51	15	5	1	0	0	0	0
3. 2015	XXX	465	163	51	16	6	2	1	1	1
4. 2016	XXX	XXX	530	174	58	18	6	1	1	0
5. 2017	XXX	XXX	XXX	496	171	47	18	8	2	1
6. 2018	XXX	XXX	XXX	XXX	543	155	42	13	6	2
7. 2019	XXX	XXX	XXX	XXX	XXX	510	150	46	16	3
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	360	107	37	12
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	379	119	30
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	419	127
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	394

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	917	375	159	80	(2)	0	(1)	0	0	0
2. 2014	1,640	2,240	2,473	2,558	2,558	2,558	2,557	2,557	2,557	2,557
3. 2015	XXX	1,569	2,164	2,385	2,385	2,387	2,387	2,386	2,386	2,386
4. 2016	XXX	XXX	1,644	2,300	2,305	2,307	2,307	2,306	2,306	2,306
5. 2017	XXX	XXX	XXX	1,569	1,639	1,646	1,646	1,647	1,647	1,647
6. 2018	XXX	XXX	XXX	XXX	1,751	1,797	1,800	1,801	1,801	1,801
7. 2019	XXX	XXX	XXX	XXX	XXX	1,748	1,792	1,797	1,797	1,797
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	1,316	1,358	1,360	1,360
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,338	1,380	1,383
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,352	1,400
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,385

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	.73	.158	.18	.8	.0	.0	.0	.0	.0	.0
2. 2014	100	165	.196	.211	.213	.213	.213	.213	.213	.213
3. 2015	XXX	107	.173	.206	.211	.211	.211	.211	.211	.211
4. 2016	XXX	XXX	.99	.189	.198	.200	.201	.201	.201	.201
5. 2017	XXX	XXX	XXX	.94	.115	.124	.127	.128	.128	.129
6. 2018	XXX	XXX	XXX	XXX	.116	.148	.156	.158	.159	.159
7. 2019	XXX	XXX	XXX	XXX	XXX	.113	.142	.153	.158	.160
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.106	.137	.149	.152
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.131	.165	.175
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.140	.181
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.120

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	.21	.9	.4	.0	.0	.0	.0	.0	.0	.0
2. 2014	.38	.18	.7	.3	.1	.0	.0	.0	.0	.0
3. 2015	XXX	.33	.18	.8	.1	.0	.0	.0	.0	.0
4. 2016	XXX	XXX	.43	.14	.4	.2	.1	.0	.0	.0
5. 2017	XXX	XXX	XXX	.44	.20	.8	.3	.1	.1	.0
6. 2018	XXX	XXX	XXX	XXX	.53	.15	.6	.3	.2	.1
7. 2019	XXX	XXX	XXX	XXX	XXX	.57	.24	.9	.4	.2
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.46	.16	.4	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.52	.17	.8
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.64	.24
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.49

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	.77	.31	.13	.4	.0	.0	.0	.0	.0	.0
2. 2014	144	.191	.213	.224	.224	.223	.223	.223	.223	.223
3. 2015	XXX	.148	.201	.225	.225	.224	.224	.224	.224	.224
4. 2016	XXX	XXX	.147	.211	.212	.213	.213	.212	.212	.212
5. 2017	XXX	XXX	XXX	.152	.161	.161	.160	.160	.160	.160
6. 2018	XXX	XXX	XXX	XXX	.189	.197	.198	.199	.199	.198
7. 2019	XXX	XXX	XXX	XXX	XXX	.189	.199	.200	.200	.200
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.168	.179	.180	.179
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.210	.221	.222
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.228	.242
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.193

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	16	29	1	0	0	0	0	0	0	0
2. 2014	16	30	30	31	31	31	31	31	31	31
3. 2015	XXX	16	32	35	35	35	35	35	35	35
4. 2016	XXX	XXX	10	26	26	26	26	26	26	26
5. 2017	XXX	XXX	XXX	13	18	19	19	19	19	19
6. 2018	XXX	XXX	XXX	XXX	10	13	14	15	16	16
7. 2019	XXX	XXX	XXX	XXX	XXX	5	9	11	12	12
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	1	7	12	12
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	12	13
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	12
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9

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	0	0	0	0	0	0	0	0	0	0
2. 2014	6	0	0	1	0	0	0	0	0	0
3. 2015	XXX	6	0	2	0	0	0	0	0	0
4. 2016	XXX	XXX	6	12	0	0	0	0	0	0
5. 2017	XXX	XXX	XXX	25	1	0	0	0	0	0
6. 2018	XXX	XXX	XXX	XXX	6	3	2	1	0	0
7. 2019	XXX	XXX	XXX	XXX	XXX	7	3	1	0	0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	10	5	0	0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	2	1
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11	2
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8

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	15	4	1	0	0	0	0	0	0	0
2. 2014	25	36	39	41	40	40	40	40	40	40
3. 2015	XXX	22	33	38	36	36	36	36	36	36
4. 2016	XXX	XXX	16	39	27	27	27	27	27	27
5. 2017	XXX	XXX	XXX	44	27	27	27	27	27	27
6. 2018	XXX	XXX	XXX	XXX	17	17	17	17	17	17
7. 2019	XXX	XXX	XXX	XXX	XXX	12	14	14	14	14
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	15	16	16	16
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14	16	16
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	17
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19

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	169	462	67	30	1	0	0	0	1	0
2. 2014	224	382	451	483	485	486	487	487	487	487
3. 2015	XXX	202	351	416	425	427	429	430	430	431
4. 2016	XXX	XXX	178	304	316	324	327	327	327	327
5. 2017	XXX	XXX	XXX	190	232	244	245	247	247	247
6. 2018	XXX	XXX	XXX	XXX	159	198	211	217	221	223
7. 2019	XXX	XXX	XXX	XXX	XXX	167	214	229	233	237
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	201	257	264	267
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	171	216	231
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	257	331
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	242

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	56	28	10	7	3	2	1	0	0	0
2. 2014	67	37	14	6	2	0	1	1	1	1
3. 2015	XXX	64	32	18	6	4	3	2	1	1
4. 2016	XXX	XXX	55	28	15	6	2	1	2	1
5. 2017	XXX	XXX	XXX	66	32	15	10	6	3	1
6. 2018	XXX	XXX	XXX	XXX	65	36	18	10	4	1
7. 2019	XXX	XXX	XXX	XXX	XXX	74	37	15	8	3
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	68	29	14	8
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68	35	11
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	101	39
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	66

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	199	93	50	27	(2)	(1)	(1)	0	1	0
2. 2014	293	421	467	491	492	491	493	493	493	493
3. 2015	XXX	269	387	439	442	442	443	444	443	444
4. 2016	XXX	XXX	236	336	344	349	350	350	351	351
5. 2017	XXX	XXX	XXX	262	297	306	307	309	309	308
6. 2018	XXX	XXX	XXX	XXX	279	321	327	330	333	333
7. 2019	XXX	XXX	XXX	XXX	XXX	302	340	351	352	352
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	360	400	410	412
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	324	368	379
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	443	501
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	401

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	8	29	2	1	0	0	0	0	0	0
2. 2014	2	5	8	9	9	9	9	9	9	9
3. 2015	XXX	2	6	8	9	9	9	9	9	9
4. 2016	XXX	XXX	4	9	9	9	9	9	9	9
5. 2017	XXX	XXX	XXX	0	1	3	3	3	3	3
6. 2018	XXX	XXX	XXX	XXX	3	3	3	4	4	4
7. 2019	XXX	XXX	XXX	XXX	XXX	3	3	5	7	7
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	3	3	4	4
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	2	3
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	3
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

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

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	11	6	1	1	0	0	0	0	0	0
2. 2014	6	10	11	12	12	12	12	12	12	12
3. 2015	XXX	6	10	13	13	12	12	12	12	12
4. 2016	XXX	XXX	12	16	16	16	16	16	16	16
5. 2017	XXX	XXX	XXX	7	9	10	10	10	10	10
6. 2018	XXX	XXX	XXX	XXX	7	9	11	10	10	10
7. 2019	XXX	XXX	XXX	XXX	XXX	9	11	14	14	14
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	8	9	8	8
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	7	7
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	13
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7

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	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	1	1	1	1	1	1
5. 2017	XXX	XXX	XXX	1	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	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 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	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	1	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

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	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	2	2	2	2	2	2	2
5. 2017	XXX	XXX	XXX	1	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	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 - 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	1	5	1	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	1	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	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	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	1	0	0	0	0	0	0
5. 2017	XXX	XXX	XXX	0	1	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

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	(1)	1	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	2	2	2	2	2	2	2
5. 2017	XXX	XXX	XXX	1	2	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	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 WESTERN RESERVE MUTUAL CASUALTY 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	3,052	3,052	3,052	3,052	3,052	3,052	3,052	3,052	3,052	3,052	.0
3. 2015	XXX	3,306	3,306	3,306	3,306	3,306	3,306	3,306	3,306	3,306	.0
4. 2016	XXX	XXX	3,547	3,547	3,547	3,547	3,547	3,547	3,547	3,547	.0
5. 2017	XXX	XXX	XXX	3,842	3,842	3,842	3,842	3,842	3,842	3,842	.0
6. 2018	XXX	XXX	XXX	XXX	4,185	4,185	4,185	4,185	4,185	4,185	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	4,697	4,697	4,697	4,697	4,697	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	5,584	5,584	5,584	5,584	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,538	6,538	6,538	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,301	7,301	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,072	8,072
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,072
13. Earned Premiums (Sc P-Pt 1)	3,052	3,305	3,547	3,842	4,185	4,697	5,584	6,538	7,301	8,072	XXX

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	.14	.14	.14	.14	.14	.14	.14	.14	.14	.14	.0
3. 2015	XXX	.14	.14	.14	.14	.14	.14	.14	.14	.14	.0
4. 2016	XXX	XXX	.5	.5	.5	.5	.5	.5	.5	.5	.0
5. 2017	XXX	XXX	XXX	.5	.5	.5	.5	.5	.5	.5	.0
6. 2018	XXX	XXX	XXX	XXX	.5	.5	.5	.5	.5	.5	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	.5	.5	.5	.5	.5	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.11	.11	.11	.11	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.11	.11	.11	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.18	.18	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.20	.20
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.20
13. Earned Premiums (Sc P-Pt 1)	.14	.14	.5	.5	.5	.5	.11	.11	.18	.20	XXX

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

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	.507	.507	.507	.507	.507	.507	.507	.507	.507	.507	.0
3. 2015	XXX	.548	.548	.548	.548	.548	.548	.548	.548	.548	.0
4. 2016	XXX	XXX	.572	.572	.572	.572	.572	.572	.572	.572	.0
5. 2017	XXX	XXX	XXX	.571	.571	.571	.571	.571	.571	.571	.0
6. 2018	XXX	XXX	XXX	XXX	.541	.541	.541	.541	.541	.541	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	.564	.564	.564	.564	.564	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.598	.598	.598	.598	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.667	.667	.667	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.784	.784	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.825	.825
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.825
13. Earned Premiums (Sc P-Pt 1)	.507	.548	.572	.571	.541	.564	.598	.667	.784	.825	XXX

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	.70	.70	.70	.70	.70	.70	.70	.70	.70	.70	.0
3. 2015	XXX	.71	.71	.71	.71	.71	.71	.71	.71	.71	.0
4. 2016	XXX	XXX	.80	.80	.80	.80	.80	.80	.80	.80	.0
5. 2017	XXX	XXX	XXX	.82	.82	.82	.82	.82	.82	.82	.0
6. 2018	XXX	XXX	XXX	XXX	.82	.82	.82	.82	.82	.82	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	.127	.127	.127	.127	.127	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.137	.137	.137	.137	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.137	.137	.137	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.137	.137	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.148	.148
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.148
13. Earned Premiums (Sc P-Pt 1)	.70	.71	.80	.82	.82	.127	.137	.137	.137	.148	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	8,839	8,839	8,839	8,839	8,839	8,839	8,839	8,839	8,839	8,839	.0
3. 2015	XXX	9,563	9,563	9,563	9,563	9,563	9,563	9,563	9,563	9,563	.0
4. 2016	XXX	XXX	10,073	10,073	10,073	10,073	10,073	10,073	10,073	10,073	.0
5. 2017	XXX	XXX	XXX	10,566	10,566	10,566	10,566	10,566	10,566	10,566	.0
6. 2018	XXX	XXX	XXX	XXX	11,161	11,161	11,161	11,161	11,161	11,161	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	11,784	11,784	11,784	11,784	11,784	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	12,922	12,922	12,922	12,922	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,196	14,196	14,196	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,644	15,644	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,039	18,039
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,039
13. Earned Premiums (Sc P-Pt 1)	8,838	9,563	10,073	10,566	11,161	11,785	12,922	14,196	15,644	18,039	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	420	420	420	420	420	420	420	420	420	420	.0
3. 2015	XXX	394	394	394	394	394	394	394	394	394	.0
4. 2016	XXX	XXX	338	338	338	338	338	338	338	338	.0
5. 2017	XXX	XXX	XXX	342	342	342	342	342	342	342	.0
6. 2018	XXX	XXX	XXX	XXX	339	339	339	339	339	339	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	369	369	369	369	369	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	367	367	367	367	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	426	426	426	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	514	514	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	584	584
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	584
13. Earned Premiums (Sc P-Pt 1)	420	394	338	342	339	369	367	426	514	584	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	1,409	1,409	1,409	1,409	1,409	1,409	1,409	1,409	1,409	1,409	.0
3. 2015	XXX	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	.0
4. 2016	XXX	XXX	1,559	1,559	1,559	1,559	1,559	1,559	1,559	1,559	.0
5. 2017	XXX	XXX	XXX	1,653	1,653	1,653	1,653	1,653	1,653	1,653	.0
6. 2018	XXX	XXX	XXX	XXX	1,754	1,754	1,754	1,754	1,754	1,754	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	1,865	1,865	1,865	1,865	1,865	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	2,017	2,017	2,017	2,017	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,244	2,244	2,244	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,440	2,440	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,587	2,587
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,587
13. Earned Premiums (Sc P-Pt 1)	1,408	1,500	1,559	1,653	1,754	1,864	2,017	2,244	2,440	2,587	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	1,086	1,086	1,086	1,086	1,086	1,086	1,086	1,086	1,086	1,086	.0
3. 2015	XXX	1,085	1,085	1,085	1,085	1,085	1,085	1,085	1,085	1,085	.0
4. 2016	XXX	XXX	1,114	1,114	1,114	1,114	1,114	1,114	1,114	1,114	.0
5. 2017	XXX	XXX	XXX	1,099	1,099	1,099	1,099	1,099	1,099	1,099	.0
6. 2018	XXX	XXX	XXX	XXX	1,176	1,176	1,176	1,176	1,176	1,176	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	1,271	1,271	1,271	1,271	1,271	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	1,390	1,390	1,390	1,390	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,579	1,579	1,579	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,736	1,736	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,892	1,892
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,892
13. Earned Premiums (Sc P-Pt 1)	1,087	1,085	1,114	1,099	1,176	1,271	1,390	1,579	1,736	1,892	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	22	22	22	22	22	22	22	22	22	22	.0
3. 2015	XXX	27	27	27	27	27	27	27	27	27	.0
4. 2016	XXX	XXX	33	33	33	33	33	33	33	33	.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	70	70	70	70	70	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	103	103	103	103	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	161	161	161	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	203	203	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	232	232
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	232
13. Earned Premiums (Sc P-Pt 1)	22	27	33	51	64	70	103	161	203	232	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	22	22	22	22	22	22	22	22	22	22	.0
3. 2015	XXX	27	27	27	27	27	27	27	27	27	.0
4. 2016	XXX	XXX	33	33	33	33	33	33	33	33	.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	55	55	55	55	55	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	86	86	86	86	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	147	147	147	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	177	177	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	200	200
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	200
13. Earned Premiums (Sc P-Pt 1)	22	27	33	39	48	55	86	147	177	200	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

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

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

SCHEDULE P - PART 6O - REINSURANCE NONPROPORTIONAL ASSUMED LIABILITY

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 WESTERN RESERVE MUTUAL CASUALTY 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	52	52	52	52	52	52	52	52	52	52	.0
3. 2015	XXX	61	61	61	61	61	61	61	61	61	.0
4. 2016	XXX	XXX	81	81	81	81	81	81	81	81	.0
5. 2017	XXX	XXX	XXX	59	59	59	59	59	59	59	.0
6. 2018	XXX	XXX	XXX	XXX	31	31	31	31	31	31	.0
7. 2019	XXX	XXX	XXX	XXX	XXX	58	58	58	58	58	.0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	57	57	57	57	.0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	68	68	.0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68	68	.0
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	71	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	71
13. Earned Premiums (Sc P-Pt 1)	52	61	59	59	59	58	57	68	68	71	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	1	1	1	1	1	1	1	1	1	.0
3. 2015	XXX	1	1	1	1	1	1	1	1	1	.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)	1	1	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	6,396		0.0	38,420		0.0
2. Private Passenger Auto Liability/Medical	12,785		0.0	22,923		0.0
3. Commercial Auto/Truck Liability/Medical	5,971		0.0	8,514		0.0
4. Workers' Compensation	696		0.0	646		0.0
5. Commercial Multiple Peril	10,664		0.0	18,660		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	223		0.0
9. Other Liability-Occurrence	882		0.0	746		0.0
10. Other Liability-Claims-Made	0		0.0	41		0.0
11. Special Property	325		0.0	4,123		0.0
12. Auto Physical Damage	3,384		0.0	26,069		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	16		0.0	70		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	41,120	0	0.0	120,436	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)

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	

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	6,396		0.0	38,420		0.0
2. Private Passenger Auto Liability/Medical	12,785		0.0	22,923		0.0
3. Commercial Auto/Truck Liability/Medical	5,971		0.0	8,514		0.0
4. Workers' Compensation	696		0.0	646		0.0
5. Commercial Multiple Peril	10,664		0.0	18,660		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	223		0.0
9. Other Liability-Occurrence	882		0.0	746		0.0
10. Other Liability-Claims-made	0		0.0	41		0.0
11. Special Property	325		0.0	4,123		0.0
12. Auto Physical Damage	3,384		0.0	26,069		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	16		0.0	70		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	41,120	0	0.0	120,436	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	

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 WESTERN RESERVE MUTUAL CASUALTY 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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE Y

PART 1A – DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

[illegible]

Asterisk	Explanation

98

98

98

98

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE WESTERN RESERVE MUTUAL CASUALTY 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 WESTERN RESERVE MUTUAL CASUALTY 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 WESTERN RESERVE MUTUAL CASUALTY COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

15. 
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16. 
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SUPPLEMENT FOR THE YEAR 2023 OF THE WESTERN RESERVE MUTUAL CASUALTY 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 26131

Company Name WESTERN RESERVE MUTUAL CASUALTY COMPANY

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

1. Monoline Policies

Table with 8 columns: Direct Premiums (Written, Earned), Direct Losses (Paid, Incurred), Direct Defense and Cost Containment (Paid, Incurred), and Percentage of In Force Policies (Claims Made, Occurrence). All values are 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 [X] 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 [X] 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: \$ 29,433
2.32 Amount estimated using reasonable assumptions: \$ 0

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

Table with 6 columns: Direct Losses (Paid, Paid + Change in Case Reserves), Direct Defense and Cost Containment (Paid, Paid + Change in Case Reserves), and Percentage of In Force Policies (Claims Made, Occurrence). All values are 0.