



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2024
OF THE CONDITION AND AFFAIRS OF THE

American Modern Home Insurance Company

NAIC Group Code	0361 (Current)	0361 (Prior)	NAIC Company Code	23469	Employer's ID Number	31-0715697
Organized under the Laws of	Ohio		State of Domicile or Port of Entry		OH	
Country of Domicile	United States of America					
Incorporated/Organized	01/25/1965		Commenced Business		09/01/1965	
Statutory Home Office	7000 Midland Blvd (Street and Number)		Amelia, OH, US 45102-2607 (City or Town, State, Country and Zip Code)			
Main Administrative Office	7000 Midland Blvd. (Street and Number)		800-543-2644-5230 (Area Code) (Telephone Number)			
	Amelia, OH, US 45102-2607 (City or Town, State, Country and Zip Code)		800-543-2644-5230 (Area Code) (Telephone Number)			
Mail Address	P.O. Box 5323 (Street and Number or P.O. Box)		Cincinnati, OH, US 45201-5323 (City or Town, State, Country and Zip Code)			
Primary Location of Books and Records	7000 Midland Blvd (Street and Number)		800-543-2644-5230 (Area Code) (Telephone Number)			
	Amelia, OH, US 45102-2607 (City or Town, State, Country and Zip Code)		800-543-2644-5230 (Area Code) (Telephone Number)			
Internet Website Address	www.amig.com					
Statutory Statement Contact	Anthony William Dirksing (Name)		800-543-2644-5230 (Area Code) (Telephone Number)			
	tdirksing@amig.com (E-mail Address)		513-947-4276 (FAX Number)			

OFFICERS

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

OTHER

Charles Schuster Griffith III, SVP / Secretary
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DIRECTORS OR TRUSTEES

Michael Gerard Kerner	Elizabeth Ann Levy-Navarro	Lisa Anne Pollina
Andreas Matthias Kleiner	Alice Chamberlayne Hill	René Gobonya
Oliver Jurgen Horbelt	Richard Leonard Alleyne	

State of Ohio SS
County of Clermont

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

Andreas Matthias Kleiner President / CEO	René Gobonya SVP / CFO	Charles Schuster Griffith III SVP / Secretary

Subscribed and sworn to before me this 20th day of February 2025

- a. Is this an original filing? Yes [X] No []
b. If no:
1. State the amendment number
2. Date filed
3. Number of pages attached



LEE ANN KIEFER
Notary Public, State of Ohio
My Commission Expires
August 29, 2029
COMMISSION: 2019-RE-788670

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	75,646,018	0	75,646,018	144,839,452
2. Stocks (Schedule D):				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	72,318,146	0	72,318,146	232,339,864
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	0	0	0	0
3.2 Other than first liens.....	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$0 encumbrances)	66,141,700	0	66,141,700	53,581,284
4.2 Properties held for the production of income (less \$0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$0 encumbrances)	0	0	0	0
5. Cash (\$ (2,565,278) , Schedule E - Part 1), cash equivalents (\$ 480,900,922 , Schedule E - Part 2) and short-term investments (\$0 , Schedule DA)	478,335,644	0	478,335,644	31,002,269
6. Contract loans (including \$0 premium notes)	0	0	0	0
7. Derivatives (Schedule DB)	0	0	0	0
8. Other invested assets (Schedule BA)	300,000	0	300,000	300,000
9. Receivable for securities	6,427	0	6,427	120,190
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	692,747,935	0	692,747,935	462,183,059
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	485,563	0	485,563	773,208
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	205,589,363	12,766	205,576,597	209,338,074
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)	188,305,686	0	188,305,686	149,839,711
15.3 Accrued retrospective premiums (\$0) and contracts subject to redetermination (\$0)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	468,558,545	0	468,558,545	71,681,694
16.2 Funds held by or deposited with reinsured companies	127,274,482	0	127,274,482	145,761,858
16.3 Other amounts receivable under reinsurance contracts	0	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	5,007,406	0	5,007,406	3,615,331
18.2 Net deferred tax asset	2,004,983	0	2,004,983	0
19. Guaranty funds receivable or on deposit	0	0	0	0
20. Electronic data processing equipment and software	17,937,634	17,937,634	0	0
21. Furniture and equipment, including health care delivery assets (\$0)	3,499,528	3,499,528	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	2,697,598	0	2,697,598	340,321
24. Health care (\$0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other-than-invested assets	1,643,065	967,149	675,916	18,928,770
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	1,715,751,789	22,417,077	1,693,334,712	1,062,462,026
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	1,715,751,789	22,417,077	1,693,334,712	1,062,462,026
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Contingent Commission Receivable	0	0	0	18,907,624
2502. Deposits in Pools & Associations	9,190	0	9,190	9,190
2503. Loss Payments in Advance	666,725	0	666,725	7,290
2598. Summary of remaining write-ins for Line 25 from overflow page	967,149	967,149	0	4,666
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	1,643,065	967,149	675,916	18,928,770

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	0	54,343,930
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	137,499,967	81,816,528
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	0	5,781,899
4. Commissions payable, contingent commissions and other similar charges	92,025,395	101,361,945
5. Other expenses (excluding taxes, licenses and fees)	11,679,872	11,399,127
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	10,455,716	7,872,625
7.1 Current federal and foreign income taxes (including \$0 on realized capital gains (losses))	0	360,933
7.2 Net deferred tax liability	0	0
8. Borrowed money \$0 and interest thereon \$0	0	0
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 1,484,394,751 and including warranty reserves of \$0 and accrued accident and health experience rating refunds including \$0 for medical loss ratio rebate per the Public Health Service Act)	0	127,226,154
10. Advance premium	828,295	750,874
11. Dividends declared and unpaid:		
11.1 Stockholders	0	0
11.2 Policyholders	0	0
12. Ceded reinsurance premiums payable (net of ceding commissions)	1,330,860,670	128,228,661
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)	185,000	313,414,313
14. Amounts withheld or retained by company for account of others	0	0
15. Remittances and items not allocated	0	0
16. Provision for reinsurance (including \$0 certified) (Schedule F, Part 3, Column 78)	703,472	0
17. Net adjustments in assets and liabilities due to foreign exchange rates	0	0
18. Drafts outstanding	0	0
19. Payable to parent, subsidiaries and affiliates	12,180,342	10,198,029
20. Derivatives	0	0
21. Payable for securities	0	0
22. Payable for securities lending	0	0
23. Liability for amounts held under uninsured plans	0	0
24. Capital notes \$0 and interest thereon \$0	0	0
25. Aggregate write-ins for liabilities	9,329,052	4,200,688
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	1,605,747,781	846,955,706
27. Protected cell liabilities	0	0
28. Total liabilities (Lines 26 and 27)	1,605,747,781	846,955,706
29. Aggregate write-ins for special surplus funds	0	0
30. Common capital stock	5,000,000	5,000,000
31. Preferred capital stock	0	0
32. Aggregate write-ins for other-than-special surplus funds	0	0
33. Surplus notes	0	0
34. Gross paid in and contributed surplus	82,548,315	103,771,315
35. Unassigned funds (surplus)	38,616	106,735,005
36. Less treasury stock, at cost:		
36.1 .....0 shares common (value included in Line 30 \$0)	0	0
36.2 .....0 shares preferred (value included in Line 31 \$0)	0	0
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	87,586,931	215,506,320
38. TOTALS (Page 2, Line 28, Col. 3)	1,693,334,712	1,062,462,026
DETAILS OF WRITE-INS		
2501. Unapplied Salvage and Subrogation	0	48,875
2502. Unclaimed Funds	3,703,553	4,103,178
2503. Deferred Commission	5,625,499	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	48,635
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	9,329,052	4,200,688
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0
2999. Totals (Lines 2901 through 2903 plus 2998)(Line 29 above)	0	0
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page	0	0
3299. Totals (Lines 3201 through 3203 plus 3298)(Line 32 above)	0	0

STATEMENT OF INCOME

		1	2
		Current Year	Prior Year
UNDERWRITING INCOME			
1. Premiums earned (Part 1, Line 35, Column 4).....	0	287,409,208	
DEDUCTIONS:			
2. Losses incurred (Part 2, Line 35, Column 7)	0	162,056,716	
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	0	17,174,417	
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	(80,812,882)	91,036,993	
5. Aggregate write-ins for underwriting deductions	0	0	
6. Total underwriting deductions (Lines 2 through 5)	(80,812,882)	270,268,126	
7. Net income of protected cells	0	0	
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	80,812,882	17,141,082	
INVESTMENT INCOME			
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	73,087,185	3,550,754	
10. Net realized capital gains (losses) less capital gains tax of \$0 (Exhibit of Capital Gains (Losses))	39,215,814	102,381	
11. Net investment gain (loss) (Lines 9 + 10)	112,302,999	3,653,135	
OTHER INCOME			
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$0 amount charged off \$1,993,454)	(1,993,454)	(1,693,123)	
13. Finance and service charges not included in premiums	13,853,745	13,494,804	
14. Aggregate write-ins for miscellaneous income	(13,928,610)	(13,292,044)	
15. Total other income (Lines 12 through 14)	(2,068,319)	(1,490,363)	
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	191,047,562	19,303,854	
17. Dividends to policyholders	0	0	
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	191,047,562	19,303,854	
19. Federal and foreign income taxes incurred	13,913,473	(3,034,309)	
20. Net income (Line 18 minus Line 19)(to Line 22)	177,134,089	22,338,163	
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	215,506,320	235,119,479	
22. Net income (from Line 20)	177,134,089	22,338,163	
23. Net transfers (to) from Protected Cell accounts	0	0	
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$7,890	(22,492,036)	(43,272,342)	
25. Change in net unrealized foreign exchange capital gain (loss)	0	0	
26. Change in net deferred income tax	2,012,873	32,277	
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(7,158,307)	1,260,132	
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	(703,472)	28,612	
29. Change in surplus notes	0	0	
30. Surplus (contributed to) withdrawn from protected cells	0	0	
31. Cumulative effect of changes in accounting principles	0	0	
32. Capital changes:			
32.1 Paid in	0	0	
32.2 Transferred from surplus (Stock Dividend)	0	0	
32.3 Transferred to surplus	0	0	
33. Surplus adjustments:			
33.1 Paid in	(21,223,000)	0	
33.2 Transferred to capital (Stock Dividend)	0	0	
33.3 Transferred from capital	0	0	
34. Net remittances from or (to) Home Office	0	0	
35. Dividends to stockholders	(255,489,536)	0	
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)	0	0	
37. Aggregate write-ins for gains and losses in surplus	0	0	
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	(127,919,389)	(19,613,159)	
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	87,586,931	215,506,320	
DETAILS OF WRITE-INS			
0501.			
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	
1401. Fines and Penalties of regulatory authorities	(23,921)	(4,755)	
1402. Miscellaneous Income	(290,093)	(61,905)	
1403. Reimbursement for service fees collected	(13,614,596)	(13,225,384)	
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0	
1499. Totals (Lines 1401 through 1403 plus 1498)(Line 14 above)	(13,928,610)	(13,292,044)	
3701.			
3702.			
3703.			
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0	
3799. Totals (Lines 3701 through 3703 plus 3798)(Line 37 above)	0	0	

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	1,209,223,147	(46,579,708)
2. Net investment income	76,266,358	5,736,113
3. Miscellaneous income	(2,068,319)	(81,630,952)
4. Total (Lines 1 through 3)	1,283,421,186	(122,474,547)
5. Benefit and loss related payments	470,723,527	128,020,129
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	156,915,475	74,009,817
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$0 tax on capital gains (losses)	15,666,481	5,694,159
10. Total (Lines 5 through 9)	643,305,483	207,724,106
11. Net cash from operations (Line 4 minus Line 10)	640,115,703	(330,198,653)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	40,945,430	24,257,545
12.2 Stocks	0	0
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	113,763	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	41,059,193	24,257,545
13. Cost of investments acquired (long-term only):		
13.1 Bonds	8,440,966	1,634,853
13.2 Stocks	0	0
13.3 Mortgage loans	0	0
13.4 Real estate	15,371,673	5,432,185
13.5 Other invested assets	0	0
13.6 Miscellaneous applications	0	125,839
13.7 Total investments acquired (Lines 13.1 to 13.6)	23,812,639	7,192,877
14. Net increase/(decrease) in contract loans and premium notes	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	17,246,554	17,064,668
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	(21,223,000)	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
16.5 Dividends to stockholders	78,777,000	0
16.6 Other cash provided (applied)	(110,028,884)	250,742,976
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(210,028,883)	250,742,976
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	447,333,374	(62,391,009)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	31,002,270	93,393,280
19.2 End of period (Line 18 plus Line 19.1)	478,335,644	31,002,270
Note: Supplemental disclosures of cash flow information for non-cash transactions:		
20.0001. Shares of common stock of wholly owned subsidiary distributed as a dividend	176,712,536	0
20.0002. Receipt of bonds to settle reinsurance receivables	270,812,742	0
20.0003. Remitted bonds to settle reinsurance obligations	307,462,291	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

	1	2	3	4
Line of Business	Net Premiums Written per Column 6, Part 1B	Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire	(2,745,027)	2,745,027	0	0
2.1 Allied lines	(1,473,212)	1,473,213	0	0
2.2 Multiple peril crop	0	0	0	0
2.3 Federal flood	0	0	0	0
2.4 Private crop	0	0	0	0
2.5 Private flood	0	0	0	0
3. Farmowners multiple peril	0	0	0	0
4. Homeowners multiple peril	(24,647,389)	24,647,389	0	0
5.1 Commercial multiple peril (non-liability portion)	(459,489)	459,490	0	0
5.2 Commercial multiple peril (liability portion)	(44,485)	44,485	0	0
6. Mortgage guaranty	0	0	0	0
8. Ocean marine	(8,705,289)	8,705,288	0	0
9.1 Inland marine	(4,670,311)	4,670,311	0	0
9.2 Pet insurance plans	(53,692,384)	53,692,384	0	0
10. Financial guaranty	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0
11.2 Medical professional liability - claims-made	0	0	0	0
12. Earthquake	(8)	7	0	0
13.1 Comprehensive (hospital and medical) individual	0	0	0	0
13.2 Comprehensive (hospital and medical) group	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0
15.1 Vision only	0	0	0	0
15.2 Dental only	0	0	0	0
15.3 Disability income	0	0	0	0
15.4 Medicare supplement	0	0	0	0
15.5 Medicaid Title XIX	0	0	0	0
15.6 Medicare Title XVIII	0	0	0	0
15.7 Long-term care	0	0	0	0
15.8 Federal employees health benefits plan	0	0	0	0
15.9 Other health	0	0	0	0
16. Workers' compensation	0	0	0	0
17.1 Other liability - occurrence	(453,414)	453,414	0	0
17.2 Other liability - claims-made	0	0	0	0
17.3 Excess workers' compensation	0	0	0	0
18.1 Products liability - occurrence	0	0	0	0
18.2 Products liability - claims-made	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	(564,894)	564,894	0	0
19.2 Other private passenger auto liability.....	(6,924,221)	6,924,221	0	0
19.3 Commercial auto no-fault (personal injury protection)	(335)	334	0	0
19.4 Other commercial auto liability.....	(3,343)	3,344	0	0
21.1 Private passenger auto physical damage	(22,841,783)	22,841,783	0	0
21.2 Commercial auto physical damage	(485)	485	0	0
22. Aircraft (all perils)	0	0	0	0
23. Fidelity	0	0	0	0
24. Surety	0	0	0	0
26. Burglary and theft	(84)	84	0	0
27. Boiler and machinery	0	0	0	0
28. Credit	0	0	0	0
29. International	0	0	0	0
30. Warranty	0	0	0	0
31. Reinsurance - nonproportional assumed property	0	0	0	0
32. Reinsurance - nonproportional assumed liability	0	0	0	0
33. Reinsurance - nonproportional assumed financial lines	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0
35. TOTALS	(127,226,153)	127,226,154	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
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0	0	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

	1	2	3	4	5
Line of Business	Amount Unearned (Running One Year or Less from Date of Policy) (a)	Amount Unearned (Running More Than One Year from Date of Policy) (a)	Earned But Unbilled Premium	Reserve for Rate Credits and Retrospective Adjustments Based on Experience	Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
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					
9.1 Inland marine					
9.2 Pet insurance plans					
10. Financial guaranty					
11.1 Medical professional liability - occurrence					
11.2 Medical professional liability - claims-made					
12. Earthquake					
13.1 Comprehensive (hospital and medical) individual					
13.2 Comprehensive (hospital and medical) group					
14. Credit accident and health (group and individual)					
15.1 Vision only					
15.2 Dental only					
15.3 Disability income					
15.4 Medicare supplement					
15.5 Medicaid Title XIX					
15.6 Medicare Title XVIII					
15.7 Long-term care					
15.8 Federal employees health benefits plan					
15.9 Other health					
16. Workers' compensation					
17.1 Other liability - occurrence					
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					
30. Warranty					
31. Reinsurance - nonproportional assumed property					
32. Reinsurance - nonproportional assumed liability					
33. Reinsurance - nonproportional assumed financial lines					
34. Aggregate write-ins for other lines of business					
35. TOTALS					
36. Accrued retrospective premiums based on experience					
37. Earned but unbilled premiums					
38. Balance (Sum of Line 35 through 37)					
DETAILS OF WRITE-INS					
3401.					
3402.					
3403.					
3498. Summary of remaining write-ins for Line 34 from overflow page					
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)					

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire	13,387,300	390,556,774	469,415	414,568,870	(7,410,353)	(2,745,027)
2.1 Allied lines	9,799,079	345,332,460	1,157,219	350,536,936	7,225,034	(1,473,212)
2.2 Multiple peril crop	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0
2.4 Private crop	0	0	0	0	0	0
2.5 Private flood	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0
4. Homeowners multiple peril	137,166,697	975,494,404	343,037	1,127,981,606	9,669,921	(24,647,389)
5.1 Commercial multiple peril (non-liability portion)	252,245	95,177,578	0	95,837,469	51,844	(459,489)
5.2 Commercial multiple peril (liability portion)	2,036,182	62,539,264	0	64,619,865	65	(44,485)
6. Mortgage guaranty	0	0	0	0	0	0
8. Ocean marine	1,374,287	51,068,340	0	60,006,857	1,141,059	(8,705,289)
9.1 Inland marine	238,417	31,428,897	0	36,138,633	198,992	(4,670,311)
9.2 Pet insurance plans	375,711,192	31,561,392	0	460,964,967	0	(53,692,384)
10. Financial guaranty	0	0	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0	0	0
11.2 Medical professional liability - claims- made	0	0	0	0	0	0
12. Earthquake	0	14,006,873	0	13,682,407	324,474	(8)
13.1 Comprehensive (hospital and medical) individual	0	0	0	0	0	0
13.2 Comprehensive (hospital and medical) group	0	0	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0	0	0
15.1 Vision only	0	0	0	0	0	0
15.2 Dental only	0	0	0	0	0	0
15.3 Disability income	0	0	0	0	0	0
15.4 Medicare supplement	0	0	0	0	0	0
15.5 Medicaid Title XIX	0	0	0	0	0	0
15.6 Medicare Title XVIII	0	0	0	0	0	0
15.7 Long-term care	0	0	0	0	0	0
15.8 Federal employees health benefits plan	0	0	0	0	0	0
15.9 Other health	0	0	0	0	0	0
16. Workers' compensation	1,316	9,497,520	(78)	9,498,758	0	0
17.1 Other liability - occurrence	2,746,218	84,782,156	426	87,981,731	483	(453,414)
17.2 Other liability - claims-made	112,129	7,287,006	0	7,399,135	0	0
17.3 Excess workers' compensation	0	0	0	0	0	0
18.1 Products liability - occurrence	0	0	0	0	0	0
18.2 Products liability - claims-made	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	242,768	4,564,455	0	4,063,400	1,308,717	(564,894)
19.2 Other private passenger auto liability.....	1,024,341	44,502,905	0	52,385,301	66,165	(6,924,221)
19.3 Commercial auto no-fault (personal injury protection)	55,400	542,661	2,651	600,025	1,021	(335)
19.4 Other commercial auto liability.....	5,342,394	42,541,558	49,149	47,813,815	122,630	(3,343)
21.1 Private passenger auto physical damage	895,293	147,053,958	0	167,689,908	3,101,126	(22,841,783)
21.2 Commercial auto physical damage	8,162,146	10,810,900	1	18,755,995	217,536	(485)
22. Aircraft (all perils)	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0
26. Burglary and theft	0	462	95	641	0	(84)
27. Boiler and machinery	0	42,744	0	42,744	0	0
28. Credit	0	0	0	0	0	0
29. International	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0
31. Reinsurance - nonproportional assumed property	XXX	0	0	0	0	0
32. Reinsurance - nonproportional assumed liability	XXX	0	0	0	0	0
33. Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0
35. TOTALS	558,547,403	2,348,792,307	2,021,914	3,020,569,064	16,018,712	(127,226,153)
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
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [] No [X]
If yes: 1. The amount of such installment premiums \$0
 2. Amount at which such installment premiums would have been reported had they been reported on an annualized basis \$0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE American Modern Home Insurance Co.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5	6	7	8
	1	2	3	4				
	Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 - 3)	Net Losses Unpaid Current Year (Part 2A , Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1. Fire	1,101,809	140,622,576	139,862,273	1,862,112	0	1,862,112	0	0.0
2.1 Allied lines	7,541,110	257,568,626	262,192,872	2,916,864	0	2,916,864	0	0.0
2.2 Multiple peril crop	0	0	0	0	0	0	0	0.0
2.3 Federal flood	0	0	0	0	0	0	0	0.0
2.4 Private crop	0	0	0	0	0	0	0	0.0
2.5 Private flood	0	4,689	4,689	0	0	0	0	0.0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0.0
4. Homeowners multiple peril	46,263,318	590,522,280	623,105,138	13,680,459	0	13,680,459	0	0.0
5.1 Commercial multiple peril (non-liability portion)	247,506	28,414,338	28,348,465	313,379	0	313,379	0	0.0
5.2 Commercial multiple peril (liability portion)	2,582,126	10,694,743	11,990,962	1,285,907	0	1,285,907	0	0.0
6. Mortgage guaranty	0	0	0	0	0	0	0	0.0
8. Ocean marine	836,943	22,718,831	20,013,233	3,542,541	0	3,542,541	0	0.0
9.1 Inland marine	626,808	19,149,825	16,011,826	3,764,807	0	3,764,808	0	0.0
9.2 Pet insurance plans	195,420,178	17,086,007	206,857,509	5,648,676	0	5,648,676	0	0.0
10. Financial guaranty	0	0	0	0	0	0	0	0.0
11.1 Medical professional liability - occurrence	0	0	0	0	0	0	0	0.0
11.2 Medical professional liability - claims-made	0	0	0	0	0	0	0	0.0
12. Earthquake	0	0	(10,204)	10,204	0	10,204	0	0.0
13.1 Comprehensive (hospital and medical) individual	0	0	0	0	0	0	0	0.0
13.2 Comprehensive (hospital and medical) group	0	0	0	0	0	0	0	0.0
14. Credit accident and health (group and individual)	0	0	0	0	0	0	0	0.0
15.1 Vision only	0	0	0	0	0	0	0	0.0
15.2 Dental only	0	0	0	0	0	0	0	0.0
15.3 Disability income	0	0	0	0	0	0	0	0.0
15.4 Medicare supplement	0	0	0	0	0	0	0	0.0
15.5 Medicaid Title XIX	0	0	0	0	0	0	0	0.0
15.6 Medicare Title XVIII	0	0	0	0	0	0	0	0.0
15.7 Long-term care	0	0	0	0	0	0	0	0.0
15.8 Federal employees health benefits plan	0	0	0	0	0	0	0	0.0
15.9 Other health	0	0	0	0	0	0	0	0.0
16. Workers' compensation	14,314	7,453,678	7,467,992	0	0	0	0	0.0
17.1 Other liability - occurrence	1,403,961	32,383,394	29,815,918	3,971,437	0	3,971,436	0	0.0
17.2 Other liability - claims-made	0	4,160,064	4,160,064	(1)	0	(1)	0	0.0
17.3 Excess workers' compensation	0	0	0	0	0	0	0	0.0
18.1 Products liability - occurrence	0	0	0	0	0	0	0	0.0
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0.0
19.1 Private passenger auto no-fault (personal injury protection)	184,109	2,416,242	1,174,515	1,425,836	0	1,425,836	0	0.0
19.2 Other private passenger auto liability.....	195,019	22,003,012	11,308,467	10,889,564	0	10,889,564	0	0.0
19.3 Commercial auto no-fault (personal injury protection)	70,000	172,242	229,360	12,882	0	12,882	0	0.0
19.4 Other commercial auto liability.....	2,835,062	14,336,316	15,420,934	1,750,444	0	1,750,444	0	0.0
21.1 Private passenger auto physical damage	1,134,278	75,607,894	73,985,419	2,756,753	0	2,756,753	0	0.0
21.2 Commercial auto physical damage	3,153,682	4,730,500	7,368,713	515,468	0	515,469	0	0.0
22. Aircraft (all perils)	0	0	0	0	0	0	0	0.0
23. Fidelity	0	0	0	0	0	0	0	0.0
24. Surety	0	0	0	0	0	0	0	0.0
26. Burglary and theft	0	17	15	2	0	2	0	0.0
27. Boiler and machinery	1,815	1,581,694	1,586,915	(3,406)	0	(3,406)	0	0.0
28. Credit	0	0	0	0	0	0	0	0.0
29. International	0	0	0	0	0	0	0	0.0
30. Warranty	0	0	0	0	0	0	0	0.0
31. Reinsurance - nonproportional assumed property	XXX	0	0	0	0	0	0	0.0
32. Reinsurance - nonproportional assumed liability	XXX	0	0	0	0	0	0	0.0
33. Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	0	0	0	0.0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35. TOTALS	263,612,039	1,251,626,968	1,460,895,077	54,343,930	0	54,343,931	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
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0.0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE American Modern Home Insurance Co.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8	9
	1	2	3	4	5	6	7		
	Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1. Fire	318,317	32,686,540	33,004,856	0	176,156	18,248,992	18,425,149	0	0
2.1 Allied lines	830,841	23,773,274	24,604,114	0	381,686	30,729,141	31,110,827	0	0
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0
2.4 Private crop	0	0	0	0	0	0	0	0	0
2.5 Private flood	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	18,748,463	84,055,926	102,804,389	0	4,930,233	76,405,401	81,335,635	0	0
5.1 Commercial multiple peril (non-liability portion)	65,070	9,611,205	9,676,276	0	194,680	28,826,388	29,021,068	0	0
5.2 Commercial multiple peril (liability portion)	1,952,360	14,372,096	16,324,457	0	1,235,700	43,800,788	45,036,488	0	0
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0
8. Ocean marine	89,311	8,387,506	8,476,817	0	146,672	4,277,342	4,424,014	0	0
9.1 Inland marine	165,574	8,721,197	8,886,771	0	148,216	4,141,108	4,289,324	0	0
9.2 Pet insurance plans	0	0	0	0	17,559,360	1,463,391	19,022,751	0	0
10. Financial guaranty	0	0	0	0	0	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0	0	0	0	0	0
11.2 Medical professional liability - claims-made	0	0	0	0	0	0	0	0	0
12. Earthquake	0	0	0	0	755	496,351	497,106	0	0
13.1 Comprehensive (hospital and medical) individual	0	0	0	0	0	0	0	(a)	0
13.2 Comprehensive (hospital and medical) group	0	0	0	0	0	0	0	(a)	0
14. Credit accident and health (group and individual)	0	0	0	0	0	0	0	0	0
15.1 Vision only	0	0	0	0	0	0	0	(a)	0
15.2 Dental only	0	0	0	0	0	0	0	(a)	0
15.3 Disability income	0	0	0	0	0	0	0	(a)	0
15.4 Medicare supplement	0	0	0	0	0	0	0	(a)	0
15.5 Medicaid Title XIX	0	0	0	0	0	0	0	(a)	0
15.6 Medicare Title XVIII	0	0	0	0	0	0	0	(a)	0
15.7 Long-term care	0	0	0	0	0	0	0	(a)	0
15.8 Federal employees health benefits plan	0	0	0	0	0	0	0	(a)	0
15.9 Other health	0	0	0	0	0	0	0	(a)	0
16. Workers' compensation	10,640	13,044,661	13,055,301	0	268,987	35,483,715	35,752,703	0	0
17.1 Other liability - occurrence	1,270,067	53,542,893	54,812,960	0	1,429,816	83,854,903	85,284,719	0	0
17.2 Other liability - claims-made	0	890,300	890,300	0	135,083	6,142,359	6,277,443	0	0
17.3 Excess workers' compensation	0	0	0	0	0	0	0	0	0
18.1 Products liability - occurrence	0	0	0	0	0	0	0	0	0
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	230,907	2,755,548	2,986,455	0	98,670	912,272	1,010,942	0	0
19.2 Other private passenger auto liability	177,425	23,632,051	23,809,476	0	341,084	11,301,217	11,642,300	0	0
19.3 Commercial auto no-fault (personal injury protection)	0	54,906	54,906	0	14,188	817,972	832,160	0	0
19.4 Other commercial auto liability	2,546,415	10,589,549	13,135,964	0	1,323,607	46,234,646	47,558,254	0	0
21.1 Private passenger auto physical damage	318,386	6,923,436	7,241,822	0	64,801	1,676,383	1,741,184	0	0
21.2 Commercial auto physical damage	776,026	2,053,766	2,829,793	0	2,247,225	1,855,956	4,103,181	0	0
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0
26. Burglary and theft	0	5	5	0	8	473	481	0	0
27. Boiler and machinery	0	129,348	129,348	0	0	1,771	1,771	0	0
28. Credit	0	0	0	0	0	0	0	0	0
29. International	0	0	0	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0	0	0	0
31. Reinsurance - nonproportional assumed property	XXX	0	0	0	XXX	0	0	0	0
32. Reinsurance - nonproportional assumed liability	XXX	0	0	0	XXX	0	0	0	0
33. Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	XXX	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35. TOTALS	27,499,801	295,224,208	322,724,010	0	30,696,929	396,670,569	427,367,500	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
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	11,063,103	0	0	11,063,103
1.2 Reinsurance assumed	152,456,934	0	0	152,456,934
1.3 Reinsurance ceded	166,071,305	0	0	166,071,305
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	(2,551,268)	0	0	(2,551,268)
2. Commission and brokerage:				
2.1 Direct excluding contingent	0	182,909,864	0	182,909,864
2.2 Reinsurance assumed, excluding contingent	0	744,578,764	0	744,578,764
2.3 Reinsurance ceded, excluding contingent	0	1,106,930,938	0	1,106,930,938
2.4 Contingent - direct	0	21,321,389	0	21,321,389
2.5 Contingent - reinsurance assumed	0	0	0	0
2.6 Contingent - reinsurance ceded	0	0	0	0
2.7 Policy and membership fees	0	0	0	0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7) ..	0	(158,120,920)	0	(158,120,920)
3. Allowances to managers and agents	14	2,240,972	0	2,240,986
4. Advertising	0	35,592	0	35,592
5. Boards, bureaus and associations	0	4,935,896	0	4,935,896
6. Surveys and underwriting reports	0	2,940,476	0	2,940,476
7. Audit of assureds' records	0	(120,000)	0	(120,000)
8. Salary and related items:				
8.1 Salaries	1,478,053	21,786,636	0	23,264,689
8.2 Payroll taxes	0	1,448,366	0	1,448,366
9. Employee relations and welfare	410,828	2,622,877	0	3,033,705
10. Insurance	7	308,236	0	308,243
11. Directors' fees	0	0	0	0
12. Travel and travel items	156,115	519,007	0	675,122
13. Rent and rent items	0	5,760,023	0	5,760,023
14. Equipment	25,719	2,867,686	0	2,893,405
15. Cost or depreciation of EDP equipment and software	288,140	2,485,175	0	2,773,315
16. Printing and stationery	3,332	429,410	0	432,742
17. Postage, telephone and telegraph, exchange and express	11,140	1,661,165	0	1,672,305
18. Legal and auditing	177,920	10,325,415	277,528	10,780,863
19. Totals (Lines 3 to 18)	2,551,268	60,246,932	277,528	63,075,727
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$	0	14,405,341	0	14,405,341
20.2 Insurance department licenses and fees	0	2,063,121	0	2,063,121
20.3 Gross guaranty association assessments	0	600,000	0	600,000
20.4 All other (excluding federal and foreign income and real estate)	0	(7,355)	0	(7,355)
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	17,061,107	0	17,061,107
21. Real estate expenses	0	0	4,798,531	4,798,531
22. Real estate taxes	0	0	1,289,777	1,289,777
23. Reimbursements by uninsured plans	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses	0	0	0	0
25. Total expenses incurred	0	(80,812,882)	6,365,836	(a) (74,447,046)
26. Less unpaid expenses - current year	0	114,160,984	0	114,160,984
27. Add unpaid expenses - prior year	5,781,899	122,104,932	0	127,886,831
28. Amounts receivable relating to uninsured plans, prior year	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year	0	0	0	0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	5,781,899	(72,868,934)	6,365,836	(60,721,199)
DETAILS OF WRITE-INS				
2401.				
2402.				
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page	0	0	0	0
2499. Totals (Lines 2401 through 2403 plus 2498)(Line 24 above)	0	0	0	0

(a) Includes management fees of \$ 49,678,737 to affiliates and \$ 0 to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE American Modern Home Insurance Co.

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) 838,474	..... 881,117
1.1	Bonds exempt from U.S. tax	(a) 3,331	..... 1,362
1.2	Other bonds (unaffiliated)	(a) 2,314,273	..... 1,954,131
1.3	Bonds of affiliates	(a) 0	..... 0
2.1	Preferred stocks (unaffiliated)	(b) 0	..... 0
2.11	Preferred stocks of affiliates	(b) 0	..... 0
2.2	Common stocks (unaffiliated) .....	..... 0	..... 0
2.21	Common stocks of affiliates .....	..... 65,000,000	..... 65,000,000
3.	Mortgage loans	(c) 0	..... 0
4.	Real estate	(d) 5,760,023	..... 5,760,023
5	Contract loans .....	..... 0	..... 0
6	Cash, cash equivalents and short-term investments	(e) 8,654,423	..... 8,661,464
7	Derivative instruments	(f) 0	..... 0
8.	Other invested assets .....	..... 0	..... 0
9.	Aggregate write-ins for investment income .....	..... 6,182	..... 6,182
10.	Total gross investment income	82,576,707	82,264,278
11.	Investment expenses		(g) 6,365,836
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13.	Interest expense		(h) 0
14.	Depreciation on real estate and other invested assets		(i) 2,811,258
15.	Aggregate write-ins for deductions from investment income .....		..... 0
16.	Total deductions (Lines 11 through 15) .....		..... 9,177,094
17.	Net investment income (Line 10 minus Line 16)		73,087,185
DETAILS OF WRITE-INS			
0901.	Miscellaneous income .....	..... 6,182	..... 6,182
0902.	.....	
0903.	.....	
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	..... 0	..... 0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	6,182	6,182
1501.	.....	
1502.	.....	
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		..... 0
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$ 190,591 accrual of discount less \$ 270,861 amortization of premium and less \$ 1,235,968 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 5,760,023 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 2,811,258 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds .....	..... 0	..... 0	..... 0	..... 0	..... 0
1.1	Bonds exempt from U.S. tax .....	..... 0	..... 0	..... 0	..... 0	..... 0
1.2	Other bonds (unaffiliated) .....	..... 3,278	..... 0	..... 3,278	..... 37,571	..... 0
1.3	Bonds of affiliates .....	..... 0	..... 0	..... 0	..... 0	..... 0
2.1	Preferred stocks (unaffiliated) .....	..... 0	..... 0	..... 0	..... 0	..... 0
2.11	Preferred stocks of affiliates .....	..... 0	..... 0	..... 0	..... 0	..... 0
2.2	Common stocks (unaffiliated) .....	..... 0	..... 0	..... 0	..... 0	..... 0
2.21	Common stocks of affiliates .....	..... 39,212,536	..... 0	..... 39,212,536	..... (22,521,717)	..... 0
3.	Mortgage loans .....	..... 0	..... 0	..... 0	..... 0	..... 0
4.	Real estate .....	..... 0	..... 0	..... 0	..... 0	..... 0
5.	Contract loans .....	..... 0	..... 0	..... 0	..... 0	..... 0
6.	Cash, cash equivalents and short-term investments .....	..... 0	..... 0	..... 0	..... 0	..... 0
7.	Derivative instruments .....	..... 0	..... 0	..... 0	..... 0	..... 0
8.	Other invested assets .....	..... 0	..... 0	..... 0	..... 0	..... 0
9.	Aggregate write-ins for capital gains (losses) .....	..... 0	..... 0	..... 0	..... 0	..... 0
10.	Total capital gains (losses)	39,215,814	0	39,215,814	(22,484,146)	0
DETAILS OF WRITE-INS						
0901.	.....				
0902.	.....				
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	..... 0	..... 0	..... 0	..... 0	..... 0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	0	0	0	0	0

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens.....	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income.....	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)	0	0	0
6. Contract loans	0	0	0
7. Derivatives (Schedule DB)	0	0	0
8. Other invested assets (Schedule BA)	0	0	0
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only)	0	0	0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	12,766	9,590	(3,176)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due ..	0	0	0
15.3 Accrued retrospective premiums and contracts subject to redetermination	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset	0	0	0
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	17,937,634	12,805,743	(5,131,891)
21. Furniture and equipment, including health care delivery assets	3,499,528	1,680,437	(1,819,091)
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable	0	0	0
25. Aggregate write-ins for other-than-invested assets	967,149	763,000	(204,149)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	22,417,077	15,258,770	(7,158,307)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Lines 26 and 27)	22,417,077	15,258,770	(7,158,307)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0
2501. Brokerage Receivable	967,149	763,000	(204,149)
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	967,149	763,000	(204,149)

NOTES TO FINANCIAL STATEMENTS

NOTE 1 Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

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

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

	SSAP #	F/S Page	F/S Line #	2024	2023
NET INCOME					
(1) American Modern Home Insurance Co., State basis	00	4	20	\$ 177,134,089	\$ 22,338,163
(2) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:	-	-	-	\$ -	\$ -
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:	-	-	-	\$ -	\$ -
(4) NAIC SAP (1-2-3=4)	-	-	-	\$ 177,134,089	\$ 22,338,163
SURPLUS					
(5) American Modern Home Insurance Co., State basis	00	3	37	\$ 87,586,931	\$ 215,506,320
(6) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:	-	-	-	\$ -	\$ -
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:	-	-	-	\$ -	\$ -
(8) NAIC SAP (5-6-7=8)	-	-	-	\$ 87,586,931	\$ 215,506,320

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

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

C. Accounting Policy

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

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

In addition, the Company uses the following accounting policies:

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

D. Going Concern

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

NOTES TO FINANCIAL STATEMENTS

NOTE 2 Accounting Changes and Corrections of Errors

- A. Change in Accounting Principle - None.
- B. Correction of Errors - None.

NOTE 3 Business Combinations and Goodwill

Effective January 1, 2024, as part of a corporate reorganization, American Modern Insurance Company of Florida, Inc. ("AMICOF") merged with and into the Company, with the Company as the surviving entity. Prior to the merger, AMICOF was 100% owned by the Company. The transaction was accounted for as a statutory merger. This transaction did not result in an increase to the Company's surplus or any changes to the business operations of the Company.

The Company has no goodwill at December 31, 2024.

NOTE 4 Discontinued Operations

The Company has no discontinued operations.

NOTE 5 Investments

- A. Mortgage Loans, including Mezzanine Real Estate Loans
Not applicable.
- B. Debt Restructuring
Not applicable.
- C. Reverse Mortgages
Not applicable.
- D. Loan-Backed Securities

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

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

Structured Securities:

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

Mortgage-backed Securities:

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

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

Asset-backed Securities:

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

Loan-backed and Structured Securities:

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

1. Less than 12 Months	\$	98,666
2. 12 Months or Longer	\$	81,973
 - b) The aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months	\$	754,692
2. 12 Months or Longer	\$	628,452
- (5) The Company considers several factors in its assessment of whether loan-backed and structured securities in a gross unrealized loss position are temporarily impaired or should be recognized as an OTTI. Factors considered in determining whether impairments exist include: the financial condition and creditworthiness of the issuer, the length of time that the asset value has been less than amortized cost, and the Company's ability and intent to hold such investments until the amortized cost basis is recovered. If a decline in value is attributable to changes in market interest rates, impairment is deemed other-than-temporary when the Company does not have the intent to hold the investment at the reporting date.

NOTES TO FINANCIAL STATEMENTS

- E. Dollar Repurchase Agreements and/or Securities Lending Transactions
Not applicable.
- F. Repurchase Agreements Transactions Accounted for as Secured Borrowing
Not applicable.
- G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing
Not applicable.
- H. Repurchase Agreements Transactions Accounted for as a Sale
Not applicable.
- I. Reverse Repurchase Agreements Transactions Accounted for as a Sale
Not applicable.
- J. Real Estate
Not applicable.
- K. Low Income Housing tax Credits (LIHTC)
Not applicable.
- L. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Collateral held under security lending agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
c. Subject to repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
d. Subject to reverse repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
e. Subject to dollar repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
f. Subject to dollar reverse repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
g. Placed under option contracts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
i. FHLB capital stock	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
j. On deposit with states	\$ 6,236,627	\$ -	\$ -	\$ -	\$ 6,236,627	\$ 6,871,432	\$ (634,805)
k. On deposit with other regulatory bodies	\$ 730,109	\$ -	\$ -	\$ -	\$ 730,109	\$ 846,346	\$ (116,237)
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
m. Pledged as collateral not captured in other categories	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
n. Other restricted assets	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
o. Total Restricted Assets (Sum of a through n)	\$ 6,966,736	\$ -	\$ -	\$ -	\$ 6,966,736	\$ 7,717,778	\$ (751,042)

(a) Subset of Column 1

(b) Subset of Column 3

NOTES TO FINANCIAL STATEMENTS

Restricted Asset Category	Current Year			
	8	9	Percentage	
			10	11
	Total Non-admitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	0.000%	0.000%
b. Collateral held under security lending agreements	\$ -	\$ -	0.000%	0.000%
c. Subject to repurchase agreements	\$ -	\$ -	0.000%	0.000%
d. Subject to reverse repurchase agreements	\$ -	\$ -	0.000%	0.000%
e. Subject to dollar repurchase agreements	\$ -	\$ -	0.000%	0.000%
f. Subject to dollar reverse repurchase agreements	\$ -	\$ -	0.000%	0.000%
g. Placed under option contracts	\$ -	\$ -	0.000%	0.000%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	\$ -	\$ -	0.000%	0.000%
i. FHLB capital stock	\$ -	\$ -	0.000%	0.000%
j. On deposit with states	\$ -	\$ 6,236,627	0.363%	0.368%
k. On deposit with other regulatory bodies	\$ -	\$ 730,109	0.043%	0.043%
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$ -	\$ -	0.000%	0.000%
m. Pledged as collateral not captured in other categories	\$ -	\$ -	0.000%	0.000%
n. Other restricted assets	\$ -	\$ -	0.000%	0.000%
o. Total Restricted Assets (Sum of a through n)	\$ -	\$ 6,966,736	0.406%	0.411%

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

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

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

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

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

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

NOTES TO FINANCIAL STATEMENTS

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

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

- M. Working Capital Finance Investments
Not applicable.
- N. Offsetting and Netting of Assets and Liabilities
Not applicable.
- O. 5GI Securities
Not applicable.
- P. Short Sales
Not applicable.
- Q. Prepayment Penalty and Acceleration Fees
Not applicable.
- R. Reporting Entity's Share of Cash Pool by Asset Type
Not applicable.
- S. Aggregate Collateral Loans by Qualifying Investment Collateral
Not applicable.

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies
The Company has no investments in Joint Ventures, Partnerships, or Limited Liability Companies.

NOTE 7 Investment Income
Due and accrued income was excluded from surplus on the following bases:

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

Interest Income Due and Accrued	Amount
1. Gross	\$ 485,563
2. Nonadmitted	\$ -
3. Admitted	\$ 485,563

- D. The aggregate deferred interest - None.
- E. The cumulative amounts of paid-in-kind (PIK) interest included in the current principal balance - None.

NOTE 8 Derivative Instruments
The Company holds no derivative instruments.

NOTE 9 Income Taxes
The December 31, 2024 and December 31, 2023 balances and related disclosures are calculated and presented pursuant to SSAP 101.

- A. Deferred Tax Asset/(Liability)
1.

	12/31/2024			12/31/2023			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	\$ 2,640,893	\$ 235,890	\$ 2,876,783	\$ 7,546,887	\$ 243,780	\$ 7,790,667	\$ (4,905,994)	\$ (7,890)	\$ (4,913,884)
(b) Statutory Valuation Allowance Adjustment	\$ -	\$ 235,890	\$ 235,890	\$ 6,353,225	\$ 243,780	\$ 6,597,005	\$ (6,353,225)	\$ (7,890)	\$ (6,361,115)
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ 2,640,893	\$ -	\$ 2,640,893	\$ 1,193,662	\$ -	\$ 1,193,662	\$ 1,447,231	\$ -	\$ 1,447,231
(d) Deferred Tax Assets Nonadmitted	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ 2,640,893	\$ -	\$ 2,640,893	\$ 1,193,662	\$ -	\$ 1,193,662	\$ 1,447,231	\$ -	\$ 1,447,231
(f) Deferred Tax Liabilities	\$ 635,910	\$ -	\$ 635,910	\$ 1,193,662	\$ -	\$ 1,193,662	\$ (557,752)	\$ -	\$ (557,752)
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 2,004,983	\$ -	\$ 2,004,983	\$ -	\$ -	\$ -	\$ 2,004,983	\$ -	\$ 2,004,983

NOTES TO FINANCIAL STATEMENTS

2.

	12/31/2024			12/31/2023			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	\$ 2,589,447	\$ -	\$ 2,589,447	\$ -	\$ -	\$ -	\$ 2,589,447	\$ -	\$ 2,589,447
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	\$ -	XXX	XXX	\$ 34,714,509	XXX	XXX	\$ (34,714,509)
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	\$ 51,446	\$ -	\$ 51,446	\$ 1,193,662	\$ -	\$ 1,193,662	\$ (1,142,216)	\$ -	\$ (1,142,216)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 2,640,893	\$ -	\$ 2,640,893	\$ 1,193,662	\$ -	\$ 1,193,662	\$ 1,447,231	\$ -	\$ 1,447,231

3.

	2024	2023
a. Ratio percentage used to determine recovery period and threshold limitation amount in 2(b)1 above.	1435%	240%
b. Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above.	\$ 85,581,948	\$ 231,430,063

4.

	12/31/2024		12/31/2023		Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col. 1 - 3) Ordinary	(6) (Col. 2 - 4) Capital
Impact of Tax Planning Strategies:						
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.						
1. Adjusted Gross DTAs amount from Note 9A1(c)	\$ 2,640,893	\$ -	\$ 1,193,662	\$ -	\$ 1,447,231	\$ -
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 2,640,893	\$ -	\$ 1,193,662	\$ -	\$ 1,447,231	\$ -
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%

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

B. Unrecognized Deferred Tax Liabilities

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

NOTES TO FINANCIAL STATEMENTS

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

	(1) 12/31/2024	(2) 12/31/2023	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ 12,408,571	\$ (4,495,842)	\$ 16,904,413
(b) Foreign	\$ -	\$ -	\$ -
(c) Federal and foreign income taxes incurred	\$ 12,408,571	\$ (4,495,842)	\$ 16,904,413
(d) Federal income tax on net capital gains	\$ -	\$ -	\$ -
(e) Utilization of capital loss carry-forwards	\$ -	\$ -	\$ -
(f) Other, including prior year underaccrual (overaccrual)	\$ 1,504,902	\$ 1,461,534	\$ 43,368
(g) Federal and foreign income taxes incurred	\$ 13,913,473	\$ (3,034,308)	\$ 16,947,781
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ -	\$ 577,572	\$ (577,572)
(2) Unearned premium reserve	\$ -	\$ 5,343,499	\$ (5,343,499)
(3) Advance premiums	\$ 34,788	\$ 31,537	\$ 3,251
(4) Guarantee fund	\$ 124,074	\$ 42,947	\$ 81,127
(5) Deferred acquisition costs	\$ 1,181,355	\$ -	\$ 1,181,355
(6) Exam fee	\$ 197,411	\$ 190,035	\$ 7,376
(7) Holdback reserve	\$ 32,520	\$ 36,785	\$ (4,265)
(8) Legal reserve	\$ 558,711	\$ 733,140	\$ (174,429)
(9) FID rate adjustment	\$ 26,234	\$ 31,199	\$ (4,965)
(10) Receivables - nonadmitted	\$ 485,800	\$ 560,173	\$ (74,373)
Total ordinary deferred tax assets	\$ 2,640,893	\$ 7,546,887	\$ (4,905,994)
(b) Statutory valuation allowance adjustment	\$ -	\$ 6,353,225	\$ (6,353,225)
(c) Nonadmitted	\$ -	\$ -	\$ -
(d) Admitted ordinary deferred tax assets	\$ 2,640,893	\$ 1,193,662	\$ 1,447,231
(e) Capital:			
(1) Unrealized losses	\$ -	\$ -	\$ -
(2) Net capital loss carry-forward	\$ 35,838	\$ 43,728	\$ (7,890)
(3) Other	\$ 200,052	\$ 200,052	\$ -
Total capital deferred tax assets	\$ 235,890	\$ 243,780	\$ (7,890)
(f) Statutory valuation allowance adjustment	\$ 235,890	\$ 243,780	\$ (7,890)
(g) Nonadmitted capital deferred tax assets	\$ -	\$ -	\$ -
(h) Admitted capital deferred tax assets	\$ -	\$ -	\$ -
(i) Admitted deferred tax assets	\$ 2,640,893	\$ 1,193,662	\$ 1,447,231
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Fixed assets	\$ 599,637	\$ 1,109,039	\$ (509,402)
(2) Policyholder reserves	\$ 36,273	\$ 84,623	\$ (48,350)
Total ordinary deferred tax liabilities	\$ 635,910	\$ 1,193,662	\$ (557,752)
(b) Capital:	\$ -	\$ -	\$ -
(c) Deferred tax liabilities	\$ 635,910	\$ 1,193,662	\$ (557,752)
4. Net deferred tax assets/liabilities	\$ 2,004,983	\$ -	\$ 2,004,983

Prior to 2024, the Company established a full valuation allowance for ordinary deferred tax assets due to the inability to rely on projections of future ordinary income. In addition, the unrealized position on the investment portfolio limited the ability to generate capital income to utilize capital loss carryforwards. In 2024, due mostly to a new intercompany pooling arrangement with MRAm, management believes the valuation allowance on ordinary deferred tax assets is no longer needed. In 2024, the valuation allowance against gross ordinary deferred tax assets decreased \$6,533,046. The valuation allowance against gross capital deferred tax assets decreased by \$207,942.

	12/31/2024	12/31/2023	Change
Adjusted gross deferred tax assets	\$ 2,876,783	\$ 7,790,667	\$ (4,913,884)
Valuation Allowance	\$ (235,890)	\$ (6,597,005)	\$ 6,361,115
Total deferred tax assets	\$ 2,640,893	\$ 1,193,662	\$ 1,447,231
Total deferred tax liabilities	\$ (635,910)	\$ (1,193,662)	\$ 557,753
Net deferred tax assets (liabilities)	\$ 2,004,983	\$ -	\$ 2,004,983
Tax effect of unrealized gains (losses)	\$ -	\$ -	\$ -
Prior period adjustment	\$ -	\$ -	\$ -
Change in net deferred income tax [(change) benefit]	\$ 2,004,983	\$ -	\$ 2,004,983

NOTES TO FINANCIAL STATEMENTS

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

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

	12/31/2024	12/31/2023
Current income taxes incurred	\$ 13,913,473	\$ (3,034,308)
Change in deferred income tax (without tax on unrealized gains and losses)	\$ (2,004,983)	\$ -
Total statutory income taxes	\$ 11,908,490	\$ (3,034,308)
Income before taxes	\$ 191,047,568	\$ 19,303,854
Statutory Rate	21%	21%
Expected Income tax expense (benefit) at 21% statutory rate	\$ 40,119,989	\$ 4,053,809
Increase (decrease) in actual tax reported resulting from:		
(a) Tax exempt interest	\$ -	\$ (511)
(b) Penalties	\$ 5,023	\$ 1,282
(c) Intercompany tax loss	\$ (8,234,633)	\$ -
(d) Change in deferred taxes on nonadmitted assets	\$ (1,503,798)	\$ 265,182
(e) RTP prior year	\$ (21,444)	\$ (12,362)
(f) Valuation allowance	\$ (6,332,994)	\$ (7,341,709)
(g) Nontaxable dividends	\$ (13,650,000)	\$ -
(h) Current taxes - Prior year	\$ 1,526,346	\$ -
Total statutory income taxes	\$ 11,908,490	\$ (3,034,309)

E. Operating and capital loss carry-forwards

- (1) As of December 31, 2024, the Company has no net operating loss carryforwards. The Company has no capital loss carryforwards. There are no tax credit carryforwards available for tax purposes.
- (2) The Company is a member of the Munich American Holding Corporation's ("MAHC") consolidated U.S. federal income tax group. During 2024, the MAHC U.S. consolidated tax return group waived deductions to eliminate the liability under the base-erosion anti-abuse (BEAT) section of the Tax Cuts and Jobs Act (TCJA), and the remainder of the income tax liability has been partially offset by net operating loss carryforwards and foreign tax credits. In 2024, the Company's income tax incurred that is available for recoupment is \$11,148,772 and has been allocated in accordance with the written tax allocation agreement as indicated below. During 2024, MAHC incurred a corporate alternative minimum tax (CAMT) liability that is not available for recoupment in the event of future losses. The tax allocation agreement was amended effective December 31, 2024 and states that the CAMT liability will be paid by MAHC, therefore, the Company is not subject to CAMT.
- During 2023, the MAHC U.S. consolidated tax return group elected to waive deductions to eliminate the liability under the BEAT section of the TCJA, and the remainder of the tax liability was offset by net operating loss carryforwards. The Company's income taxes incurred for 2023 will not be available for recoupment in the event of future losses.
- The MAHC consolidated U.S. Federal income tax group is comprised of 64 entities, including the Company. Intercompany tax balances are settled quarterly.
- (3) The Company did not have any protective tax deposits under Section 6003 of the Internal Revenue Code.

F. Consolidated federal income tax return

- (1) Schedule Y, Part 1, as filed within this Annual Statement, contains a listing of MAHC's subsidiaries. A listing of the MAHC companies that was included in the 2024 consolidated federal tax return will be available upon request.
- (2) Tax Allocation Agreement: The Company has a written tax allocation agreement with MAHC setting forth the manner in which total consolidated federal income tax is allocated to each member of the consolidated group. The agreement allows for offsetting current period taxable losses against current period taxable income among the first level direct subsidiary subgroup. Generally the agreement states that MAHC will not charge the Company more of the consolidated tax liability than the Company would have incurred had it filed a separate return. Intercompany tax balances are settled quarterly.

G. Federal or Foreign Federal Income Tax Loss Contingencies

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

H. Repatriation Transition Tax (RTT)

Not applicable.

I. Alternative Minimum Tax (AMT) Credit

Not applicable.

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

- A. The Company is a wholly-owned subsidiary of American Modern Insurance Group, Inc. ("AMIG"), an insurance holding company domiciled in the state of Ohio.
- B. Detail of Transactions Greater than 1/2% of Admitted Assets.
- Effective January 1, 2024, as part of a corporate reorganization, AMICOF merged with and into the Company, with the Company as the surviving entity. See Note 3 above for additional information.
- The Company paid a \$176,712,536 extraordinary dividend to AMIG on July 1, 2024. See Note 10 I below for additional information.
- The Company paid a \$78,777,000 extraordinary dividend to AMIG on December 17, 2024. In addition, the Company paid a \$21,223,000 extraordinary distribution as a return of capital to AMIG on December 17, 2024.
- C. Transactions with related party who are not reported on Schedule Y
- Not applicable.
- D. As of December 31, 2024 the Company had a balance due from related parties in the amount of \$2,697,598 and a balance due to related parties in the amount of \$12,180,342.
- E. The Company has no guarantees outstanding which would result in a material contingent liability.

NOTES TO FINANCIAL STATEMENTS

- F. AMIG has agreed to provide all necessary services and materials to the Company. The Company reimburses AMIG for the actual cost of providing such services and materials.
- G. All outstanding shares of the Company are owned by AMIG.
- H. The Company does not own any shares of stock of AMIG.
- I. The Company owns 100% of the common stock of AWHIC, an insurance company domiciled in the state of Oklahoma, and 100% of the common stock of AMSIC, an insurance company domiciled in the state of Ohio. These stocks are valued on the equity basis.
At June 30, 2024 the Company owned 100% of the common stock of American Modern Property and Casualty Insurance Company ("AMPAC"), an insurance company domiciled in the state of Ohio, and 100% of the common stock of American Southern Home Insurance Company ("ASHIC"), an insurance company domiciled in the state of Florida. At June 30, 2024 the stock of both companies was valued on the equity basis. On July 1, 2024, all shares of AMPAC and ASHIC were dividended to AMIG, the parent of the Company.
- J. The Company has no impaired investments in Subsidiary, Controlled and Affiliated Entities.
- K. Foreign Insurance Subsidiary Valued Using CARVM.
Not applicable.
- L. Downstream Holding Company Valued Using Look-Through Method.
Not applicable.
- M. Non-Insurance Subsidiary, Controlled and Affiliated (SCA) Entity Valuations
Not applicable.
- N. Investment in Insurance SCA Entities Utilizing Prescribe or Permitted Practices
Not applicable.
- O. SCA or SSAP 48 Entity Loss Tracking
Not applicable.

NOTE 11 Debt

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

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

- A. Defined Benefit Plan
Not applicable.
- B. Investment Policies
Not applicable.
- C. The fair value of each class of plan assets
Not applicable.
- D. Rate or Return Assumptions
Not applicable.
- E. Defined Contribution Plan
Not applicable.
- F. Multiemployer Plans
Not applicable.
- G. Consolidated/Holding Company Plans
The Midland-Guardian Company supplies all benefit plan services. The Company maintains no deferred compensation, retirement plan or any other post-retirement benefit plans and has no legal obligation for these plans. Prior to 2024, the Midland-Guardian Company allocated the cost of benefits to the Company based on a percentage of pooling. Effective January 1, 2024, the intercompany pooling arrangement was amended to eliminate the retrocession from the Company to its affiliates. Due to the amended pooling arrangement, the allocation method was updated to be based on a percentage of direct written premium. The amount allocated for the year ended December 31, 2024 was \$7,032,291. The amount allocated for the year ended December 31, 2023 based on the old pooling arrangement was \$11,057,834. If the 2023 cost of benefits had been allocated based on a percentage of direct written premium the amount allocated for the year ended December 31, 2023 would have been \$8,159,945.
- H. Postemployment Benefits and Compensated Absences
Not applicable.
- I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)
Not applicable.

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

- A. The Company has 4,000 shares of \$1,250.00 par value capital stock issued and outstanding as of December 31, 2024.
- B. The Company currently has no issue of preferred stock outstanding.
- C. Dividends are restricted based upon the guidelines set forth from the state of Ohio to the amount of earned surplus. Any dividends exceeding the greater of 100% of prior year net income, or 10% of statutory surplus require prior regulatory approval.
- D. Dates and Amounts of Dividends Paid:
The Company paid a \$176,712,536 extraordinary dividend to AMIG on July 1, 2024. See Note 10 I above for additional information.
The Company paid a \$78,777,000 extraordinary dividend to AMIG on December 17, 2024. In addition, the Company paid a \$21,223,000 extraordinary distribution as a return of capital to AMIG on December 17, 2024.
- E. No restrictions exist as to the portion of Company profits that may be paid as ordinary dividends to stockholders.
- F. No restrictions exist as to the unassigned surplus funds shown in this statement.

NOTES TO FINANCIAL STATEMENTS

- G. Mutual Surplus Advances
Not applicable.
- H. Company Stock Held for Special Purposes
Not applicable.
- I. Changes in Special Surplus Funds
Not applicable.
- J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$47,340,018
- K. Surplus Notes
Not applicable.
- L. Impact of Quasi-Reorganizations
Not applicable.
- M. Date of Quasi-Reorganizations
Not applicable.

NOTE 14 Liabilities, Contingencies and Assessments

- A. Contingent Commitments
None.
- B. Assessments

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

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

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

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

There were no significant accrued liabilities for Other Facility Assessments at December 31, 2024 or 2023. However, assessments could result from the recognition of a financial deficit greater than the level currently estimated by the states' facilities. The facilities may, in turn, assess participating insurers when financial deficits or insolvencies occur, which could result in additional assessments to the Company.

The Company also participates in various state mandated FAIR plans and underwriting pools. In certain cases, where the state insurance code supports the application of SSAP 63 Underwriting Pools, results are accounted for on a gross basis whereby the Company's portion of premium, losses, expenses and other operations of the pools are recorded separately in the financial statements. It is reasonably possible that a loss or an additional loss may have been incurred which may result in the adjustment of these items. However, at this time the Company is unable to estimate the possible amounts and the corresponding impact on the financial statements.
- C. Gain Contingencies
Not applicable.
- D. Claims related extra contractual obligations and bad faith losses stemming from lawsuits
Not applicable.
- E. Product Warranties
Not applicable.
- F. Joint and Several Liabilities
Not applicable.
- G. All Other Contingencies

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

NOTE 15 Leases

- A. Lessee Operating Lease
 - (1) The Company leased office equipment under various noncancelable operating lease agreements. These agreements expired on 4/1/2024 and the Company has no future plans of renewing these agreements. Rental expense for 2024 and 2023 was approximately \$108,091 and \$432,366 respectively.
 - (2) At December 31, 2024, the Company has \$0 minimum aggregate rental commitments.
- B. Lessor Leases
Not applicable.

NOTES TO FINANCIAL STATEMENTS

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

- A. Face or Contract Amounts
Not applicable.
- B. Nature and Terms
Not applicable.
- C. Exposure to Credit-Related Losses
Not applicable.
- D. Collateral Policy
Not applicable.

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

- A. Transfers of Receivables Reported as Sales
The Company did not sell any receivable balances during 2024.
- B. Transfer and Servicing of Financial Assets
Not applicable.
- C. Wash Sales
The Company was not involved in any wash sale transactions during 2024.

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

- A. Administrative Service Only (ASO) Plans
Not applicable.
- B. Administrative Services Contract (ASC) Plans
Not applicable.
- C. Medicare or Similarly Structured Cost Based Reimbursement Contract
Not applicable.

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

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

Name and Address of Managing General Agent or Third Party Administrator	FEIN NUMBER	Exclusive Contract	Types of Business Written	Type of Authority Granted	Total Direct Premiums Written/ Produced By
Embrace Pet Insurance Agency, LLC DBA: Cleverland Holdings, LLC 4530 Richmond Road Cleveland, OH 44128	20-4939968	Yes	Pet Health Insurance and Wellness Rewards Program	CA,C,B,P,U	\$ 375,711,192
Total	XXX	XXX	XXX	XXX	\$ 375,711,192

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

NOTE 20 Fair Value Measurements

- A. Inputs Used for Assets and Liabilities Measured and Reported at Fair Value

(1) The following table presents, for each of the fair value levels, the Company's assets and liabilities that are measured at fair value on a recurring basis as of December 31, 2024:

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Bonds	\$ -	\$ 1,268,568	\$ -	\$ -	\$ 1,268,568
Preferred Stocks	\$ -	\$ -	\$ -	\$ -	\$ -
Total assets at fair value/NAV	\$ -	\$ 1,268,568	\$ -	\$ -	\$ 1,268,568

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

There were no transfers to or from Levels 1 and 2 for the year ended December 31, 2024. The Level 2 securities held at December 31, 2024 have been measured at fair value using Level 2 inputs since acquisition.

NOTES TO FINANCIAL STATEMENTS

(2) Fair Value Measurements in (Level 3) of the Fair Value hierarchy
Not applicable.

(3) Policy on transfers into and out of Level 3
There were no transfers between Levels during the year ended December 31, 2024.

(4) Valuation techniques and inputs used in fair value measurement
The inputs and valuation techniques used by the Company to measure fair value utilize a price source hierarchy to select which price source it will use in order to determine the fair value. The hierarchy prioritizes pricing sources based on the source's expertise, reliability and availability. Priority is given to established pricing services ahead of broker-dealer price sources. The highest level price source available in the hierarchy is used to measure fair value. The majority of the Company's selected price sources are vendors.
The Company relies on its third-party investment accounting provider to analyze prices received from pricing services and broker-dealers to ensure they represent a reasonable estimate of fair value. The Company performs additional analyses to gain assurance on the overall reasonableness of inputs and valuation methodologies used by those sources. These analyses include an annual review of the respective pricing services methodologies and processes, including quarterly comparison of market prices to prices obtained from different independent pricing sources.

(5) Derivative Fair Values
Not applicable.

B. Other Fair Value Disclosures
Not applicable.

C. Fair Values for All Financial Instruments by Level December 31, 2024
The table below reflects the fair values and admitted values of all admitted assets and liabilities that are financial instruments excluding those accounted for under the equity method (subsidiaries). The fair values are also categorized into the three-level fair value hierarchy as described above.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 72,742,774	\$ 75,646,018	\$ -	\$ 72,742,774	\$ -	\$ -	\$ -
Cash Equivalents and Short Term Investments	\$ 480,900,922	\$ 480,900,922	\$ 480,900,922	\$ -	\$ -	\$ -	\$ -

D. Items for which Not Practicable to Estimate Fair Value
None.

E. Investments measured using the NAV practical expedient
None.

NOTE 21 Other Items

A. Unusual or Infrequent Items
Not applicable.

B. Troubled Debt Restructuring: Debtors
Not applicable.

C. Other Disclosures
There is no balance due from "Controlled" or "Controlling" persons within 15 days preceding this statement. Therefore, the Company holds no trust accounts, letters of credit or financial guarantee bonds for securing agents' balances and there is no non-admitted asset related to these transactions.

D. Business Interruption Insurance Recoveries
Not applicable.

E. State Transferable and Non-transferable Tax Credits
Not applicable.

F. Subprime Mortgage Related Risk Exposure
Not applicable.

G. Insurance-Linked Securities (ILS) Contracts
Not applicable.

NOTE 22 Events Subsequent

Type I – Recognized Subsequent Events:

Recognized subsequent events have been considered through February 28, 2025, the date of issuance of these statutory financial statements. There are no events occurring subsequent to December 31, 2024, which may have a material effect on the financial condition of the Company.

Type II – Nonrecognized Subsequent Events:
The Company has considered subsequent events through February 28, 2025, the date of issuance of these statutory financial statements. Although it is not yet possible to accurately estimate the losses caused by the devastating wildfires in Los Angeles in January 2025, they were clearly the most substantial wildfire losses in the history of the insurance industry. At this early stage, the losses are subject to a high degree of uncertainty owing to the complexity of the event and the Company is currently assessing the financial impact of the incurred losses. The Company has reinsurance protection that will limit its incurred losses from this event.

NOTE 23 Reinsurance

A. Unsecured Reinsurance Recoverables
The Company has no unsecured reinsurance recoverable.

NOTES TO FINANCIAL STATEMENTS

B. Reinsurance Recoverable in Dispute
The Company has no unsecured reinsurance recoverable currently in dispute.

C. Reinsurance Assumed and Ceded
(1) The following table summarizes ceded and assumed unearned premiums and the related commission equity at the end of the current reporting period.

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$ 1,201,960,362	\$ 22,850,823	\$ 1,483,997,073	\$ 28,476,322	\$ (282,036,711)	\$ (5,625,499)
b. All Other	\$ 1,189,785	\$ -	\$ 397,677	\$ -	\$ 792,108	\$ -
c. Total (a+b)	\$ 1,203,150,147	\$ 22,850,823	\$ 1,484,394,750	\$ 28,476,322	\$ (281,244,603)	\$ (5,625,499)
d. Direct Unearned Premium Reserve					\$ 281,244,603	

(2) The Company has no additional or return commission due to or from reinsurers as a result of contractual obligations that calculate commission based on loss experience or any other profit sharing agreement.

(3) The Company has no protected cell risks.

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

E. Commutation of Ceded Reinsurance.
The Company commuted several ceded reinsurance treaties with Munich Reinsurance America, Inc. in the current year. The Company received funds from Munich Reinsurance America, Inc. amounting to \$684,812,724 and \$422,723,116 for the Manufactured Housing and Site Built Dwelling Property and Casualty Quota Share Treaty and the Cross Company Tiered Rating Quota Share Treaty, respectively. The funds received were equal to the reinsurance recoverable due from Munich Reinsurance America, Inc. and, therefore, the commutation had no net impact on the Company's Statement of Income.

The Company commuted an assumed reinsurance treaty with American Security Insurance Company in the current year. The Company paid funds to American Security Insurance Company amounting to \$16,299 for the Quota Share Treaty. The funds paid were equal to the reinsurance recoverable due to American Security Insurance Company and, therefore, the commutation had no net impact on the Company's Statement of Income.

The Company commuted a ceded reinsurance treaty with American Security Insurance Company in the current year. There was no reinsurance recoverable due to American Modern Home Insurance Company and therefore, the commutation had no net impact on the Company's Statement of Income.

The Company commuted a ceded reinsurance treaty with LGT Lumen Re Ltd. (Reinsurer Collateralized Re Ltd.) in the current year. There was no reinsurance recoverable due to American Modern Home Insurance Company and therefore, the commutation had no net impact on the Company's Statement of Income.

The Company commuted its reinsurance treaty with American Modern Lloyds Insurance Company in the current year. The Company paid funds to American Modern Lloyds Insurance Company amounting to \$5,516,192 for the treaty. The funds paid were equal to the reinsurance recoverable due to American Modern Lloyds Insurance Company and, therefore, the commutation had no net impact on the Company's statement of Income.

- F. Retroactive Reinsurance
Not applicable.
- G. Reinsurance Accounted for as a Deposit
Not applicable.
- H. Disclosures for the Transfer of Property and Casualty Run-off Agreements
Not applicable.
- I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation
Not applicable.
- J. Reinsurance Agreements Qualifying for Reinsurer Aggregation
Not applicable.
- K. Reinsurance Credit
Not applicable.

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination

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

NOTES TO FINANCIAL STATEMENTS

F. Risk Sharing Provisions of the Affordable Care Act

(1) Did the reporting entity write accident and health insurance premium which is subject to the Affordable Care Act risk sharing provisions (YES/NO)? Yes [] No [X]

(2) Impact of Risk Sharing Provisions of the Affordable Care Act on Admitted Assets, Liabilities and Revenue for the Current Year Amount

a. Permanent ACA Risk Adjustment Program		
Assets		
1. Premium adjustments receivable due to ACA Risk Adjustment (including high risk pool payments)	\$	-
Liabilities		
2. Risk adjustment user fees payable for ACA Risk Adjustment	\$	-
3. Premium adjustments payable due to ACA Risk Adjustment (including high risk pool premium)	\$	-
Operations (Revenue & Expense)		
4. Reported as revenue in premium for accident and health contracts (written/collected) due to ACA Risk Adjustment	\$	-
5. Reported in expenses as ACA risk adjustment user fees (incurred/paid)	\$	-

(3) Roll forward of prior year ACA risk sharing provisions for the following asset (gross of any nonadmission) and liability balances along with the reasons for adjustments to prior year balance.

	Accrued During the Prior Year on Business Written Before December 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before December 31 of the Prior Year		Differences		Adjustments			Unsettled Balances as of the Reporting Date	
					Prior Year Accrued Less Payments (Col 1 - 3)	Prior Year Accrued Less Payments (Col 2 - 4)	To Prior Year Balances	To Prior Year Balances		Cumulative Balance from Prior Years (Col 1-3+7)	Cumulative Balance from Prior Years (Col 2-4+8)
	1	2	3	4	5	6	7	8		9	10
	Receivable	Payable	Receivable	Payable	Receivable	Payable	Receivable	Payable	Ref	Receivable	Payable
a. Permanent ACA Risk Adjustment Program											
1. Premium adjustments receivable (including high risk pool payments)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	A	\$ -	\$ -
2. Premium adjustments (payable) (including high risk pool premium)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	B	\$ -	\$ -
3. Subtotal ACA Permanent Risk Adjustment Program	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -

Explanations of Adjustments

A.

B.

NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses

Effective January 1, 2024, the intercompany pooling arrangement between the Company and its affiliates was amended to cede 100% of the Company's affiliates' losses to the Company and eliminate the retrocession back to its affiliates. See Note 26 below.

Effective January 1, 2024, the Company entered into an intercompany pooling arrangement with Munich Reinsurance America, Inc. As part of the terms of this new arrangement, the Company cedes 100% of the Company's direct and assumed losses and loss adjustment expenses after external reinsurance to Munich Reinsurance America, Inc. As such, on a net basis, the Company has no incurred losses and loss adjustment expenses.

NOTE 26 Intercompany Pooling Arrangements

A. Effective January 1, 2024, the Company's existing intercompany pooling arrangement was amended to (1) include the addition of American Modern Lloyds Insurance Company; (2) eliminate the retrocession from the Company to its affiliates; (3) provide the Company's affiliates a ceding commission equal to their respective expenses in writing the ceded premium; and (4) provide an additional fixed commission on the Company's affiliates' ceded premiums. The Company acts as the lead company in the intercompany pooling arrangement. The American Modern Insurance Group affiliates, their NAIC#, and pooling percentages are as follows:

American Modern Home Insurance Company	23469	100.00%
American Family Home Insurance Company	23450	0.00%
American Western Home Insurance Company	35912	0.00%
American Modern Property and Casualty Insurance Company	42722	0.00%
American Modern Select Insurance Company	38652	0.00%
American Southern Home Insurance Company	41998	0.00%
American Modern Lloyds Insurance Company	42005	0.00%

The American Modern Insurance Group affiliates, their NAIC#, and pooling percentages prior to January 1, 2024 were as follows:

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

NOTES TO FINANCIAL STATEMENTS

Effective January 1, 2024, the Company entered into an intercompany pooling arrangement with Munich Reinsurance America, Inc. to: (1) cede 100% of the Company's premiums and losses to Munich Reinsurance America, Inc.; (2) provide the Company a ceding commission equal to the Company's expenses in writing the ceded premium; and (3) provide an additional fixed commission on the Company's ceded premium. Munich Reinsurance America, Inc. acts as the lead company in the intercompany pooling arrangement. The parties to the agreement, their NAIC#, and pooling percentages are as follows:

Munich Reinsurance America, Inc.	10227	100.00%
American Modern Home Insurance Company	23469	0.00%
American Alternative Insurance Corporation	19720	0.00%
The Princeton Excess and Surplus Lines Insurance Company	10786	0.00%
Digital Advantage Insurance Company	34711	0.00%
Bridgeway Insurance Company	12489	0.00%

- B. All lines and types of business are subject to the pooling arrangement.
- C. There are no individual reinsurance agreements that provide a contractual right of direct recovery for any member of the pooling arrangements, with the exception of state-mandated pools.
- D. No discrepancies exist on the corresponding assumed and ceded reinsurance schedules of the pool participants.
- E. The majority of ceded transactions with non-affiliated reinsurers, and also to affiliated non-pool reinsurers are done through the lead company after the assumption from the affiliated members of the pool. Therefore, the Provision for Unauthorized Reinsurance liability and the risk of uncollectible reinsurance remains with the lead company.
- F. The amounts due to/from the lead entity and all affiliated entities participating in the two intercompany pooling arrangements as of December 31, 2024 are as follows:

Intercompany pooling arrangement with American Modern Insurance Group affiliates.

American Modern Home Insurance Company	(\$130,029,019)
American Family Home Insurance Company	\$18,895,467
American Western Home Insurance Company	\$363,640
American Southern Home Insurance Company	\$30,528,491
American Modern Select Insurance Company	(\$755,512)
American Modern Property and Casualty Insurance Company	\$81,056,153
American Modern Lloyds Insurance Company	(\$59,219)

Intercompany pooling arrangement with Munich Reinsurance America, Inc.

Munich Reinsurance America, Inc.	(\$1,539,398,762)
American Modern Home Insurance Company	\$852,780,923
American Alternative Insurance Corporation	\$166,802,878
The Princeton Excess and Surplus Lines Insurance Company	\$304,413,451
Digital Advantage Insurance Company	(\$1,342,160)
Bridgeway Insurance Company	\$216,743,670

NOTE 27 Structured Settlements

The Company has no structured settlements.

NOTE 28 Health Care Receivables

The Company has no health care receivables.

NOTE 29 Participating Policies

The Company has no participating policies.

NOTE 30 Premium Deficiency Reserves

The Company has no premium deficiency reserves.

NOTE 31 High Deductibles

The Company has no high deductibles.

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

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

NOTE 33 Asbestos/Environmental Reserves

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

NOTE 34 Subscriber Savings Accounts

The Company does not have any subscriber savings accounts.

NOTE 35 Multiple Peril Crop Insurance

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

NOTE 36 Financial Guaranty Insurance

The Company does not have any financial guaranty insurance exposures.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.

Yes ☒ No ☐

1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes ☒ No ☐ N/A ☐

1.3

State Regulating?

Ohio

1.4

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

Yes ☒ No ☐

1.5

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

0001437199

2.1

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

Yes ☐ No ☒

2.2

If yes, date of change:

3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2019

3.2

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

12/31/2019

3.3

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

05/19/2021

3.4

By what department or departments?
Ohio Department of Insurance

3.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

Yes ☐ No ☐ N/A ☒

3.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes ☒ No ☐ N/A ☐

4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business?
4.12 renewals?

Yes ☒ No ☐
Yes ☒ No ☐

4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business?
4.22 renewals?

Yes ☐ No ☒
Yes ☐ No ☒

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?
If yes, complete and file the merger history data file with the NAIC.

Yes ☒ No ☐

5.2

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

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
American Modern Insurance Company of Florida, Inc.	12314	FL

6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes ☐ No ☒

6.2

If yes, give full information
.....

7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes ☒ No ☐

7.2

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

100.0 %

1 Nationality	2 Type of Entity
German	Corporation

GENERAL INTERROGATORIES

- 8.1

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

Yes [] No [X]
- 8.2

If the response to 8.1 is yes, please identify the name of the DIHC.
.....
- 8.3

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

Yes [X] No []
- 8.4

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

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

- 8.5

Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company?

Yes [] No [X]
- 8.6

If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule?

Yes [] No [] N/A [X]
9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Ernst & Young LLP
221 East 4th Street, Suite 2900
Cincinnati, Ohio 45202
- 10.1

Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?

Yes [] No [X]
- 10.2

If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3

Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation?

Yes [] No [X]
- 10.4

If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5

Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?

Yes [X] No [] N/A []
- 10.6

If the response to 10.5 is no or n/a, please explain.
.....
11.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Kathleen Odomirok, Partner/Principal, Ernst & Young LLP 200 Clarendon Street, Boston, MA 02116
- 12.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes [] No [X]
- 12.11

Name of real estate holding company ...
- 12.12

Number of parcels involved

0
- 12.13

Total book/adjusted carrying value

\$0
- 12.2

If yes, provide explanation
.....
13.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 13.1

What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2

Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

Yes [] No []
- 13.3

Have there been any changes made to any of the trust indentures during the year?

Yes [] No []
- 13.4

If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?

Yes [] No [] N/A []
- 14.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

Yes [X] No []
- a.

Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b.

Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c.

Compliance with applicable governmental laws, rules and regulations;
- d.

The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e.

Accountability for adherence to the code.
- 14.11

If the response to 14.1 is No, please explain:
.....
- 14.2

Has the code of ethics for senior managers been amended?

Yes [] No [X]
- 14.21

If the response to 14.2 is yes, provide information related to amendment(s).
.....
- 14.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes [] No [X]
- 14.31

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE American Modern Home Insurance Co.

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers.....\$0

20.12 To stockholders not officers.....\$0

20.13 Trustees, supreme or grand (Fraternal Only)\$0
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers.....\$0

20.22 To stockholders not officers.....\$0

20.23 Trustees, supreme or grand (Fraternal Only)\$0
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:

21.21 Rented from others.....\$0

21.22 Borrowed from others.....\$0

21.23 Leased from others\$0

21.24 Other\$0
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment \$0

22.22 Amount paid as expenses\$0

22.23 Other amounts paid\$0
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:\$0
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [] No [X]
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

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

INVESTMENT

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE American Modern Home Insurance Co.

GENERAL INTERROGATORIES

25.02

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

25.03

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

25.04

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

\$0

25.05

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

\$0

25.06

Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?

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

25.07

Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?

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

25.08

Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending?

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

25.09

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

25.091

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

\$0

25.092

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

\$0

25.093

Total payable for securities lending reported on the liability page

\$0

26.1

Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03).

Yes [X] No []

26.2

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

26.21

Subject to repurchase agreements

\$0

26.22

Subject to reverse repurchase agreements

\$0

26.23

Subject to dollar repurchase agreements

\$0

26.24

Subject to reverse dollar repurchase agreements

\$0

26.25

Placed under option agreements

\$0

26.26

Letter stock or securities restricted as to sale -
excluding FHLB Capital Stock

\$0

26.27

FHLB Capital Stock

\$0

26.28

On deposit with states

\$6,236,627

26.29

On deposit with other regulatory bodies

\$730,109

26.30

Pledged as collateral - excluding collateral pledged to
an FHLB

\$0

26.31

Pledged as collateral to FHLB - including assets
backing funding agreements

\$0

26.32

Other

\$0

26.3

For category (26.26) provide the following:

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

27.1

Does the reporting entity have any hedging transactions reported on Schedule DB?

Yes [] No [X]

27.2

If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?

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

If no, attach a description with this statement.

LINES 27.3 through 27.5:

FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

27.3

Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity?

Yes [] No []

27.4

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

27.41

Special accounting provision of SSAP No. 108

Yes [] No []

27.42

Permitted accounting practice

Yes [] No []

27.43

Other accounting guidance

Yes [] No []

27.5

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

Yes [] No []

The reporting entity has obtained explicit approval from the domiciliary state.

Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.

Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.

Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

28.1

Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?

Yes [] No [X]

28.2

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

\$0

29.

Excluding items in Schedule E, Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?.....

Yes [X] No []

29.01

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE American Modern Home Insurance Co.

GENERAL INTERROGATORIES

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

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

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

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

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

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

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

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

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

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

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

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

30.2 If yes, complete the following schedule:

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE American Modern Home Insurance Co.

GENERAL INTERROGATORIES

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	75,646,019	72,742,774	(2,903,245)
31.2 Preferred stocks	0	0	0
31.3 Totals	75,646,019	72,742,774	(2,903,245)

31.4 Describe the sources or methods utilized in determining the fair values:
Fair Values are based on quoted market prices by independent dealers, pricing services and index providers where available.

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

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

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

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

33.2 If no, list exceptions:
.....

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:
a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
b. Issuer or obligor is current on all contracted interest and principal payments.
c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
Has the reporting entity self-designated 5GI securities? Yes [] No [X]

35. By self-designating PLGI securities, the reporting entity is certifying its compliance with the requirements as specified in the Purposes and Procedures Manual of the NAIC Investment Analysis Office (P&P Manual) for private letter rating (PLR) securities and the following elements of each self-designated PLGI security:
a. The security was either:
i. issued prior to January 1, 2018 (which is exempt from PLR filing requirements pursuant to the P&P Manual), or
ii. issued from January 1, 2018 to December 31, 2021 and subject to a confidentiality agreement executed prior to January 1, 2022 which confidentiality agreement remains in force, for which an insurance company cannot provide a copy of a private letter rating rationale report to the SVO due to confidentiality or other contractual reasons ("waived submission PLR securities").
b. The reporting entity is holding capital commensurate with the NAIC Designation and NAIC Designation Category reported for the security.
c. The NAIC Designation and NAIC Designation Category were derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating, dated during the financial statement year, held by the insurer and available for examination by state insurance regulators.
d. Other than for waived submission PLR securities, defined above, on or after January 1, 2024 for any PLR securities issued on or after January 1, 2022, if the reporting entity is not permitted to share this private credit rating or the private rating letter rationale report of the PL security with the SVO, it certifies that it is reporting it as an NAIC 5.B GI and may not assign any other self-designation.
Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual? Yes [] No [X]

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
a. The shares were purchased prior to January 1, 2019.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
d. The fund only or predominantly holds bonds in its portfolio.
e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.
Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:
a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.
Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [] No [] N/A [X]

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE American Modern Home Insurance Co.

GENERAL INTERROGATORIES

- 38.1 Does the reporting entity directly hold cryptocurrencies? Yes [] No [X]
- 38.2 If the response to 38.1 is yes, on what schedule are they reported?
.....
- 39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? Yes [] No [X]
- 39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?
39.21 Held directly Yes [] No []
39.22 Immediately converted to U.S. dollars Yes [] No []
- 39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

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

OTHER

- 40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$4,735,013
- 40.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations, and statistical or rating bureaus during the period covered by this statement.
- | 1 | 2 |
|-----------|----------------|
| Name | Amount Paid |
| ISO |3,869,969 |
| | |
- 41.1 Amount of payments for legal expenses, if any?\$126,361
- 41.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.
- | 1 | 2 |
|----------------------|-------------|
| Name | Amount Paid |
| Faegre Drinker |59,576 |
| | |
- 42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers, or departments of government, if any?\$0
- 42.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers, or departments of government during the period covered by this statement.

1	2
Name	Amount Paid

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1

Does the reporting entity have any direct Medicare Supplement Insurance in force?

Yes [] No [X]

1.2

If yes, indicate premium earned on U. S. business only.

\$ 0

1.3

What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?

\$ 0

1.31 Reason for excluding

1.4

Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.

\$ 0

1.5

Indicate total incurred claims on all Medicare Supplement insurance.

\$ 0

1.6

Individual policies:

Most current three years:

1.61 Total premium earned\$ 0

1.62 Total incurred claims\$ 0

1.63 Number of covered lives 0

All years prior to most current three years:

1.64 Total premium earned\$ 0

1.65 Total incurred claims\$ 0

1.66 Number of covered lives 0

1.7

Group policies:

Most current three years:

1.71 Total premium earned\$ 0

1.72 Total incurred claims\$ 0

1.73 Number of covered lives 0

All years prior to most current three years:

1.74 Total premium earned\$ 0

1.75 Total incurred claims\$ 0

1.76 Number of covered lives 0

2.

Health Test:

1

Current Year

2

Prior Year

2.1 Premium Numerator0

2.2 Premium Denominator287,409,208

2.3 Premium Ratio (2.1/2.2)0.000

2.4 Reserve Numerator0

2.5 Reserve Denominator187,351,984

2.6 Reserve Ratio (2.4/2.5)0.000

3.1

Did the reporting entity issue participating policies during the calendar year?

Yes [] No [X]

3.2

If yes, provide the amount of premium written for participating and/or non-participating policies during the calendar year:

3.21 Participating policies\$ 0

3.22 Non-participating policies\$ 0

4.

For mutual reporting Entities and Reciprocal Exchanges only:

4.1 Does the reporting entity issue assessable policies?

Yes [] No []

4.2 Does the reporting entity issue non-assessable policies?

Yes [] No []

4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders?

% 0.0

4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums.

\$ 0

5.

For Reciprocal Exchanges Only:

5.1 Does the Exchange appoint local agents?

Yes [] No []

5.2 If yes, is the commission paid:

5.21 Out of Attorney's-in-fact compensation.....

Yes [] No [] N/A []

5.22 As a direct expense of the exchange.....

Yes [] No [] N/A []

5.3

What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?

5.4

Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred?

Yes [] No []

5.5

If yes, give full information

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GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

6.1

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

6.2

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

6.3

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

6.4

Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?

Yes ☒ No ☐

6.5

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

7.1

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

Yes ☐ No ☒

7.2

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

0

7.3

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

Yes ☐ No ☐

8.1

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

Yes ☐ No ☒

8.2

If yes, give full information
.....

9.1

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

Yes ☐ No ☒

9.2

Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract.

Yes ☐ No ☒

9.3

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

9.4

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

Yes ☐ No ☒

9.5

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

9.6

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

Yes ☐ No ☒
Yes ☐ No ☒
Yes ☐ No ☒

10.

If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done?

Yes ☒ No ☐ N/A ☐

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

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

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

12.11Unpaid losses\$0

12.12Unpaid underwriting expenses (including loss adjustment expenses)\$0

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

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

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

12.41From0.0 %

12.42To.....0.0 %

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

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

12.61Letters of Credit\$0

12.62Collateral and other funds.....\$0

13.1Largest net aggregate amount insured in any one risk (excluding workers' compensation):\$0

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

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

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

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

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

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

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

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

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

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

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

* Disclose type of coverage:
.....

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

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

17.11Gross amount of unauthorized reinsurance in Schedule F - Part 3 exempt from the statutory provision for unauthorized reinsurance\$0

17.12Unfunded portion of Interrogatory 17.11\$0

17.13Paid losses and loss adjustment expenses portion of Interrogatory 17.11....\$0

17.14Case reserves portion of Interrogatory 17.11\$0

17.15Incurred but not reported portion of Interrogatory 17.11\$0

17.16Unearned premium portion of Interrogatory 17.11\$0

17.17Contingent commission portion of Interrogatory 17.11\$0

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

18.1

Do you act as a custodian for health savings accounts?

Yes [☐] No [☒]

18.2

If yes, please provide the amount of custodial funds held as of the reporting date.

\$0

18.3

Do you act as an administrator for health savings accounts?

Yes [☐] No [☒]

18.4

If yes, please provide the balance of funds administered as of the reporting date.

\$0

19.

Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states?

Yes [☒] No [☐]

19.1

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

Yes [☐] No [☐]

FIVE-YEAR HISTORICAL DATA

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

	1 2024	2 2023	3 2022	4 2021	5 2020
Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1. Liability lines (Lines 11, 16, 17, 18 & 19)	203,294,974	182,701,916	167,292,064	158,002,500	114,977,660
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	1,380,571,871	1,106,530,049	890,269,942	741,263,227	593,782,452
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	1,325,494,778	1,111,580,663	987,325,637	879,685,318	751,686,910
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
6. Total (Line 35)	2,909,361,623	2,400,812,628	2,044,887,642	1,778,951,045	1,460,447,021
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11, 16, 17, 18 & 19)	(7,946,207)	13,075,991	28,743,943	30,666,879	20,344,082
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	(85,423,294)	137,292,983	267,404,599	243,157,478	179,994,359
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	(33,856,652)	41,740,872	165,723,410	193,234,907	178,551,725
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
12. Total (Line 35)	(127,226,153)	192,109,847	461,871,952	467,059,264	378,890,166
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	80,812,882	17,141,082	(2,087,436)	(22,060,102)	(45,344,197)
14. Net investment gain (loss) (Line 11)	112,302,999	3,653,135	608,212	4,882,663	14,765,333
15. Total other income (Line 15)	(2,068,319)	(1,490,363)	(2,708,727)	(943,205)	1,481,302
16. Dividends to policyholders (Line 17)	0	0	0	0	0
17. Federal and foreign income taxes incurred (Line 19)	13,913,473	(3,034,309)	(8,790,259)	(415,436)	(569,827)
18. Net income (Line 20)	177,134,089	22,338,163	4,602,308	(17,705,207)	(28,527,735)
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	1,693,334,712	1,062,462,024	1,218,777,442	1,269,108,670	1,006,237,358
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	205,576,597	209,338,074	245,693,122	403,048,143	154,113,775
20.2 Deferred and not yet due (Line 15.2)	188,305,686	149,839,711	116,011,548	93,579,562	108,807,636
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	1,605,747,781	846,955,704	966,071,444	1,020,042,781	698,435,343
22. Losses (Page 3, Line 1)	0	54,343,930	97,333,932	84,069,274	66,206,212
23. Loss adjustment expenses (Page 3, Line 3)	0	5,781,899	9,217,800	9,534,669	7,782,454
24. Unearned premiums (Page 3, Line 9)	0	127,226,154	222,525,515	240,817,970	196,338,817
25. Capital paid up (Page 3, Lines 30 & 31)	5,000,000	5,000,000	6,000,000	6,000,000	6,000,000
26. Surplus as regards policyholders (Page 3, Line 37)	87,586,931	215,506,320	235,805,998	249,065,888	307,802,014
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	640,115,703	(330,198,653)	93,691,160	66,693,728	(60,460,796)
Risk-Based Capital Analysis					
28. Total adjusted capital	87,586,931	215,506,323	252,705,997	249,065,888	307,802,014
29. Authorized control level risk-based capital	6,101,700	89,949,984	83,422,532	70,785,697	63,701,061
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0					
30. Bonds (Line 1)	10.9	31.3	25.5	27.0	43.0
31. Stocks (Lines 2.1 & 2.2)	10.4	50.3	50.7	55.3	41.2
32. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3)	9.5	11.6	8.7	10.1	11.3
34. Cash, cash equivalents and short-term investments (Line 5)	69.0	6.7	15.1	7.5	4.4
35. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7)	0.0	0.0	0.0	0.0	0.0
37. Other invested assets (Line 8)	0.0	0.1	0.1	0.1	0.1
38. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
39. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
40. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Schedule D, Summary, Line 12, Col. 1)	0	0	0	0	0
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)	0	0	0	0	0
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)	72,318,149	232,339,864	293,320,145	287,493,489	199,750,132
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
46. Affiliated mortgage loans on real estate	0	0	0	0	0
47. All other affiliated	0	0	0	0	0
48. Total of above Lines 42 to 47	72,318,149	232,339,864	293,320,145	287,493,489	199,750,132
49. Total Investment in Parent included in Lines 42 to 47 above	0	0	0	0	0
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)	82.6	107.8	124.8	123.9	68.1

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2024	2 2023	3 2022	4 2021	5 2020
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	(22,492,036)	(43,272,342)	5,591,677	(12,292,917)	(6,919,922)
52. Dividends to stockholders (Line 35)	(255,489,536)	0	(10,000,000)	(18,000,000)	(32,000,000)
53. Change in surplus as regards policyholders for the year (Line 38)	(127,919,389)	(19,613,159)	(13,259,890)	(58,736,127)	(49,748,295)
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11, 16, 17, 18 & 19)	87,627,414	87,374,549	63,485,818	54,217,882	59,318,636
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	723,748,000	560,340,681	391,447,990	329,177,118	317,275,326
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	703,863,593	568,983,049	451,902,941	400,146,403	446,203,283
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	184,266	27,203	(328)	59,649
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
59. Total (Line 35)	1,515,239,007	1,216,882,545	906,863,952	783,541,075	822,856,893
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11, 16, 17, 18 & 19)	18,050,163	20,905,376	12,288,756	9,049,925	10,532,389
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	17,474,887	114,097,787	131,605,768	105,877,680	94,957,033
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	18,818,880	70,043,555	98,106,346	94,911,093	96,776,700
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	10,342
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
65. Total (Line 35)	54,343,930	205,046,718	242,000,869	209,838,698	202,276,463
Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	0.0	56.4	53.2	53.9	59.7
68. Loss expenses incurred (Line 3)	0.0	6.0	5.6	6.4	6.0
69. Other underwriting expenses incurred (Line 4)	0.0	31.7	41.7	45.0	47.2
70. Net underwriting gain (loss) (Line 8)	0.0	6.0	(0.4)	(5.2)	(12.8)
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	61.9	48.2	43.9	40.9	43.8
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	0.0	62.4	58.7	60.2	65.7
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	(145.3)	89.1	188.5	193.2	123.9
One Year Loss Development (\$000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	0	(977)	(2,813)	(893)	(6,845)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0).....	0.0	(0.4)	(1.2)	(0.3)	(1.9)
Two Year Loss Development (\$000 omitted)					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	0	(2,914)	(1,723)	(5,393)	(8,793)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)	0.0	(1.3)	(0.6)	(1.5)	(2.3)

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

Yes [X] No []

If no, please explain:

Schedule P - Part 1 - Summary
N O N E

Schedule P - Part 2 - Summary
N O N E

Schedule P - Part 3 - Summary
N O N E

Schedule P - Part 4 - Summary
N O N E

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories									
States, Etc.	1 Active Status (a)	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama AL	L	4,915,959	4,779,464	0	1,737,865	1,743,895	321,725	124,280	0
2. Alaska AK	L	2,892,248	2,620,083	0	1,340,599	1,337,958	174,171	23,706	0
3. Arizona AZ	L	13,208,677	12,331,476	0	6,411,640	5,879,371	1,360,708	411,558	0
4. Arkansas AR	L	2,292,937	2,198,004	0	581,619	629,784	248,537	80,004	0
5. California CA	L	87,337,403	83,168,510	0	59,761,371	58,457,428	10,687,993	1,451,102	0
6. Colorado CO	L	14,305,019	13,013,793	0	5,614,122	5,745,916	2,122,598	365,196	0
7. Connecticut CT	L	7,379,395	6,616,638	0	3,046,907	3,064,783	682,886	135,803	0
8. Delaware DE	L	1,572,446	1,432,824	0	702,655	683,956	83,070	36,552	0
9. District of Columbia DC	L	3,478,513	3,223,891	0	1,560,354	1,596,942	323,298	75,303	0
10. Florida FL	L	28,912,414	28,331,561	0	7,820,082	9,071,619	6,071,293	1,572,063	0
11. Georgia GA	L	20,336,627	19,410,581	0	11,059,212	11,274,404	2,502,123	647,773	0
12. Hawaii HI	L	4,470,359	3,976,550	0	2,093,822	2,150,702	552,447	73,413	0
13. Idaho ID	L	2,719,090	2,487,176	0	805,861	776,965	220,520	47,039	0
14. Illinois IL	L	14,670,483	13,240,607	0	5,484,316	5,490,596	871,381	273,255	0
15. Indiana IN	L	5,853,887	5,473,613	0	3,088,539	3,248,793	755,987	181,668	0
16. Iowa IA	L	2,336,769	2,197,841	0	1,442,389	1,343,562	130,842	35,366	0
17. Kansas KS	L	4,422,701	4,152,448	0	1,196,806	1,189,048	425,538	96,182	0
18. Kentucky KY	L	2,817,578	2,671,475	0	796,068	856,972	250,502	74,543	0
19. Louisiana LA	L	5,290,402	4,883,824	0	1,585,342	1,723,212	696,574	222,245	0
20. Maine ME	L	1,269,289	1,216,539	0	899,399	870,330	74,888	11,825	0
21. Maryland MD	L	18,517,953	16,711,056	0	8,228,381	8,092,596	1,345,807	315,794	0
22. Massachusetts MA	L	18,954,281	17,201,404	0	9,197,702	8,680,319	1,159,576	341,210	0
23. Michigan MI	L	7,245,041	6,650,704	0	2,771,986	2,149,270	506,783	116,061	0
24. Minnesota MN	L	6,086,383	5,433,206	0	2,023,059	1,844,352	538,553	152,969	0
25. Mississippi MS	L	1,786,742	1,856,794	0	617,999	575,586	260,041	67,939	0
26. Missouri MO	L	6,021,735	5,727,661	0	2,658,101	2,130,468	972,635	170,245	0
27. Montana MT	L	1,595,236	1,438,182	0	1,249,812	1,304,695	362,856	27,918	0
28. Nebraska NE	L	2,042,095	1,861,920	0	859,451	1,003,794	247,431	55,219	0
29. Nevada NV	L	6,656,769	5,989,751	0	2,608,320	2,702,442	783,569	230,880	0
30. New Hampshire NH	L	5,928,100	5,302,116	0	3,003,423	3,045,133	298,238	35,587	0
31. New Jersey NJ	L	17,785,801	16,295,169	0	9,227,812	9,212,609	977,009	314,002	0
32. New Mexico NM	L	2,276,662	2,181,267	0	1,189,019	972,175	149,627	62,852	0
33. New York NY	L	39,198,995	36,168,347	0	19,583,320	18,957,651	4,203,680	582,483	0
34. North Carolina NC	L	11,708,431	10,732,578	0	4,381,451	4,282,592	805,677	111,202	0
35. North Dakota ND	L	1,536,092	1,488,863	0	358,005	325,128	64,803	31,775	0
36. Ohio OH	L	13,021,126	12,192,349	0	6,411,977	6,310,500	786,816	263,083	0
37. Oklahoma OK	L	1,711,792	1,622,188	0	672,042	566,711	135,113	73,184	0
38. Oregon OR	L	6,711,826	6,188,743	0	3,198,928	2,897,856	538,051	138,134	0
39. Pennsylvania PA	L	17,646,357	15,763,844	0	9,534,317	9,299,281	1,379,779	344,795	0
40. Rhode Island RI	L	3,169,144	2,795,257	0	1,856,964	1,846,921	344,978	64,272	0
41. South Carolina SC	L	9,503,060	9,025,344	0	4,091,196	3,785,421	967,845	370,147	0
42. South Dakota SD	L	811,669	774,397	0	113,463	111,607	49,577	7,185	0
43. Tennessee TN	L	9,522,509	9,239,451	0	3,154,015	3,268,658	1,194,805	324,984	0
44. Texas TX	L	60,501,166	57,720,852	0	22,831,032	22,646,699	7,269,894	2,559,275	0
45. Utah UT	L	3,291,980	2,974,173	0	1,068,317	1,113,327	425,845	94,265	0
46. Vermont VT	L	1,014,643	913,459	0	563,029	540,493	53,330	17,585	0
47. Virginia VA	L	21,347,883	19,378,526	0	9,642,264	9,523,933	1,182,805	466,005	0
48. Washington WA	L	26,514,932	23,268,356	0	13,147,905	13,158,209	1,948,128	446,546	0
49. West Virginia WV	L	849,100	753,852	0	265,207	248,362	93,401	13,836	0
50. Wisconsin WI	L	4,557,070	4,178,724	0	1,901,370	1,656,130	563,795	106,644	0
51. Wyoming WY	L	550,637	504,129	0	173,205	172,925	29,204	8,801	0
52. American Samoa AS	N	0	0	0	0	0	0	0	0
53. Guam GU	N	0	0	0	0	0	0	0	0
54. Puerto Rico PR	L	0	0	0	0	0	0	0	0
55. U.S. Virgin Islands VI	N	0	0	0	0	0	0	0	0
56. Northern Mariana Islands MP	N	0	0	0	0	0	0	0	0
57. Canada CAN	N	0	0	0	0	0	0	0	0
58. Aggregate other alien OT	XXX	0	0	0	0	0	0	0	0
59. Totals	XXX	558,547,403	519,759,559	0	263,612,039	259,562,080	58,196,731	13,853,745	0
DETAILS OF WRITE-INS									
58001.	XXX								
58002.	XXX								
58003.	XXX								
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	0	0	0	0	0	0	0	0

(a) Active Status Counts:

1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 52

2. R - Registered - Non-domiciled RRGs..... 0

3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI)..... 0

4. Q - Qualified - Qualified or accredited reinsurer..... 0

5. D - Domestic Surplus Lines Insurer (DSLII) - Reporting entities authorized to write surplus lines in the state of domicile..... 0

6. N - None of the above - Not allowed to write business in the state... 5

(b) Explanation of basis of allocation of premiums by states, etc.
Policies coded to states and combined by data processing.

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

Parent Company	Subsidiary Company	Company Profile	% Shares Owned	Federal ID Number	NAIC Company Code	State of Domicile
Münchener Rückversicherung AG, München		Holding - Ultimate Controlling Entity		AA-1340165		
Münchener Rückversicherung AG, München	Munich-American Holding Corporation, Wilmington, Delaware	Holding of insurances	100.0	22-3753262		
Munich-American Holding Corporation, Wilmington, Delaware	HSB Group, Inc., Dover, Delaware	Holding of insurances	100.0	13-4141052		
	MEAG New York Corporation, Dover, Delaware	Financial services institutions	100.0	06-1398157		
	MR Group Investment US Inc., Dover, Delaware	Service company	100.0	85-0872897		
	MR Infrastructure, Inc., Dover, Delaware	Financial enterprises	100.0	47-2669634		
	MR Investment Inc, Dover., Delaware	Others	100.0	81-1175895		
	Munich Life Holding Corporation, Dover, Delaware	Holding of insurances	100.0	95-4551801		
	Munich Re America Corporation, Dover, Delaware	Holding of insurances	100.0	13-3672116		
	Munich Re America Management Ltd., London	Others	100.0			
	Munich Re America Services Inc., Wilmington, Delaware	Service company	100.0	13-3069874		
	Munich Re CVC Investment Corp., Dover, Delaware	Holding	100.0	82-4783372		
	Munich Re Digital Partners US Holding Corporation, Dover, Delaware	Holding of insurances	100.0	81-4214393		
	Munich Re Ventures Inc., Dover, Delaware	Service company	100.0	82-4793656		
	Munich Re Weather & Commodity Risk Holding, Inc., Dover, Delaware	Holding	100.0	61-1600414		
	The Midland Company, Amelia, Ohio	Holding of insurances	100.0	31-0742526		
HSB Group, Inc., Dover, Delaware	HSB Engineering Finance Corporation, Dover, Delaware	Others	100.0	06-1497387		
	HSB Fund I LP, Dover, Delaware	Others	99.9	82-5466379		
	HSB Fund II LP, Dover, Delaware	Others	99.9			
	IoT Financing Services LLC, Dover, Delaware	Others	100.0			
	Meshify, Inc., Dover, Delaware	Service company	100.0	47-4825604		
	Munich Re Ventures LLC, Dover, Delaware	Service company	100.0	82-4660975		
	Relayr, Inc., Dover, Delaware	Holding	100.0	47-1782226		
	The Hartford Steam Boiler Inspection and Insurance Company, Hartford, Connecticut	Insurance	100.0	06-0384680	11452	CT
MEAG New York Corporation, Dover, Delaware	MEAG Hong Kong Limited, Hong Kong	Financial services institutions	100.0			
MR Infrastructure, Inc., Dover, Delaware	13th & F associates Limited Partnership, Washington D.C.	Others	0.0	76-0147496		
	1440 New York Ave. Associates, LP, Dover, Delaware	Others	0.0	82-3750998		
	320 Park Avenue Associates LLC, Dover, Delaware	Others	0.0	87-3245206		
	330 Madison Holdings LLC, Dover, Delaware	Others	0.0	84-3920647		
	MR Bazos LP, Dover, Delaware	Holding	0.0	82-4913749		
	MR Electra LP, Dover, Delaware	Others	0.0	82-2077246		
	MR Falcon LP, Dover, Delaware	Others	0.0	84-2945908		
	MR Hunu LP, Dover, Delaware	Others	0.0	88-2816837		
	MR Gotham LP, Dover, Delaware	Others	0.0	84-2934714		
	MR Jordan LP, Dover, Delaware	Others	0.0	81-4521635		
	MR Magnolia LP, Dover, Delaware	Others	0.0	99-3316784		
	MR McQueen LP, Dover, Delaware	Holding	0.0	85-3158935		
	MR Olivia LP, Dover, Delaware	Others	0.0	84-2945908		
	MR Redwood LP, Dover, Delaware	Others	0.0	99-3338078		
MR Investment Inc, Dover., Delaware	MR US Multifamily Investment LLC, Dover, Delaware	Others	0.0	92-0335047		
	330 Madison Holdings LLC, Dover, Delaware	Others	75.0	84-3920647		
	Chinook Silva LLC, Wilmington, Delaware	Others	100.0	85-3508292		
	Faunus Silva LLC, Wilmington, Delaware	Others	100.0	83-2568506		
	MR Bazos LP, Dover, Delaware	Holding	73.6	82-4913749		
	MR Electra LP, Dover, Delaware	Others	58.9	82-2077246		
	MR Gotham LP, Dover, Delaware	Others	54.8	84-2934714		
	MR Hunu LP, Dover, Delaware	Others	99.9	88-2816837		
	MR Jordan LP, Dover, Delaware	Others	72.3	81-4521635		
	MR Olivia LP, Dover, Delaware	Others	58.6	84-2945908		
	MR Redwood LP, Dover, Delaware	Others	99.9	99-3338078		
	MR US Multifamily Investment LLC, Dover, Delaware	Others	100.0	92-0335047		
	Picus Silva Inc., Wilmington, Delaware	Holding	100.0	82-1283339		
	Raccoon Silva LLC, Camden, Delaware	Others	100.0	86-2684061		
	Tellus Demetra LLC, Wilmington, Delaware	Others	100.0			
	MR Falcon LP, Dover, Delaware	Others	100.0	87-2251180		
Munich Life Holding Corporation, Dover, Delaware	Munich American Reassurance Company, Norcross, Georgia	Reinsurance	100.0	58-0828824	66346	GA
	Munich Re Life Insurance Company of Vermont, Burlington, Vermont	Reinsurance	100.0	98-0664745	15339	VT
	Munich Re of Bermuda, Ltd., Hamilton, Bermuda	Insurance	100.0	98-0157330		
	Munich Re US Life Corporation, Norcross, Georgia	Insurance	100.0	59-2378916	69604	GA
	MedVirginia Inc. , Dover, Delaware	Others	100.0	54-2014957		
	Munich Reinsurance Intermediary Inc., Wilmington, Delaware	Others	100.0	93-2350348		
Munich Re America Corporation, Dover, Delaware	American Alternative Insurance Corporation, Wilmington, Delaware	Insurance	100.0	52-2048110	19720	DE
	Bridgeway Insurance Company, Dover, Delaware	Insurance	100.0	20-3901790	12489	DE
	Munich Reinsurance America, Inc., Wilmington, Delaware	Reinsurance	100.0	13-4924125	10227	DE
	The Princeton Excess and Surplus Lines Insurance Company, Wilmington, Delaware	Insurance	100.0	22-3410482	10786	DE
Munich Re CVC Investment Corp., Dover, Delaware	Munich Re Fund I LP, Dover, Delaware	Others	99.9	82-5421722		
	Munich Re Fund II LP, Dover, Delaware	Others	99.9			
Munich Re Digital Partners US Holding Corporation, Dover, Delaware	Digital Advantage Insurance Company, Dover, Delaware	Insurance	100.0	05-0443418	34711	RI
Munich Re Ventures Inc., Wilmington, Delaware	ERGO Fund I LP, Dover, Delaware	Others	0.0	82-5437491		
	HSB Fund I LP, Dover, Delaware	Others	0.0	82-5466379		

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

Parent Company	Subsidiary Company	Company Profile	% Shares Owned	Federal ID Number	NAIC Company Code	State of Domicile
Munich Re Weather & Commodity Risk Holding, Inc., Dover, Delaware	HSB Fund II LP, Dover, Delaware	Others	0.0			
	Munich Re Fund II LP, Dover, Delaware	Others	0.0			
	Munich Re Fund I LP, Dover, Delaware	Others	0.0	82-5421722		
	Munich Re Trading LLC, Dover, Delaware	Others	100.0	98-0436600		
	Munich Re Energy Transition Finance Inc., Dover, Delaware	Others	100.0	47-5044276		
	Midland-Guardian Co., Amelia, Ohio	Holding of insurances	100.0	31-0626204		
	HSB Ventures, Inc., Dover, Delaware	Holding	100.0	06-1566995		
	At-bay Inc., Wilmington, Delaware	Others	3.7			
	Augury, Inc., Wilmington, Delaware	Others	7.4			
	HELIXintel Corporation, Wilmington, Delaware	Others	19.3			
The Midland Company, Amelia, Ohio	Nova Labs Inc., Dover, Delaware	Others	3.9			
HSB Engineering Finance Corporation, Dover, Delaware	Inspectify Inc., Dover, Delaware	Others	14.5			
HSB Fund I LP, Dover, Delaware	Span.IO Inc., Dover, Delaware	Others	7.8			
IoT Financing Services LLC	Super Home, Inc, Wilmington, Delaware	Others	15.2	61-1743387		
	IFS Europe Holding GmbH, München	Others	100.0			
	IoT Equipment Financing Services LLC, Dover, Delaware	Others	100.0			
	IoT Equipment Financing Services GmbH, München	Others	100.0			
	HSB Offset Print EaaS GmbH & Co. KG, München	Others	0.0			
	HSB Offset Print EaaS GmbH & Co. KG, München	Others	100.0			
	Relayr GmbH, Pullach i. Isartal	Others	100.0			
	Relayr Sp. Z o.o., Katowice	Others	100.0			
	EIG, Co., Wilmington, Delaware	Holding of insurances	100.0	06-1413773		
	Global Standards, LLC, Dover, Delaware	Holding of insurances	100.0	06-1636726		
IFS Europe Holding GmbH, München	Hartford Steam Boiler Colombia Ltda, Bogota	Others	10.0			
MR Equity Investment GmbH, München	HSB Associates, Inc., New York City, New York	Others	100.0	06-1041366		
Relayr, Inc., Dover, Delaware	HSB Brasil Servicos de Engenharia e Inspecao, Ltda., Sao Paulo	Others	10.0			
The Hartford Steam Boiler Inspection and Insurance Company, Hartford, Connecticut	HSB Secure Services, Inc., Hartford, Connecticut	Insurance	100.0	06-1120606		CT
	HSB Solomon Associates LLC, Dover, Delaware	Others	100.0	54-2013079		
	HSB Specialty Insurance Company, Hartford, Connecticut	Insurance	100.0	45-5518320	14438	CT
	MR Electra LP, Dover, Delaware	Others	6.9	82-2077246		
	MR Gotham LP, Dover, Delaware	Others	5.3	84-2934714		
	MR Jordan LP, Dover, Delaware	Others	4.6	81-4521635		
	MR Olivia LP, Dover, Delaware	Others	6.9	84-2945908		
	The Polytechnic Club, Inc., Hartford, Connecticut	Others	100.0	06-1084969		
	320 Park Avenue Holdings LLC, Wilmington, Delaware	Others	25.0	87-3245206		
	330 Madison Associates LLC, Dover, Delaware	Others	100.0	82-3920647		
320 Park Avenue Associates LLC, Dover, Delaware	Bazos CIV LP, Wilmington, Delaware	Others	100.0			
330 Madison Holdings LLC, Dover, Delaware	SR Texas Wind Holdings 1, LLC, Dover, Delaware	Others	49.0	47-5416967		
MR Bazos LP, Dover, Delaware	Maverick 67 Holdco LLC, Wilmington, Delaware	Others	50.0			
MR Electra LP, Dover, Delaware	Maverick 67 Class B Holdco LLC, Wilmington, Delaware	Others	62.5			
MR Falcon LP, Dover, Delaware	Astoria Power Partners Holding LLC, Dover, Delaware	Others	20.0			
MR Gotham LP, Dover, Delaware	Longroad Energy Holdings LLC, Wilmington, Delaware	Others	11.4			
MR Hunu LP, Dover, Delaware	1818 Acquisition LLC, Dover, Delaware	Others	20.7			
MR Jordan LP, Dover, Delaware	2014 Sol I LLC, Wilmington, Delaware	Others	50.0			
MR McQueen LP, Dover, Delaware	Olivia Holdings LLC, Wilmington, Delaware	Others	8.8			
MR McQueen LP, Dover, Delaware	MR Residential Holding LLC, Wilmington, Delaware	Others	100.0			
MR Olivia LP, Dover, Delaware	Boylston Street Associates LLC, Wilmington, Delaware	Others	100.0			
MR US Multifamily Investment LLC, Dover, Delaware	Liberty Warehouse Associates LLC, Wilmington, Delaware	Others	100.0			
MR Residential Holding LLC, Wilmington, Delaware	Laurel Preston Hollow Associates LLC, Wilmington, Delaware	Others	100.0			
Faunus Silva LLC, Wilmington, Delaware	Westlight Associates JV Member LLC, Wilmington, Delaware	Others	100.0			
	FS Louisiana I LLC, Wilmington, Delaware	Others	100.0	83-2610744		
	FS San Augustine LLC, Wilmington, Delaware	Others	100.0	83-2595468		
	PS Louisiana I LLC, Wilmington, Delaware	Others	100.0	83-2570325		
	1440 New York Ave. Associates, LP, Dover, Delaware	Others	78.0	82-3750998		
	Munich American Reassurance Company PAC, Inc., Norcross, Georgia	Others	0.0	45-3612660		
	13th & F associates Limited Partnership, Washington D.C.	Others	100.0	76-0147496		
	1440 New York Ave. Associates, LP, Dover, Delaware	Others	22.0	82-3750998		
	320 Park Avenue Associates LLC, Dover, Delaware	Others	100.0	87-3245206		
	330 Madison Holdings LLC, Dover, Delaware	Others	25.0	84-3920647		
Picus Silva Inc., Wilmington, Delaware	Invenergy Miami Wind I Holdings #2 LLC, Wilmington, Delaware	Holding of industrial power companies	49.0	32-0430567		
	MR Bazos LP, Dover, Delaware	Holding	26.4	82-4913749		
	MR Electra LP, Dover, Delaware	Others	34.2	82-2077246		
	MR Gotham LP, Dover, Delaware	Others	39.9	84-2934714		
	MR Jordan LP, Dover, Delaware	Others	23.1	81-4521635		
	MR Magnolia LP, Dover, Delaware	Others	99.9	99-3316784		
	MR McQueen LP, Dover, Delaware	Holding	100.0	85-3158935		
	MR Olivia LP, Dover, Delaware	Others	34.5	84-2945908		
	Acko Technology & Services Private Limited, Bangalore	Others	3.9			
	BitSight Technologies Inc., Wilmington, Delaware	Others	0.3			
Munich Re Fund I LP, Dover, Delaware	Cyber Sepio Systems Limited, Tel Aviv	Others	8.6			

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Munich Re Fund II LP, Dover, Delaware	Dayforward Inc., Wilmington, Delaware	Others	8.2			
	Forge Global Holdings Inc., Wilmington, Delaware	Holding	2.2			
	Fraugster Services GmbH I.L., Berlin	Others	7.2			
	High Definition Vehicle Insurance Inc., Dover, Delaware	Others	10.2			
	Hippo Holdings Inc., Wilmington, Delaware	Others	0.0			
	Inshur Holding Corp., Wilmington, Delaware	Others	12.2			
	Manypets Ltd, London	Others	9.8			
	Orbit Fab Inc., Dover, Delaware	Others	6.6			
	Slice Labs, Inc., Ottawa, Ontario	Others	8.1			
	Team8 Capital I LP, George Town, Grand Cayman	Others	3.1			
	Team8 Partners II LP, George Town, Grand Cayman	Others	5.9			
	Ticker Limited, Godalming	Others	16.4			
	Twelve Benefit Corporation, Wilmington, Delaware	Others	5.8			
	Abstract Security Inc., Dover, Delaware	Others	12.0			
	Azos Holdings, George Town, Grand Cayman	Others	6.1			
	Amplify Life Insurance Company, Dover, Delaware	Others	10.8			
	Ballistic Ventures I LP, Wilmington, Delaware	Others	1.7			
	Flow Specialty Insurance Inc. Wilmington, Delaware	Others	19.3			
	Found Energy Co, Wilmington, Delaware	Others	4.3			
	Functional Finance Inc., Wilmington, Delaware	Others	6.6			
	Future Family Inc., Wilmington, Delaware	Others	24.4			
	Ghost Security Inc., Wilmington, Delaware	Others	5.2			
	Insify International B.V., Amsterdam	Others	8.9			
	OKAPI:Orbits GmbH, Braunschweig	Others	15.7			
	Pendulum Intelligence Inc., Dover, Delaware	Others	8.7			
	Salient Predictions Inc., Dover, Delaware	Others	9.9			
	Sentra Inc., Wilmington, Delaware	Others	8.4			
	Shipln Systems Inc., Wilmington, Delaware	Others	3.4			
	Spectrum Labs Inc., Dover, Delaware	Others	4.2			
	Starfish Space Inc., Wilmington, Delaware	Others	12.8			
	Stolk SAS, Paris	Others	9.9			
	Sweet Security Inc., Ra'anana	Others	8.4			
	Thunderbolt Technology Inc. , Wilmington, Delaware	Others	7.1			
	Unwind Finance Inc., Wilmington, Delaware	Others	19.1			
	VEIR Inc., Wilmington, Delaware	Others	9.8			
	Zanskar Geothermal & Minerals Inc., Wilmington, Delaware	Others	8.8			
ERGO Fund I LP, Dover, Delaware	ZwitterCo Inc., Lewes, Delaware	Others	5.7			
	Air Doctor Ltd., Beit Nekofa	Others	2.0			
	Ferrride GmbH, München	Others	3.8			
	Mechanical Orchard Inc., Wilmington, Delaware	Others	2.5			
	Quantile Health Inc., Lewes, Delaware	Others	19.9			
	Ridecell Inc., Wilmington, Delaware	Others	1.9			
	Zenner Inc., Middletown, Delaware	Others	10.3			
	Parametrix Group Holdings Inc., Wilmington, Delaware	Others	0.2			
	American Modern Insurance Group, Inc., Amelia, Ohio	Holding of insurances	100.0	31-1395650		
	HSB Engineering Insurance Limited, Manchester	Insurance	100.0			
American Modern Insurance Group, Inc., Amelia, Ohio	Hartford Steam Boiler Colombia Ltda, Bogota	Others	90.0			
	Hartford Steam Boiler International GmbH, Rheine	Others	100.0			
	Hartford Steam Boiler Ireland Limited, Dublin	Others	100.0			
	Hartford Steam Boiler (M) Sdn. Bhd., Kuala Lumpur	Others	100.0			
	Hartford Steam Boiler (Singapore) PTE Ltd, Singapur	Others	100.0			
	Hartford Steam Boiler UK Limited, Manchester	Others	100.0			
	HSB Brasil Servicos de Engenharia e Inspecao, Ltda., Sao Paulo	Others	90.0			
	HSB International (India) Private Limited, Vadodara	Others	100.0			
	HSB Japan KK, Tokyo	Others	100.0			
	HSB Technical Consulting & Service (Shanghai) Company, Ltd, Shanghai	Others	100.0			
	The Hartford Steam Boiler Inspection and Insurance Company of Connecticut, Hartford, Connecticut	Insurance	100.0	06-1240885	29890	CT
	American Family Home Insurance Company, Jacksonville, Florida	Insurance	100.0	31-0711074	23450	FL
	American Modern Home Insurance Company, Amelia, Ohio	Insurance	100.0	31-0715697	23469	OH
	American Modern Property & Casualty Insurance Company, Amelia, Ohio	Insurance	100.0	43-1262602	42722	OH
	American Southern Home Insurance Company, Jacksonville, Florida	Insurance	100.0	59-2236254	41998	FL
	Lloyds Modern Corporation, Dallas, Texas	Holding	100.0	31-1056196		
	Specialty Insurance Services Corporation, Amelia, Ohio	Others	100.0	34-1894203		
American Modern Home Insurance Company, Amelia, Ohio	The Atlas Insurance Agency, Inc., Amelia, Ohio	Others	100.0	31-0530321		
	American Modern Lloyds Insurance Company, Dallas, Texas	Insurance	100.0	31-1056196	42005	TX
	American Modern Select Insurance Company, Amelia, Ohio	Insurance	100.0	38-2342976	38652	OH
	American Western Home Insurance Company, Oklahoma City, Oklahoma	Insurance	100.0	31-0920414	35912	OK
ERGO Group AG, Düsseldorf	ERGO Fund I LP, Dover, Delaware	Others	99.9	82-5437491		
Next Insurance, Inc., Wilmington, Delaware	Next Insurance, Inc., Wilmington, Delaware	Holding of insurances	25.5	81-0830573		DE
	Next-Ins Holding, Inc.	Holding of insurances	100.0	32-0543095		DE

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Next-Ins Holding, Inc.	Next Software N.I.I., Israel	Others	100.0			
	Forward Reinsurance, Cayman Islands	Reinsurance	100.0	98-1705944		
	Next Insurance US Company	Insurance	100.0	82-2948682	16285	DE
	Next First Insurance Agency, Inc.	Insurance	100.0	82-2930770		DE
	Next Claims Management, Inc.	Insurance	100.0	83-0819173		DE
Prestwick Holdings LLC	Prestwick Holdings LLC	Holding of insurances	100.0	20-5135044		MA
HSB Solomon Associates LLC, Dover, Delaware	AP Intego Insurance Group LLC	Insurance	100.0	20-0708459		MA
	HSB Solomon Associates Canada Ltd., Saint John, Province of New Brunswick	Others	100.0			
	Solomon Associates Limited, Farnborough	Others	100.0			
FS Louisiana I LLC, Wilmington, Delaware	FS Louisiana II LLC, Wilmington, Delaware	Others	100.0	83-2580281		
PS Louisiana I LLC, Wilmington, Delaware	PS Louisiana II LLC, Wilmington, Delaware	Others	100.0	83-2583278		
HSB Engineering Insurance Limited, London	HSB Engineering Insurance Services Limited, London	Others	100.0			
	The Boiler Inspection and Insurance Company of Canada, Toronto, Ontario	Insurance	100.0			
	MD Insurance Services Limited, Birkenhead	Others	100.0			
	MD Affinity Schemes Limited, Birkenhead	Others	100.0			
	MDIS (International) Limited, Birkenhead	Others	100.0			
MD Insurance Services Limited, Birkenhead	MD Warranty Inspection Services Limited, Birkenhead	Others	100.0			
	MD Warranty Support Services Limited, Birkenhead	Others	100.0			
	MD Remedial Contractors Limited, Birkenhead	Others	100.0			
	MD Technical Surveyors Limited, Birkenhead	Others	100.0			
	The Premier Guarantee Limited, Birkenhead	Others	100.0			
MR Redwood LP, Dover, Delaware	Hometown Purchaser LLC, Wilmington, Delaware	Others	7.1			
MR Magnolia LP, Dover, Delaware	InfraRed LiveOak CIV LP, Wilmington, Delaware	Others	14.2			
Westlight Associates JV Member LLC, Wilmington, Delaware	Westlight Associates LLC, Wilmington, Delaware	Others	98.1			
	Westlight Condo Associates LLC, Wilmington, Delaware	Others	98.1			
320 Park Avenue Holdings LLC, Wilmington, Delaware	320 Park Avenue LLC, Wilmington, Delaware	Others	100.0			
HSB Fund II LP, Dover, Delaware	Orange Charger Inc., Dover, Delaware	Others	16.9			
1880fwd GmbH	MR Risk Services 3. GmbHMünchen	Others	100.0			
	Agreenery GmbHOberhaching	Others	0.0			
2568521 Alberta Ltd.	2578649 Alberta Ltd.Calgary, Alberta	Others	40.0			
2585593 Alberta Ltd.	Canoe Benefits LPNisku, Alberta	Others	49.0			
AGRA Ges. für landwirt. Entwicklung u. Beteiligung GmbH	UAB Agra CorporationVilnius	Holding	100.0			
	UAB Lila HoldingasVilnius	Others	100.0			
Äkräs Silva Oy	Mielikki Silva KyHelsinki	Others	0.0			
ALLYSCA Assistance GmbH	Assistance Partner GmbH & Co. KGMünchen	Others	21.7			
Bagmoor Holdings Limited	Bagmoor Wind LimitedLondon	Power company	100.0			
Bell & Clements (London) Ltd.	Bell & Clements (USA) Inc.Wilmington, Delaware	Holding	100.0			
	Bell & Clements Ltd.London	Others	100.0			
Bell & Clements (USA) Inc.	Bell & Clements Inc.Herndon, Virginia	Others	100.0			
	E&S Claims Management Inc.Herndon, Virginia	Others	100.0			
Cardea Silva I LP	Saline Silva LPWilmington, Delaware	Others	100.0			
Carthage GP LLC	Toledo Silva I LPWilmington, Delaware	Others	0.0			
	TS Louisiana I LPWilmington, Delaware	Others	0.0			
	TS Louisiana II LPWilmington, Delaware	Others	0.0			
	TS Texas I LPWilmington, Delaware	Others	0.0			
	TS Texas II LPWilmington, Delaware	Others	0.0			
CBIG – Canadian Benefits Investment & Insurance Group Inc.	CBIG Investments Inc.Vancouver, British Columbia	Holding	100.0			
	GroupHealth Northern Partners Inc.Vancouver, British Columbia	Holding	100.0			
	CBIG Mortgage Group Ltd.Vancouver, British Columbia	Others	100.0			
Ceres Demetra GmbH	ATU Landbau GmbH & Co. KGMünchen	Others	94.9			
Comino Beteiligungen GmbH	MFI Munich Finance and Investment Holding LimitedTa' Xbiex	Holding	100.0			
Compenso GP LLC	Laren Silva I LPWilmington, Delaware	Others	0.0			
	Haley Silva LPWilmington, Delaware	Others	0.0			
DAS Holding N.V.	DAS Nederlandse Rechtsbijstand Verzekeringmaatschappij N.V.Amsterdam	Insurance	100.0			
	DAS Legal Services B.V.Amsterdam	Others	100.0			
DKV Belgium S.A.	MEAG INSTITUTIONAL FUND S.C.S. SICAV-RAIF - Infra Debt IILuxemburg	Others	2.7			
DKV Deutsche Krankenversicherung Aktiengesellschaft	DKV Pflegedienste & Residenzen GmbHKöln	Others	100.0			
	ERGO Private Capital Dritte GmbH & Co. KGDüsseldorf	Others	100.0			
	ERGO Private Capital Gesundheit GmbHDüsseldorf	Others	100.0			
	welivit Solarfonds GmbH & Co. KGDüsseldorf	Power company	50.0			
	DKV Erste Real Estate GmbH & Co. KGDüsseldorf	Others	100.0			
	DKV Zweite Real Estate GmbH & Co. KGDüsseldorf	Others	100.0			
	ERGO Infrastructure Investment Gesundheit GmbHDüsseldorf	Others	100.0			
	GBG Vogelsanger Straße GmbHKöln	Others	94.8			
	goDentis - Ges. für Innovation in der Zahnheilkunde mbHKöln	Others	100.0			
	Sana Kliniken AGMünchen	Others	22.6			
	MEDICLIN AktiengesellschaftOffenburg	Others	11.8			
	heal.capital I GmbH & Co. KGBerlin	Others	14.9			
	OIK MediclinWiesbaden		70.7			
	MEAG HBG 1München		100.0			

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DKV Pflegedienste & Residenzen GmbH	MEAG IRENMünchen		100.0			
	MEAG RenditePlusMünchen		100.0			
	MEAG Property Fund IMünchen		100.0			
	MEAG PREMIUMMünchen		100.0			
	MEAG European Prime OpportunitiesMünchen		10.5			
	MEAG AmbitionMünchen		100.0			
	MEAG NOVUSMünchen		100.0			
	Invesco MEAG US Immobilien Fonds IVLuxemburg	MEAG special funds	100.0			
	MEAG EuropeOfficeSelect EOS SCSp SICAV-RAIFMunsbach		15.7			
	miCura Pflegedienste Düsseldorf GmbHDüsseldorf	Others	16.7			
	DKV-Residenz am Tibusplatz gGmbHMünster	Others	100.0			
	miCura Pflegedienste Münster GmbHMünster	Others	100.0			
	miCura Pflegedienste Krefeld GmbHKrefeld	Others	100.0			
	DKV-Residenz in der Contrescarpe GmbHBremen	Others	100.0			
	miCura Pflegedienste Bremen GmbHBremen	Others	100.0			
	miCura Pflegedienste GmbH i. L. Köln	Others	100.0			
	miCura Pflegedienste München / Dachau GmbHDachau	Others	51.0			
	miCura Pflegedienste Nürnberg GmbHNürnberg	Others	51.0			
	miCura Pflegedienste München Ost GmbH i. L. München	Others	100.0			
DKV Seguros y Reaseguros S.A. Española	miCura Pflegedienste Hamburg GmbHHamburg	Others	100.0			
	ERGO Vida Seguros y Reaseguros S.A.Saragossa	Insurance	100.0			
	Unión Médica La Fuencisla S.A., Compañía de SegurosSaragossa	Insurance	100.0			
	DKV Servicios S.A.Saragossa	Service company	100.0			
	ERGO Generales Seguros y Reaseguros S.A.Madrid	Insurance	100.0			
ERGO Austria International AG	ERGO Versicherung AktiengesellschaftWien	Insurance	94.7			
	THEC 2019 Zrt. "v.a."Budapest	Others	88.8			
ERGO Beratung und Vertrieb AG	ERGO Versicherungs- und Finanzierungs-Vermittlung GmbHHamburg	Others	100.0			
	ver.di Service GmbHBerlin	Service company	19.8			
ERGO Deutschland AG	DKV Deutsche Krankenversicherung AktiengesellschaftKöln	Insurance	100.0			
	Flexitel Telefonservice GmbHBerlin	Others	100.0			
	ERGO Versicherung AktiengesellschaftDüsseldorf	Insurance	100.0			
	ERGO Mobility Solutions GmbHDüsseldorf	Others	100.0			
	Cominia Aktuarielle Services GmbHHamburg	Others	74.9			
ERGO DIREKT Versicherung AG	KQV Solarpark Franken 1 GmbH & Co. KGDüsseldorf	Power company	100.0			
	wse Solarpark Spanien 1 GmbH & Co. KGDüsseldorf	Power company	47.3			
	ERGO Private Capital ERGO Direkt GmbH & Co. KGDüsseldorf	Others	100.0			
	MEAG INSTITUTIONAL FUND S.C.S. SICAV-RAIF - Infra Debt IILuxemburg	Others	0.9			
	MEAG EDS AGILMünchen		100.0			
	welivt GmbHDüsseldorf	Power company	100.0			
ERGO Eifte Beteiligungsgesellschaft mbH	ARTES Assekuranzservice GmbHDüsseldorf	Others	100.0			
	ERGO Reiseversicherung AGMünchen	Insurance	100.0			
	ALLYSCA Assistance GmbHMünchen	Others	100.0			
	ERGO Pensionsfonds AktiengesellschaftDüsseldorf	Insurance	100.0			
	ITERGO Informationstechnologie GmbHDüsseldorf	Others	100.0			
	MEAG Cash Management GmbHMünchen	Others	40.0			
	ERGO Neunte Beteiligungsgesellschaft mbHDüsseldorf	Others	100.0			
	ERGO Beratung und Vertrieb AGDüsseldorf	Others	100.0			
	ERGO Deutschland AGDüsseldorf	Others	100.0			
	ERGO Technology & Services Management AGDüsseldorf	Others	100.0			
	ERGO Direkt AGFürth	Others	100.0			
	ERGO Lebensversicherung AktiengesellschaftHamburg	Insurance	100.0			
	ERGO Eifte Beteiligungsgesellschaft mbHDüsseldorf	Power company	100.0			
	Victoria Lebensversicherung AktiengesellschaftDüsseldorf	Insurance	100.0			
	ERGO Vorsorge Lebensversicherung AGDüsseldorf	Insurance	100.0			
	ERGO Life S.A.Grevenmacher	Insurance	100.0			
	ERGO Pensionskasse AGDüsseldorf	Insurance	100.0			
	Longial GmbHDüsseldorf	Others	100.0			
	ERGO International AktiengesellschaftDüsseldorf	Holding of insurances	100.0			
	ERGO Insurance N.V.Brüssel	Insurance	0.0			
	IDEENKAPITAL GmbHDüsseldorf	Holding	100.0			
	ERGO DIREKT Versicherung AGFürth	Insurance	100.0			
	nexible Versicherung AGNürnberg	Insurance	100.0			
	ERGO Krankenversicherung AGFürth	Insurance	100.0			
	ERGO International Services GmbHDüsseldorf	Others	100.0			
	WNE Solarfonds Süddeutschland 2 GmbH & Co. KGDüsseldorf	Power company	100.0			
	ERGO Private Capital GmbHDüsseldorf	Others	100.0			
	nexsurance GmbHDüsseldorf	Others	100.0			
	Thipara GmbHHamburg	Others	100.0			
	Viwis GmbHMünchen	Others	100.0			
	nexible GmbHDüsseldorf	Holding of industrial companies - Item not to be deducted	100.0			

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ERGO Infrastructure Investment Gesundheit GmbH	MTC Mobility Technology Center GmbHGarching	Others	74.0			
	ERGO Rechtsschutz Leistungs-GmbHMünchen	Others	100.0			
	ERGO Gourmet GmbHDüsseldorf	Others	100.0			
	ERGO Zehnte Beteiligungsgesellschaft mbHDüsseldorf	Others	100.0			
	ERGO-FESCO Broker Company LimitedBeijing	Others	33.0			
	Wattanasin Co., Ltd.Bangkok	Holding	0.0			
	Rung Sup Somboon Co., Ltd.Bangkok	Holding	0.0			
	Next Insurance Inc.Wilmington, Delaware	Holding of insurances	29.2			
	MEDICLIN AktiengesellschaftOffenburg	Others	23.2			
	KarstadtQuelle Finanz Service GmbH i. L.Düsseldorf	Others	50.0			
	ERGO China Life Insurance Co. Ltd.Jinan, Shandong Province	Insurance	35.0			
	Tianjin Yihe Information Technology Co. Ltd.Tianjin	Others	24.9			
	Earlybird Growth Opportunities Fund V GmbH & Co. KGMünchen	Others	20.0			
	Earlybird Growth Opportunities Fund V AIV GmbH & Co. KGMünchen	Others	21.5			
	MEAG Kubus 1München		100.0			
	Autobahn Tank & Rast Management GmbHBonn	Holding of industrial companies - Item not to be deducted	1.6			
	Autobahn Tank & Rast Gruppe GmbH & Co. KGBonn	Holding of industrial companies - Item not to be deducted	1.6			
	T&R Real Estate GmbHBonn	Holding of industrial companies - Item not to be deducted	1.6			
	T&R MLP GmbHBonn	Others	1.6			
ERGO Infrastructure Investment Komposit GmbH	Autobahn Tank & Rast Management GmbHBonn	Holding of industrial companies - Item not to be deducted	0.7			
	Autobahn Tank & Rast Gruppe GmbH & Co. KGBonn	Holding of industrial companies - Item not to be deducted	0.7			
	T&R Real Estate GmbHBonn	Holding of industrial companies - Item not to be deducted	0.7			
	T&R MLP GmbHBonn	Others	0.7			
ERGO Insurance (Thailand) Public Co. Ltd.	Nam Seng Insurance Public Co. Ltd.Bangkok	Others	99.5			
	Thailand Insurance InstituteBangkok	Others	1.0			
	Dhipaya Insurance Co. Ltd. (Laos)Vientiane	Insurance	10.0			
	Rabitham Co. Ltd.Bangkok	Others	10.0			
	Road Victims Protection Co. Ltd.Bangkok	Insurance	4.9			
	National Digital ID Co. Ltd.Bangkok	Service company	0.0			
	Eurosos Assistance S.A.Athen	Others	100.0			
	MEAG INSTITUTIONAL FUND S.C.S. SICAV-RAIF - Infra Debt IILuxemburg	Others	1.8			
ERGO Insurance N.V.	MEAG Hyperion FundMünchen		100.0			
	welivit Solarfonds GmbH & Co. KGDüsseldorf	Power company	25.0			
	MEAG INSTITUTIONAL FUND S.C.S. SICAV-RAIF - Infra Debt IILuxemburg	Others	4.1			
	MEAG FlexConcept - EuroGrowthLuxemburg		100.0			
	ERGO Fund Golden AgingBrüssel		100.0			
ERGO Insurance SE	DEAX Õigusbüroo OÜTallinn	Service company	100.0			
	MEAG INSTITUTIONAL FUND S.C.S. SICAV-RAIF - Infra Debt IILuxemburg	Others	0.6			
ERGO International Aktiengesellschaft	Europæiske Rejsesikring A/SKopenhagen	Insurance	100.0			
	D.A.S. S.A. belge d'assurances de Protection JuridiqueBrüssel	Insurance	0.0			
	DKV Seguros y Reaseguros S.A. EspañolaSaragossa	Insurance	100.0			
	DKV Belgium S.A.Brüssel	Insurance	100.0			
	ERGO Insurance N.V.Brüssel	Insurance	100.0			
	Sopockie Towarzystwo Ubezpieczen Ergo Hestia Spolka AkcyjnaSopot	Insurance	100.0			
	Sopockie Towarzystwo Ubezpieczen na Zycie Ergo Hestia S.A.Sopot	Insurance	100.0			
	ERGO Insurance Company Single Member S.A.Athen	Insurance	100.0			
	ERGO Versicherung AktiengesellschaftWien	Insurance	5.3			
	ERGO Austria International AGWien	Holding of insurances	100.0			
	ERGO Danismanlik A.S.Istanbul	Others	100.0			
	ERGO Insurance SETallinn	Insurance	100.0			
	ERGO Insurance Pte. Ltd.Singapur	Insurance	100.0			
	ERGO Life Insurance SEVilnius	Insurance	100.0			
	ERGO Insurance (Thailand) Public Co. Ltd.Bangkok	Insurance	75.0			
	ERGO Forsikring ASOslo	Insurance	100.0			
	ERGO Health Management Services (Beijing) Co. LtdBeijing	Others	100.0			
	ERGO Technology & Services Private LimitedMumbai	Others	0.0			
	ERGO (China) Management Company LimitedBeijing	Holding	100.0			
	Wattanasin Co., Ltd.Bangkok	Holding	49.0			
	Rung Sup Somboon Co., Ltd.Bangkok	Holding	49.0			
	HDFC ERGO General Insurance Company Ltd.Mumbai	Insurance	49.1			
ERGO Krankenversicherung AG	wse Solarpark Spanien 1 GmbH & Co. KGDüsseldorf	Power company	7.5			
	ERGO Private Capital ERGO Kranken GmbHDüsseldorf	Others	100.0			
	heal.capital I GmbH & Co. KGBerlin	Others	1.0			
	MEAG EDK QuantumMünchen		100.0			
	MEAG European Prime OpportunitiesMünchen		1.4			
ERGO Lebensversicherung Aktiengesellschaft	MEAG SPECTRUMMünchen	MEAG special funds	100.0			
	ERGO Private Capital ERGO Leben GmbHDüsseldorf	Others	100.0			
	Victoria Vierter Bauabschnitt GmbH & Co. KGDüsseldorf	Others	95.1			
	ERGO Private Capital Zweite GmbH & Co. KGDüsseldorf	Others	72.0			
	DWS Concept SICAV (Subfonds Instit. FI, Inh.-Ant. 16D oN)Luxemburg	Others	100.0			

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ERGO Life Insurance SE	DWS Concept SICAV (Subfonds Instit. Fl, Inh.-Ant. 17D oN)Luxemburg	Others	100.0			
	DWS Concept SICAV (Subfonds Instit. Fl, Inhaber-Ant. 14D)Luxemburg	Others	100.0			
	ERGO Leben Erste Real Estate GmbH & Co. KGDüsseldorf	Others	100.0			
	ERGO Leben Zweite Real Estate GmbH & Co. KGDüsseldorf	Others	100.0			
	Gebäude Service Gesellschaft Überseering 35 mbHHamburg	Others	100.0			
	ERGO China Life Insurance Co. Ltd.Jinan, Shandong Province	Insurance	30.0			
	Fernkälte Geschäftsstadt Nord GbRHamburg	Power company	37.6			
	GIG City Nord GmbHHamburg	Others	25.0			
	Protektor Lebensversicherungs-AGBerlin	Others	5.9			
	MEAG Euro 1München		100.0			
	MEAG Euro 2München		100.0			
	MEAG HMR 2München		100.0			
	MEAG German Prime Opportunities (GPO)München		100.0			
	MEAG Pension InvestMünchen		6.8			
	MEAG Anglo Celtic FundMünchen		100.0			
	MEAG HMR 1München		100.0			
	MEAG Property Fund IIIMünchen		100.0			
	MEAG Multi LifeMünchen		76.1			
	MEAG FlexConcept - EurobondLuxemburg		100.0			
	MEAG European Prime OpportunitiesMünchen		29.0			
	MEAG Pension RentMünchen		25.7			
	MEAG Pension SafeMünchen		42.7			
	MEAG Vermögensanlage KomfortMünchen		49.4			
	MEAG Vermögensanlage Return (A+I Tranche)München		62.7			
	MEAG EuropeOfficeSelect EOS SCSp SICAV-RAIFMunsbach	Others	8.3			
	ERGO Invest SIARiga	Others	100.0			
	MEAG INSTITUTIONAL FUND S.C.S. SICAV-RAIF - Infra Debt IILuxemburg	Others	0.7			
	MEAG FlexConcept - WachstumLuxemburg		17.7			
	ERGO Sechzehnte Beteiligungs-AGMünchen	Others	100.0			
	HMV GFKL Beteiligungs GmbHDüsseldorf	Financial enterprises - Item to be deducted	100.0			
	Victoria US Property Investment GmbHDüsseldorf	Holding of industrial companies - Item not to be deducted	100.0			
	VHDK Beteiligungsgesellschaft mbHDüsseldorf	Holding of industrial companies - Item not to be deducted	100.0			
ERGO Pensionsfonds Aktiengesellschaft	MEAG Pension InvestMünchen		29.1			
	MEAG Pension RentMünchen		63.9			
	MEAG Pension SafeMünchen		53.2			
	MEAG ERGO Pension IMünchen	MEAG special funds	100.0			
	ERGO Private Capital Pensionskasse GmbHDüsseldorf	Others	100.0			
ERGO Pensionskasse AG	ERGO Private Capital Zweite GmbH & Co. KGDüsseldorf	Others	4.5			
	MEAG Pensionskasse WestMünchen		100.0			
	MEAG Pensionskasse NordMünchen		100.0			
	MEAG Pension InvestMünchen		49.6			
	MEAG European Prime OpportunitiesMünchen		1.5			
	MEAG Pension RentMünchen		7.4			
	MEAG Pension SafeMünchen		2.6			
	MEAG EuropeOfficeSelect EOS SCSp SICAV-RAIFMunsbach	Others	5.0			
	Vier Gas Investments S.à r.l.Luxemburg	Power company	16.9			
	FREE MOUNTAIN SYSTEMS S.L.Madrid	Power company	28.0			
ERGO Private Capital Dritte GmbH & Co. KG	Cardea Silva I LPWilmington, Delaware	Others	100.0			
	Toledo Silva I LPWilmington, Delaware	Others	100.0			
	Mielikki Silva KyHelsinki	Others	100.0			
	Sala GP LLCWilmington, Delaware	Others	100.0			
	Carthage GP LLCWilmington, Delaware	Others	100.0			
	Åkrås Silva OyHelsinki	Others	100.0			
	Battery Park Metelen GmbHMünchen	Others	100.0			
	Wind Fund I ASOslo	Power company	11.3			
	IAE-2 HoldCo 3 LimitedLondon	Others	16.2			
	Optimus Tower Holding GmbHWien	Holding	12.8			
	Bionic GmbH & Co. KGFrankfurt am Main	Power company	5.9			
	Bionic General Partner GmbHFrankfurt am Main	Power company	5.9			
	Open German Fiber GmbH & Co. KGBerlin	Others	24.9			
	Open German Fiber Management GmbHBerlin	Others	25.0			
	Earlybird DWES Fund VII GmbH & Co. KGMünchen	Others	8.6			
	Earlybird DWES Fund VIII GmbH & Co. KGMünchen	Others	4.0			
	ERGO Private Capital Dritte GmbH & Co. KGDüsseldorf	Others	0.0			
	DKV Erste Real Estate GmbH & Co. KGDüsseldorf	Others	0.0			
ERGO Private Capital GmbH	DKV Zweite Real Estate GmbH & Co. KGDüsseldorf	Others	0.0			
	ERGO Private Capital Komposit GmbH & Co. KGDüsseldorf	Others	0.0			
	ERGO Private Capital Zweite GmbH & Co. KGDüsseldorf	Others	0.0			
	ERGO Private Capital Vierte GmbH & Co. KGDüsseldorf	Others	0.0			
	ERGO SU Erste Real Estate GmbH & Co.KGDüsseldorf	Others	0.0			

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ERGO Private Capital Komposit GmbH & Co. KG	ERGO Leben Erste Real Estate GmbH & Co. KGDüsseldorf	Others	0.0			
	ERGO Leben Zweite Real Estate GmbH & Co. KGDüsseldorf	Others	0.0			
	Victoria Leben Erste Real Estate GmbH & Co. KGDüsseldorf	Others	0.0			
	ERGO Private Capital ERGO Direkt GmbH & Co. KGDüsseldorf	Others	0.0			
	Laren Silva I LPWilmington, Delaware	Others	100.0			
	ShelCo 307 OyHelsinki	Others	100.0			
	Compenso GP LLCWilmington, Delaware	Others	100.0			
	Wind Fund I ASOslo	Power company	3.0			
	IAE-2 HoldCo 3 LimitedLondon	Others	6.6			
	Bionic GmbH & Co. KGFrankfurt am Main	Power company	2.0			
	Bionic General Partner GmbHFrankfurt am Main	Power company	2.0			
	Earlybird DWES Fund VII GmbH & Co. KGMünchen	Others	2.9			
	Earlybird DWES Fund VIII GmbH & Co. KGMünchen	Others	1.3			
	Earlybird DWES Fund VII GmbH & Co. KGMünchen	Others	2.1			
	FREE MOUNTAIN SYSTEMS S.L.Madrid	Power company	10.0			
ERGO Private Capital Pensionskasse GmbH	Optimus Tower Holding GmbHWien	Holding	7.0			
ERGO Private Capital Vierte GmbH & Co. KG	Bionic GmbH & Co. KGFrankfurt am Main	Power company	2.0			
ERGO Private Capital Vorsorge GmbH	Bionic General Partner GmbHFrankfurt am Main	Power company	2.0			
ERGO Private Capital Zweite GmbH & Co. KG	Open German Fiber GmbH & Co. KGBerlin	Others	24.9			
	Open German Fiber Management GmbHBerlin	Others	25.0			
	Earlybird DWES Fund VII GmbH & Co. KGMünchen	Others	0.7			
	Earlybird DWES Fund VIII GmbH & Co. KGMünchen	Others	1.3			
	FREE MOUNTAIN SYSTEMS S.L.Madrid	Power company	62.0			
	ERV Evropská pojišťovna a.s.Prag	Insurance	100.0			
	Euro-Center Holding SEPrag	Others	83.3			
	TAS Touristik Assekuranz-Service GmbHFrankfurt am Main	Others	100.0			
	European Assistance Holding GmbH i. L.München	Holding	70.0			
	ERGO Travel Insurance Services Ltd.London	Others	100.0			
	Europäische Reiseversicherungs-AktiengesellschaftWien	Insurance	25.0			
	Europai Utazasi Biztosito Zrt.Budapest	Insurance	26.0			
	Meag EurostarMünchen		100.0			
	ERGO Technology & Services S.A.Danzig	Others	100.0			
	ERGO Technology & Services Private LimitedMumbai	Others	100.0			
ERGO Travel Insurance Services Ltd.	Insurance Administration Services Ltd.Mansfield	Others	100.0			
ERGO UK SPECIALTY LIMITED	MPL Claims Management Ltd.London	Others	100.0			
	MPL LEGAL SERVICES Ltd.London	Others	100.0			
	Dutch Digital Systems LimitedLondon	Others	100.0			
ERGO Versicherung Aktiengesellschaft	DAS Holding N.V.Amsterdam	Holding of insurances	50.0			
	D.A.S. S.A. belge d'assurances de Protection JuridiqueBrüssel	Insurance	100.0			
	LEGIAL AGMünchen	Others	100.0			
	KA Köln.Assekuranz Agentur GmbHKöln	Others	100.0			
	welvit Solarfonds GmbH & Co. KGDüsseldorf	Power company	25.0			
	ERGO Private Capital Komposit GmbH & Co. KGDüsseldorf	Others	100.0			
	Victoria Vierter Bauabschnitt GmbH & Co. KGDüsseldorf	Others	4.9			
	ERGO Private Capital Vierte GmbH & Co. KGDüsseldorf	Others	100.0			
	ERGO Grundstücksverwaltung GbRDüsseldorf	Others	60.0			
	ERGO SU Erste Real Estate GmbH & Co.KGDüsseldorf	Others	100.0			
	THEC 2019 Zrt. "v.a."Budapest	Others	11.2			
	Renaissance Hotel Realbesitz GmbHWien	Others	60.0			
	ERGO UK SPECIALTY LIMITEDLondon	Others	100.0			
	ERGO Infrastructure Investment Komposit GmbHDüsseldorf	Others	100.0			
	Stichting Beheer Aandelen DAS HoldingAmsterdam	Others	100.0			
	DAS Legal Expenses Insurance Co. Ltd.Seoul	Others	100.0			
	ERGO Vorsorgemanagement GmbHWien	Others	100.0			
	Merkur Grundstücks- und Beteiligungs-GmbHDüsseldorf	Financial enterprises - Item to be deducted	100.0			
	Victoria Vierter Bauabschnitt Management GmbHDüsseldorf	Others	100.0			
	JRP Insurance Management LimitedLondon	Others	100.0			
	VV-Consulting Ges. f. Risikoa., Vorsorgeb., Vers.Verm. GmbHWien	Others	100.0			
	Care4Business Versicherungsmakler GmbHWien	Others	100.0			
	MEAG INSTITUTIONAL FUND S.C.S. SICAV-RAIF - Infra Debt IILuxemburg	Others	5.0			
	D.A.S. Difesa Automobilistica Sinistri, S.p.A. di Assicuraz.Verona	Insurance	50.0			
	Taishan Property & Casualty Insurance Co. Ltd.Jinan, Shandong Province	Insurance	24.9			
	carexpert KFZ-Sachverständigen GmbHMainz	Others	25.0			
	Teko - Technisches Kontor für Versicherungen GmbHDüsseldorf	Others	30.0			
	Nürnberger Beteiligungs-AGNürnberg	Holding of insurances	0.9			
	MEAG VLAMünchen		100.0			
	MEAG Kapital 2München		100.0			
	MEAG HM Sach Rent 1München		100.0			
	MEAG ESUS 1München		100.0			
	MEAG European Prime OpportunitiesMünchen		4.2			

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ERGO Versicherungs- und Finanzierungs-Vermittlung GmbH	ERGO-FESCO Broker Company LimitedBeijing	Others	33.0			
ERGO Vorsorge Lebensversicherung AG	ERGO Private Capital Vorsorge GmbHDüsseldorf	Others	100.0			
	Solarpark Fusion 3 GmbHDüsseldorf	Power company	100.0			
	wse Solarpark Spanien 1 GmbH & Co. KGDüsseldorf	Power company	10.0			
	Protektor Lebensversicherungs-AGBerlin	Others	0.5			
	MEAG EDL CurryGovMünchen		100.0			
	MEAG FlexConcept - BasisLuxemburg		100.0			
	MEAG FlexConcept - WachstumLuxemburg		82.3			
	MEAG European Prime OpportunitiesMünchen		10.0			
	MEAG VISIONMünchen		100.0			
	MEAG EuropeOfficeSelect EOS SCSp SICAV-RAIFMunsbach	Others	5.0			
ERV Evropská pojišť'ovna a.s.	European Assistance Holding GmbH i. L.München	Holding	10.0			
	Etics ITP s.r.o.Prag	Others	100.0			
Euro-Center Holding SE	Euro-Center Prague s.r.o.Prag	Others	100.0			
	Euro-Center Ltda.São Paulo	Others	100.0			
	Euro-Center (Thailand) Co., Ltd.Bangkok	Others	100.0			
	EUROCENTER S.A.Palma de Mallorca	Others	100.0			
	Euro-Center (Cyprus) Ltd.Larnaca	Others	100.0			
	EURO-CENTER YEREL YARDIM HIZMETLERI Ltd. Sti.Istanbul	Others	100.0			
	Euro-Center USA Inc.Plantation, Florida	Others	100.0			
	Euro-Center Sydney Pty Ltd.Sydney	Others	100.0			
	Euro-Center Cape Town (Pty) LtdKapstadt	Others	100.0			
Europaeiske Rejséforsikring A/S	Euro-Center Holding North Asia (HK) Pte. Ltd.Hongkong	Others	100.0			
GHGH Holdings Inc.	European Assistance Holding GmbH i. L.München	Holding	20.0			
	GroupHEALTH Global Benefit Systems Inc.Vancouver, British Columbia	Others	100.0			
	Manion Wilkins & Associates Ltd.Toronto, Ontario	Others	64.7			
	GroupSource GP Inc.Vancouver, British Columbia	Others	100.0			
	GroupSource Limited PartnershipCalgary, Alberta	Others	100.0			
	DMI Disability Management Institute Inc.Vancouver, British Columbia	Others	100.0			
	CBIG – Canadian Benefits Investment & Insurance Group Inc.Vancouver, British Columbia	Holding	67.5			
	1000908130 Ontario Inc.Toronto, Ontario	Others	100.0			
	1000908131 Ontario Inc. Toronto, Ontario	Others	100.0			
	Benelogix Benefits Inc.Vancouver, British Columbia	Others	50.0			
	2568521 Alberta Ltd.Calgary, Alberta	Holding	100.0			
	2585593 Alberta Ltd.Calgary, Alberta	Holding	100.0			
	CDAT Software Inc.Vancouver, British Columbia	Others	40.0			
	Trident Global Assistance Inc.Etobicoke, Ontario	Others	33.0			
	GroupStrength Benefits Direct Inc.Vancouver, British Columbia	Others	50.0			
Great Lakes Insurance SE	Great Lakes Insurance UK LimitedLondon	Insurance	100.0			
GroupSource GP Inc.	GroupSource Limited PartnershipCalgary, Alberta	Others	0.0			
IDEENKAPITAL GmbH	IK Einkauf Objektmanagement GmbHDüsseldorf	Others	6.0			
	IK Premium Fonds GmbH & Co. KGDüsseldorf	Holding of industrial companies - Item not to be deducted	100.0			
	IK FE Fonds Management GmbHDüsseldorf	Others	100.0			
	IDEENKAPITAL Financial Service GmbH i. L.Düsseldorf	Others	100.0			
	IDEENKAPITAL Investment GmbHDüsseldorf	Others	100.0			
	IDEENKAPITAL Media Finance GmbH i. L.Düsseldorf	Others	100.0			
	IDEENKAPITAL Financial Engineering GmbH i. L.Düsseldorf	Others	100.0			
	IK Komp GmbHDüsseldorf	Others	100.0			
IDEENKAPITAL Investment GmbH	Ideenkapital Media Treuhand GmbH i. L.Düsseldorf	Others	100.0			
	IK Property Treuhand GmbHDüsseldorf	Others	100.0			
	IDEENKAPITAL PRORENDITA EINS Treuhandgesellschaft mbHDüsseldorf	Others	100.0			
IDEENKAPITAL Metropolen Europa Verwaltungsgesellschaft mbH	IDEENKAPITAL Metropolen Europa GmbH & Co. KGDüsseldorf	Others	0.0			
IDEENKAPITAL PRORENDITA EINS Treuhandgesellschaft mbH	PRORENDITA FÜNF GmbH & Co. KGDüsseldorf	Others	0.0			
iii-Fonds VICTORIA Lebensversicherung	Ibero Property Portugal - Investimentos Imobiliários S.A.Lissabon	Others	100.0			
	Habiriscos - Investimentos Imobiliários, S.A.Lissabon	Others	100.0			
	Imofloresmira - Investimentos Imobiliários S.A.Lissabon	Others	100.0			
IK Einkauf Objektmanagement GmbH	IK Einkauf Objekt Eins GmbH & Co. KGDüsseldorf	Others	6.0			
IK Einkauf Objektverwaltungsgesellschaft mbH	IK Einkauf Objekt Eins GmbH & Co. KGDüsseldorf	Others	0.0			
IK Einkaufsmärkte Deutschland GmbH & Co. KG	IK Einkauf Objektmanagement GmbHDüsseldorf	Others	94.0			
	IK Einkauf Objekt Eins GmbH & Co. KGDüsseldorf	Others	94.0			
IK Einkaufsmärkte Deutschland Verwaltungsgesellschaft mbH	IK Einkaufsmärkte Deutschland GmbH & Co. KGDüsseldorf	Others	0.0			
IK FE Fonds Management GmbH	IDEENKAPITAL Metropolen Europa GmbH & Co. KGDüsseldorf	Others	0.0			
	K & P Pflegezentrum Uelzen IMMAC Renditefonds GmbH & Co. KGDüsseldorf	Others	0.0			
	IK Einkaufsmärkte Deutschland GmbH & Co. KGDüsseldorf	Others	0.0			
	IK Objekt Bensheim Immobilienfonds GmbH & Co. KGDüsseldorf	Others	0.1			
IK Komp GmbH	IK Premium Fonds GmbH & Co. KGDüsseldorf	Holding of industrial companies - Item not to be deducted	0.0			
	PRORENDITA FÜNF Verwaltungsgesellschaft mbH i. L.Düsseldorf	Others	100.0			
	IDEENKAPITAL Metropolen Europa Verwaltungsgesellschaft mbHDüsseldorf	Others	100.0			
	IK Pflegezentrum Uelzen Verwaltungs-GmbHDüsseldorf	Others	100.0			
	IK Einkauf Objektverwaltungsgesellschaft mbHDüsseldorf	Others	100.0			

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IK Objekt Bensheim GmbH IK Pflegezentrum Uelzen Verwaltungs-GmbH IK Premium Fonds GmbH & Co. KG	IK Objekt Bensheim GmbHDüsseldorf	Others	100.0			
	IK Einkaufsmärkte Deutschland Verwaltungsgesellschaft mbHDüsseldorf	Others	100.0			
	IK Objekt Bensheim Immobilienfonds GmbH & Co. KGDüsseldorf	Others	0.0			
	K & P Pflegezentrum Uelzen IMMAC Renditefonds GmbH & Co. KGDüsseldorf	Others	0.0			
	IDEENKAPITAL Metropolen Europa GmbH & Co. KGDüsseldorf	Others	72.3			
	IKFE Properties I AGZürich	Others	70.7			
	K & P Pflegezentrum Uelzen IMMAC Renditefonds GmbH & Co. KGDüsseldorf	Others	85.6			
	IK Einkaufsmärkte Deutschland GmbH & Co. KGDüsseldorf	Others	52.1			
	IK Objekt Bensheim Immobilienfonds GmbH & Co. KGDüsseldorf	Others	16.2			
	IDEENKAPITAL Metropolen Europa GmbH & Co. KGDüsseldorf	Others	0.0			
IK Property Treuhand GmbH ITERGO Informationstechnologie GmbH JRP Insurance Management Limited	IK Einkaufsmärkte Deutschland GmbH & Co. KGDüsseldorf	Others	0.0			
	ITERGO Service GmbHDüsseldorf	Others	100.0			
	JRP Underwriting Ltd.London	Others	100.0			
	JRP (London) LimitedLondon	Others	100.0			
	ATU Landbau GmbH & Co. KGMünchen	Others	0.0			
	Haley Silva LPWilmington, Delaware	Others	100.0			
	UAB VL Investment VilniusVilnius	Holding	100.0			
	UAB SietuveVilnius	Holding of industrial companies - Item not to be deducted	100.0			
	MEAG European Infrastructure One SCSp SICAV-RAIFMunsbach	Others	1.0			
	WFB Stockholm Management ABStockholm	Others	50.0			
MEAG HMR 1 MEAG Institutional Fund GP S.à r.l. MEAG MUNICH ERGO AssetManagement GmbH	Gaucheret S.A.Ixelles	Others	100.0			
	Nürnberger Beteiligungs-AGNürnberg	Holding of insurances	2.0			
	MEAG INSTITUTIONAL FUND S.C.S. SICAV-RAIF - Infra Debt IILuxemburg	Others	0.0			
	MEAG MUNICH ERGO Kapitalanlagegesellschaft mbHMünchen	Credit institutions - Item not to be deducted	100.0			
	Gaucheret S.A.Ixelles	Others	0.0			
	LCM Logistic Center Management GmbHHamburg	Others	50.0			
	MEAG Institutional Fund GP S.à r.l.Munsbach	Others	100.0			
	MEAG SFEF GP S.à r.l.Munsbach	Others	100.0			
	MEAG European Infrastructure One GP S.à r.l.Munsbach	Others	100.0			
	MEAG IDF III GP S.à r.l.Munsbach	Others	100.0			
MEAG MUNICH ERGO Kapitalanlagegesellschaft mbH	MEAG INSTITUTIONAL FUND S.C.S. SICAV-RAIF - Infra Debt IILuxemburg	Others	0.0			
	MEAG EuropeOfficeSelect EOS GP S.à r.l.Munsbach	Others	50.0			
	MEAG Sustainable Forestry Equity Fund SCSp SICAV-RAIFMunsbach	Others	99.0			
	MEAG European Infrastructure One SCSp SICAV-RAIFMunsbach	Others	99.0			
	MEAG EuropeOfficeSelect EOS SCSp SICAV-RAIFMunsbach	Others	0.0			
	Poincaré N.V.Brüssel	Others	100.0			
	Strawinskyhuis B.V.Amsterdam	Others	100.0			
	CITY OFFICE S.A.Brüssel	Others	100.0			
	Avenida Miguel Bombarda 4, S.A.Lissabon	Others	100.0			
	MEAG Prof III Beteiligungsgesellschaft mbHMünchen	Others	100.0			
MEAG Property Fund I MEAG Property Fund III MEAG SFEF GP S.à r.l. MedNet Holding GmbH	Houten Property B.V.Amsterdam	Others	100.0			
	MEAG Sustainable Forestry Equity Fund SCSp SICAV-RAIFMunsbach	Others	1.0			
	MR HealthTech Ltd.Nicosia	Service company	100.0			
	MedNet Europa GmbHMünchen	Others	100.0			
	MedNet Jordan Co. W.L.L.Amman	Service company	100.0			
	MedNet Greece S.A.Athen	Service company	78.7			
	MedNet UAE FZ LLCDubai	Service company	100.0			
	MedNet Bahrain W.L.L.Manama	Service company	100.0			
	MedNet Saudi Arabia LLCJeddah	Service company	100.0			
	MedNet Egypt LLCKairo	Service company	100.0			
MedNet UAE FZ LLC	Munich Re Healthtech Societe AnonymeAthen	Others	50.1			
	MedNet Global Healthcare Solutions LLCAbu Dhabi	Others	100.0			
	MedNet SPCMuscat	Others	100.0			
	Schrömbgens & Stephan GmbH VersicherungsmaklerDüsseldorf	Others	100.0			
	MFI Munich Finance and Investment LimitedTa' Xbiex	Others	100.0			
	MR Beteiligungen 18. GmbH & Co. Immobilien KGGrünwald	Others	0.0			
	MR Beteiligungen 18. GmbH & Co. Real Estate KGGrünwald	Others	0.0			
	MR Beteiligungen 18. GmbH & Co. 2. Real Estate KGGrünwald	Others	0.0			
	MR Beteiligungen 18. GmbH & Co. 3. Real Estate KGGrünwald	Others	0.0			
	MR Beteiligungen 18. GmbH & Co. 4. Real Estate KGGrünwald	Others	0.0			
MR Beteiligungen 19. GmbH MR Beteiligungen 2. EUR AG & Co. KG MR Beteiligungen 2. GmbH	Invesco MEAG US Immobilien Fonds IVLuxemburg		21.5			
	MEAG Lambda EUR EM LocalGrünwald		100.0			
	Fotouno S.r.l.Brixen	Power company	100.0			
	Fotowatio Italia Galatina S.r.l.Brixen	Power company	100.0			
	Adeffa Servicios a Instalaciones Fotovoltaicas S.L.Santa Cruz de Tenerife	Power company	100.0			
	MAGAZ FOTOVOLTAICA S.L.U.Alcobendas	Power company	100.0			
	Sun Energy & Partners S.r.l.Brixen	Power company	100.0			
	MR RENT UK Investment LimitedLondon	Holding of industrial power companies - Item not to be deducted	100.0			
	Windpark MR-N GmbHBremen	Power company	100.0			
	Wind Farms Götaland Svealand ABHässelholm	Power company	100.0			

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MR Beteiligungen 3. EUR AG & Co. KG MR Beteiligungen AG	KS SPV 23 LimitedLondon	Power company	100.0			
	Countryside Renewables (Forest Heath) LimitedLondon	Power company	100.0			
	Cornwall Power (Polmaugan) LimitedLondon	Power company	100.0			
	Lynt Farm Solar LimitedLondon	Power company	100.0			
	Wind Farm Jenasen ABHässelholm	Power company	100.0			
	FW Żary Sp.z.o.o.Warschau	Power company	100.0			
	Munich Renewables GmbHMünchen	Others	100.0			
	Wind Fund I ASOslo	Power company	19.0			
	EGM Wind SASParis	Power company	40.0			
	Stor-Skälsljön Vind Holding ABHässelholm	Power company	75.0			
	MEAG Munich Re PlacementGrünwald		100.0			
	MR Beteiligungen UK AG & Co. KGGrünwald	Others	0.0			
	MR Beteiligungen USD AG & Co. KGGrünwald	Others	0.0			
	MR Beteiligungen EUR AG & Co. KGGrünwald	Others	0.0			
	MR Beteiligungen GBP AG & Co. KGGrünwald	Others	0.0			
	MR Beteiligungen 2. EUR AG & Co. KGGrünwald	Others	0.0			
	MR Beteiligungen 3. EUR AG & Co. KGGrünwald	Others	0.0			
	MR Beteiligungen 2. UK AG & Co. KGGrünwald	Others	0.0			
	MEAG Lambda EURGrünwald		100.0			
	MEAG Lambda GBPGrünwald		100.0			
	Admiral Group PlcCardiff	Holding of insurances	1.7			
	MEAG Lambda USDGrünwald		100.0			
	MR Beteiligungen 1. GmbHMünchen	Others	100.0			
	Agrifin GmbH & Co. KGMünchen	Others	100.0			
	Munich Re India Services Private LimitedMumbai	Service company	1.0			
	Munich Re Healthtech Societe AnonymeAthen	Others	49.9			
	Vier Gas Investments S.à r.l.Luxemburg	Power company	83.1			
MR Beteiligungen EUR AG & Co. KG MR Beteiligungen GBP AG & Co. KG MR Beteiligungen UK AG & Co. KG MR Beteiligungen USD AG & Co. KG MR Equity Investment GmbH	Iqony Fernwärme GmbHEssen	Power company	49.0			
	Infra Foch Topco SASPuteaux	Others	10.9			
	Marchwood Power LimitedSouthampton	Power company	50.0			
	Arcapark SASParis La Défense Cedex	Others	15.1			
	Poolbeg Investments LimitedLondon	Holding	37.5			
	Bionic GmbH & Co. KGFrankfurt am Main	Power company	39.5			
	Bionic General Partner GmbHFrankfurt am Main	Power company	39.5			
	M 31 Beteiligungsgesellschaft mbH & Co. Energie KGDüsseldorf	Power company	18.6			
	Autobahn Tank & Rast Management GmbHBonn	Holding of industrial companies - Item not to be deducted	7.7			
	Autobahn Tank & Rast Gruppe GmbH & Co. KGBonn	Holding of industrial companies - Item not to be deducted	7.7			
	T&R Real Estate GmbHBonn	Holding of industrial companies - Item not to be deducted	7.7			
	T&R MLP GmbHBonn	Others	7.7			
	UK Wind Holdings Ltd.London	Holding of industrial power companies - Item not to be deducted	100.0			
	Bagmoor Holdings LimitedLondon	Holding of industrial power companies - Item not to be deducted	100.0			
	Scout Moor Group LimitedLondon	Holding of industrial power companies - Item not to be deducted	100.0			
	Agrifin GmbH & Co. KGMünchen	Others	0.0			
	Solarfonds Göttelborn 2 GmbH & Co. KGDüsseldorf	Power company	34.4			
	MR Solar S.a.s. di welivit Solar Italia S.r.l.Bozen	Power company	100.0			
	wse Solarpark Spanien 1 GmbH & Co. KGDüsseldorf	Power company	10.0			
Münchener Rückversicherungs-Gesellschaft AG	40 Courcelles SASParis	Others	100.0			
	Forst Ebnath GmbHHEbnath	Others	100.0			
	MR Infrastructure Investment GmbHMünchen	Others	100.0			
	Sustainable Infrastructure GmbHMünchen	Others	100.0			
	MedNet Holding GmbHMünchen	Holding	100.0			
	Silvanus Vermögensverwaltungsgesellschaft mbHMünchen	Others	100.0			
	MR Equity Investment GmbHMünchen	Others	100.0			
	MR Beteiligungen UK AG & Co. KGGrünwald	Others	100.0			
	MR Beteiligungen 19. GmbHMünchen	Others	100.0			
	Munich Re do Brasil Resseguradora SASão Paulo	Reinsurance	100.0			
	MunichFinancialGroup GmbHMünchen	Holding	100.0			
	MR Debt Finance GmbHGrünwald	Holding	100.0			
	Munich Re UK Services LimitedLondon	Service company	100.0			
	Bell & Clements (London) Ltd.London	Holding	100.0			
	WFB Stockholm Management ABStockholm	Others	50.0			
	Munich Re Automation Solutions LimitedDublin	Others	100.0			
	MR Beteiligungen USD AG & Co. KGGrünwald	Others	100.0			
	MR Beteiligungen EUR AG & Co. KGGrünwald	Others	100.0			
	MR Beteiligungen GBP AG & Co. KGGrünwald	Others	100.0			
	Munich Re of Malta Holding LimitedTa' Xbiex	Holding of insurances	100.0			
	MR Beteiligungen 18. GmbH & Co. Immobilien KGGrünwald	Others	100.0			
	MR Beteiligungen 2. EUR AG & Co. KGGrünwald	Others	100.0			
	MR Beteiligungen 3. EUR AG & Co. KGGrünwald	Others	100.0			
	MR ERGO Beteiligungen GmbHGrünwald	Financial enterprises - Item to be deducted	100.0			

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Parent Company	Subsidiary Company	Company Profile	% Shares Owned	Federal ID Number	NAIC Company Code	State of Domicile
	Great Lakes Insurance SEMünchen	Insurance	100.0			
	Munich Re Digital Partners LimitedLondon	Others	100.0			
	Prosper Pass-Thru Trust I Series 2024-06Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2024-07Wilmington, Delaware	Others	95.0			
	Munich Re New Ventures Inc.Toronto, Ontario	Holding	100.0			
	MR Beteiligungen 2. GmbHMünchen	Others	100.0			
	Munich Re PCC LimitedTa' Xbiex	Insurance	100.0			
	MR Beteiligungen 18. GmbH & Co. Real Estate KGGrünwald	Others	100.0			
	Prosper Pass-Thru Trust I Series 2019-03Wilmington, Delaware	Others	95.0			
	New Reinsurance Company Ltd.Zürich	Reinsurance	100.0			
	Prosper Pass-Thru Trust I Series 2019-04Wilmington, Delaware	Others	95.0			
	CLUB Certificate Issuer Trust I Series 2019-40Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2019-05Wilmington, Delaware	Others	95.0			
	CLUB Certificate Issuer Trust I Series 2019-47Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2019-06Wilmington, Delaware	Others	95.0			
	MR Beteiligungen 18. GmbH & Co. 2. Real Estate KGGrünwald	Others	100.0			
	MR Beteiligungen 18. GmbH & Co. 3. Real Estate KGGrünwald	Others	100.0			
	MR Beteiligungen 18. GmbH & Co. 4. Real Estate KGGrünwald	Others	100.0			
	Prosper Pass-Thru Trust I Series 2020-01Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2020-02Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2021-01Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2021-02Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2021-03Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2021-04Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2021-05Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2022-01Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2022-02Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2022-03Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2022-04Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2022-05Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2022-06Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2022-07Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2022-08Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2022-09Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2023-01Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2023-02Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2023-03Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2023-04Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2023-05Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2023-06Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2023-07Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2023-08Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2024-01Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2024-02Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2024-03Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2024-04Wilmington, Delaware	Others	95.0			
	Prosper Pass-Thru Trust I Series 2024-05Wilmington, Delaware	Others	95.0			
	Munich Re Specialty Group Ltd.London	Holding of insurances	100.0			
	Munich Holdings of Australasia Pty LtdSydney	Holding of insurances	100.0			
	Munich Holdings Ltd.Toronto, Ontario	Holding of insurances	100.0			
	Munich Reinsurance Company of Africa Ltd.Johannesburg	Reinsurance	100.0			
	ERGO Group AGDüsseldorf	Holding of insurances	100.0			
	MEAG Cash Management GmbHMünchen	Others	60.0			
	MEAG MUNICH ERGO AssetManagement GmbHMünchen	Financial services institutions - Item to be deducted	100.0			
	MR Financial Group GmbHMünchen	Holding	100.0			
	Larus Vermögensverwaltungsgesellschaft mbHMünchen	Holding	100.0			
	MR Beteiligungen 15. GmbHMünchen	Others	100.0			
	1880fwd GmbHMünchen	Others	100.0			
	MR Beteiligungen 18. GmbHGrünwald	Others	100.0			
	DYRISK GmbHMünchen	Others	100.0			
	MR Beteiligungen AGGrünwald	Others	100.0			
	MR Beteiligungen 24. GmbHMünchen	Others	100.0			
	MR Beteiligungen 25. GmbHMünchen	Others	100.0			
	Münchener de Argentina Servicios Técnicos S.R.L.Buenos Aires	Service company	90.0			
	Munich Re Investment Partners GmbHMünchen	Others	100.0			
	Reaseguradora de las Américas S.A.La Habana	Service company	100.0			
	MR Beteiligungen 17. GmbHMünchen	Others	100.0			
	Schloss Hohenkammer GmbHHohenkammer	Others	100.0			
	Munich Re India Services Private LimitedMumbai	Service company	99.0			
	Munich Re Capital Markets GmbHMünchen	Others	100.0			

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Parent Company	Subsidiary Company	Company Profile	% Shares Owned	Federal ID Number	NAIC Company Code	State of Domicile
Munich Holdings Ltd.	MR Solar GmbH & Co. KG	DüsseldorfPower company	99.8			
	P.A.N. Verwaltungs GmbH	GrünwaldOthers	100.0			
	Comino Beteiligungen GmbH	GrünwaldHolding	100.0			
	Munich Re Serviços Ltda.	São PauloService company	100.0			
	Hansekuranz Kontor GmbH	MünsterOthers	100.0			
	Sustainable Finance Risk Consulting GmbH	MünchenService company	100.0			
	MR Beteiligungen 3. GmbH	MünchenOthers	100.0			
	Munich Re Service GmbH	MünchenService company	100.0			
	Munich Re Markets GmbH	MünchenOthers	100.0			
	MR Beteiligungen 2. UK AG & Co. KG	GrünwaldOthers	100.0			
	MR Beteiligungen 20. GmbH	MünchenOthers	100.0			
	MR Beteiligungen 21. GmbH	MünchenOthers	100.0			
	MR Beteiligungen 22. GmbH	MünchenOthers	100.0			
	Squalify RQx GmbH	MünchenOthers	100.0			
	Tree Trust GmbH	MünchenOthers	100.0			
	CertAI GmbH	MünchenOthers	100.0			
	apinity GmbH	MünchenOthers	100.0			
	TALARIA ONE DESIGNATED ACTIVITY COMPANY	DublinOthers	0.0			
	Münchener de Mexico S.A.	Mexiko-StadtService company	0.2			
	VICTORIA US Property Zwei GmbH i. L.	MünchenHolding of industrial companies - Item not to be deducted	100.0			
	SNIC Insurance B.S.C. (c)	ManamaInsurance	22.5			
	Global Aerospace Underwriting Managers Ltd.	LondonOthers	51.0			
	Consorcio Internacional de Aseguradores de Crédito S.A.	MadridHolding of insurances	15.0			
	Suramericana S.A.	MedellínHolding of insurances	18.9			
	King Price Financial Services (Pty) Ltd	PretoriaHolding of insurances	13.7			
	Saxon Land B.V.	AmsterdamOthers	50.0			
	PERILS AG	ZürichOthers	10.0			
	versdiagnose GmbH	HannoverService company	49.0			
	FlexFactory GmbH i.L.	StuttgartOthers	50.0			
	Extremus Versicherungs-Aktiengesellschaft	KölnInsurance	16.0			
	Nürnberger Beteiligungs-AG	NürnbergHolding of insurances	16.3			
	Deutsches Forschungszentrum für Künstliche Intelligenz GmbH	KaiserslauternOthers	2.5			
	MEAG EURO-FONDS	München	10.0			
	MEAG EURO-Yield	München	10.0			
	MEAG EUR Global 1	München	10.0			
	MEAG Benedict	München	100.0			
	MEAG PEGASUS	München	100.0			
	MEAG GBP Global-STAR	München	10.0			
	Munich Re Investment Partners EUA Strategy FCP-RAIF	LuxemburgExternal special funds	100.0			
	MEAG EuropeOfficeSelect EOS SCSp SICAV-RAIF	MunsbachOthers	15.0			
	Temple Insurance Company	Toronto, OntarioInsurance	100.0			
	Munich Reinsurance Company of Canada	Toronto, OntarioReinsurance	100.0			
	Munich Life Management Corporation Limited	Toronto, OntarioService company	100.0			
	Munich Management Pte. Ltd.	SingapurService company	100.0			
	Munichre Service Limited	HongkongService company	100.0			
	Münchener de Mexico S.A.	Mexiko-StadtService company	99.8			
Munich Holdings of Australasia Pty Ltd	Munich Reinsurance Company of Australasia Limited	SydneyReinsurance	100.0			
	Corion Pty Ltd	SydneyService company	100.0			
Munich Re Automation Solutions Limited	Otway Silva Pty Limited	MelbourneOthers	100.0			
	Munich Re Automation Solutions Inc.	Wilmington, DelawareOthers	100.0			
	Munich Re Automation Solutions K.K.	TokioOthers	100.0			
	Munich Re Automation Solutions Pty Ltd	SydneyOthers	100.0			
	Munich Re Automation Solutions GmbH	MünchenOthers	100.0			
	Munich Re Automation Solutions Pte. Ltd.	SingapurOthers	100.0			
	Fundo Invest Exclusivo referenciado di Munich Re Brasil	São Paulo	100.0			
Munich Re do Brasil Resseguradora SA	GHGH Holdings Inc.	Vancouver, British ColumbiaHolding	100.0			
Munich Re New Ventures Inc.	Munich Re of Malta p.l.c.	Ta' XbiexReinsurance	100.0			
Munich Re of Malta Holding Limited	Munich Re Underwriting Agents (DIFC) Ltd.	DubaiService company	100.0			
Munich Re Specialty Group Ltd.	Groves, John & Westrup Limited	LiverpoolService company	100.0			
	Munich Re Syndicate Limited	LondonOthers	100.0			
	Munich Re Capital Limited	LondonInsurance	100.0			
	Munich Re Specialty Insurance (UK) Limited	ManchesterService company	100.0			
	Munich Re Syndicate Singapore Ltd.	SingapurService company	100.0			
	Roanoke International Brokers Limited	LondonService company	100.0			
	Roanoke International Brokers (MENA) Limited	DubaiService company	100.0			
	Munich Re Specialty Group N.A. Inc.	Wilmington, DelawareHolding	100.0			
	Munich Re Syndicate Labuan Limited	LabuanService company	100.0			
	MRS&G UK Services Limited	LondonService company	100.0			
	Munich Re Capital No.2 Limited	LondonOthers	100.0			
	Munich Re Risk Solutions Ireland Limited	DublinOthers	100.0			

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Parent Company	Subsidiary Company	Company Profile	% Shares Owned	Federal ID Number	NAIC Company Code	State of Domicile
Munich Re Specialty Group N.A. Inc.	NMU (Specialty) LimitedLondon	Others	100.0			
	Munich Re Specialty Group Insurance Services Inc.Boston, Massachusetts	Service company	100.0			
	Roanoke Insurance Group Inc.Schaumburg, Illinois	Service company	100.0			
	Roanoke Insurance Group Canada Inc.Toronto, Ontario	Service company	100.0			
Munich Re UK Services Limited	Munich Re Group UK Plan Trustees LimitedLondon	Others	100.0			
Munich Reinsurance Company of Africa Ltd	Finsure Investments (Private) LimitedHarare	Others	24.5			
MunichFinancialGroup GmbH	Munich Re of Malta Holding LimitedTa' Xbiex	Holding of insurances	0.0			
	Munich Re of Malta p.l.c.Ta' Xbiex	Reinsurance	0.0			
Munichre Service Limited	Smart Thinking Consulting Management (Shanghai) Co. Ltd.Shanghai	Others	100.0			
	Munichre Digital Solutions China Ltd.Beijing	Others	100.0			
New Reinsurance Company Ltd.	MEAG EURO-FONDSMünchen		90.0			
	MEAG EURO-YieldMünchen		90.0			
	MEAG EUR Global 1München		90.0			
	MEAG GBP Global-STARMünchen		90.0			
	MEAG INSTITUTIONAL FUND S.C.S. SICAV-RAIF - Infra Debt IILuxemburg	Others	0.2			
nexible Versicherung AG	AGRA Ges. für landwirt. Entwicklung u. Beteiligung GmbHBerlin	Holding	100.0			
Pegasos Holding GmbH	PRORENDITA FÜNF GmbH & Co. KGDüsseldorf	Others	0.0			
PRORENDITA FÜNF Verwaltungsgesellschaft mbH i. L.						
Rung Sup Somboon Co., Ltd.	Wattanasin Co., Ltd.Bangkok	Holding	51.0			
Sala GP LLC	Cardea Silva I LPWilmington, Delaware	Others	0.0			
	Saline Silva LPWilmington, Delaware	Others	0.0			
Scout Moor Group Limited	Scout Moor Holdings (No. 1) LimitedLondon	Holding of industrial power companies - Item not to be deducted	100.0			
Scout Moor Holdings (No. 1) Limited	Scout Moor Holdings (No. 2) LimitedLondon	Holding of industrial power companies - Item not to be deducted	100.0			
Scout Moor Holdings (No. 2) Limited	Scout Moor Wind Farm LimitedLondon	Power company	100.0			
Silvanus Vermögensverwaltungsgesellschaft mbH	Lietuva Demetra GmbHMünchen	Holding	100.0			
	Ceres Demetra GmbHMünchen	Holding	100.0			
	Pan Estates LLCWilmington, Delaware	Others	100.0			
	Pegasos Holding GmbHMünchen	Holding	100.0			
	Dansk Demetra ApSFrederiksberg C	Others	100.0			
	Ponga Silva LimitedRotorua	Others	100.0			
	Beehive Demetra LimitedChristchurch	Others	100.0			
	Calluna Silva LimitedLondon	Others	100.0			
	Junos Verwaltungs GmbHMünchen	Others	100.0			
	FIA Timber Partners II LPWilmington, Delaware	Others	39.1			
	RMS Forest Growth International LPGeorge Town, Grand Cayman	Others	43.5			
	Hancock Timberland XII LPWilmington, Delaware	Holding of industrial companies - Item not to be deducted	15.2			
	Green Acre Investments DE LPWilmington, Delaware	Others	31.9			
	Craigmore Permanent Crop LPChristchurch	Others	27.5			
Solarpark Fusion 3 GmbH	m'editerran Power S.a.s. di welivit Solar Italia S.r.l.Bozen	Power company	100.0			
	SAINT LEON ENERGIE S.A.R.L.Saargemünd	Power company	100.0			
Sopockie Towarzystwo Ubezpieczon Ergo Hestia Spolka Akcyjna	Sopockie Towarzystwo Doradcze Sp.z.o.o.Sopot	Others	100.0			
	Hestia Loss Control Sp.z.o.o.Sopot	Others	100.0			
	Centrum Pomocy Osobom Poszkodowanym Sp.z.o.o.Danzig	Others	100.0			
	DAS Holding N.V.Amsterdam	Holding of insurances	1.0			
Stichting Beheer Aandelen DAS Holding	TS Louisiana I LPWilmington, Delaware	Others	100.0			
	TS Texas I LPWilmington, Delaware	Others	100.0			
Toledo Silva I LP	TS Louisiana II LPWilmington, Delaware	Others	100.0			
TS Louisiana I LP	TS Texas II LPWilmington, Delaware	Others	100.0			
TS Texas I LP	UAB Terra CultaVilnius	Others	100.0			
UAB Agra Corporation	UAB Agra OptimaVilnius	Others	100.0			
	UAB Agra AurataVilnius	Others	100.0			
	UAB AgroraVilnius	Others	100.0			
	UAB AgrovestaVilnius	Others	100.0			
UAB Agrovalda	UAB G.Q.F.Vilnius	Others	100.0			
	UAB AgrofondasVilnius	Others	100.0			
	UAB AgrolaukaVilnius	Others	100.0			
	UAB AgrovaldaVilnius	Others	100.0			
UAB Sietuve	UAB Vasaros BrizasVilnius	Others	100.0			
	UAB UkelsVilnius	Others	100.0			
	UAB VL Investment Vilnius 1Vilnius	Others	100.0			
	UAB VL Investment Vilnius 2Vilnius	Others	100.0			
UAB Vasaros Brizas	UAB VL Investment Vilnius 3Vilnius	Others	100.0			
	UAB VL Investment Vilnius 4Vilnius	Others	100.0			
	UAB VL Investment Vilnius 5Vilnius	Others	100.0			
	UAB VL Investment Vilnius 6Vilnius	Others	100.0			
	UAB VL Investment Vilnius 7Vilnius	Others	100.0			
	UAB VL Investment Vilnius 8Vilnius	Others	100.0			
	UAB VL Investment Vilnius 9Vilnius	Others	100.0			
	UAB VL Investment Vilnius 10Vilnius	Others	100.0			
	Tir Mostyn and Foel Goch LimitedLondon	Power company	100.0			
	ERGO Private Capital Zweite GmbH & Co. KGDüsseldorf	Others	23.5			
UK Wind Holdings Ltd.						
Victoria Lebensversicherung Aktiengesellschaft						

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Parent Company	Subsidiary Company	Company Profile	% Shares Owned	Federal ID Number	NAIC Company Code	State of Domicile
Victoria Vierter Bauabschnitt Management GmbH Vier Gas Investments S.à r.l. Viwis GmbH VV-Consulting Ges. f. Riskoa., Vorsorgeb., Vers.Verm. GmbH Wattanasin Co., Ltd. welivit GmbH	ERGO Grundstücksverwaltung GbRDüsseldorf	Others	40.0			
	ERGO Private Capital Victoria Leben GmbHDüsseldorf	Others	100.0			
	DWS Concept SICAV (Subfonds Instit. FI, Inh.-Ant. I8D oN)Luxemburg	Others	100.0			
	Victoria Leben Erste Real Estate GmbH & Co. KG Düsseldorf	Others	100.0			
	Protektor Lebensversicherungs-AGBerlin	Others	4.3			
	iii-Fonds VICTORIA LebensversicherungMünchen		100.0			
	MEAG Pension InvestMünchen		14.6			
	MEAG ATLASMünchen		100.0			
	MEAG Multi LifeMünchen		23.9			
	MEAG Pension RentMünchen		3.0			
	MEAG Pension SafeMünchen		1.5			
	Victoria Vierter Bauabschnitt GmbH & Co. KG Düsseldorf	Others	0.0			
	Vier Gas Holdings S.à r.l.Luxemburg	Power company	18.8			
	ANOVA GmbHRostock	Others	100.0			
	Volksbanken-Versicherungsdienst-Gesellschaft mbH i. L.Wien	Others	25.2			
welivit New Energy GmbH	ERGO Insurance (Thailand) Public Co. Ltd.Bangkok	Insurance	11.9			
	MR Solar GmbH & Co. KG Düsseldorf	Power company	0.2			
	welivit New Energy GmbHDüsseldorf	Power company	100.0			
	welivit Solar España GmbHDüsseldorf	Power company	100.0			
	welivit Solar Italia s.r.l.Bozen	Power company	100.0			
	Solarpark 1000 Jahre Fürth GmbH & Co. KG Düsseldorf	Power company	0.9			
	welivit Solarfonds GmbH & Co. KG Düsseldorf	Power company	0.0			
	MR Solar GmbH & Co. KG Düsseldorf	Power company	0.0			
	Solarfonds Göttelborn 2 GmbH & Co. KG Düsseldorf	Power company	0.0			
	WNE Solarfonds Süddeutschland 2 GmbH & Co. KG Düsseldorf	Power company	0.0			
	KQV Solarpark Franken 1 GmbH & Co. KG Düsseldorf	Power company	0.0			
	wse Solarpark Spanien 1 GmbH & Co. KG Düsseldorf	Power company	0.5			
	Solarpark 1000 Jahre Fürth GmbH & Co. KG Düsseldorf	Power company	0.0			
	m:solarPOWER GmbH & Co. KG Düsseldorf	Power company	0.0			
	welivit Solar España GmbH welivit Solar Italia s.r.l.	welivit TOP SOLAR GmbH & Co. KG Düsseldorf	Power company	0.0		
wse Solarpark Spanien 1 GmbH & Co. KG Düsseldorf		Power company	0.0			
welivit Solarfonds S.a.s. di welivit Solar Italia S.r.l.Bozen		Power company	0.0			
MR Solar S.a.s. di welivit Solar Italia S.r.l.Bozen		Power company	0.0			
m:editerran Power S.a.s. di welivit Solar Italia S.r.l.Bozen		Power company	0.0			
welivit Solarfonds S.a.s. di welivit Solar Italia S.r.l.Bozen		Power company	100.0			
Zumcasba 1001 S.L.Valencia		Power company	100.0			
Zucarrobiso 2002 S.L.Valencia		Power company	100.0			
Zucampobi 3003 S.L.Valencia		Power company	100.0			
Zuncabu 4004 S.L.Valencia		Power company	100.0			
Zumbicobi 5005 S.L.Valencia		Power company	100.0			
Zacuba 6006 S.L.Valencia		Power company	100.0			
Zucobaco 7007 S.L.Valencia		Power company	100.0			
Zapacubi 8008 S.L.Valencia		Power company	100.0			
Zuncolubo 9009 S.L.Valencia		Power company	100.0			
welivit Solarfonds GmbH & Co. KG wse Solarpark Spanien 1 GmbH & Co. KG	Zarzucolumbu 100010 S.L.Valencia	Power company	100.0			
	Zacobu 110011 S.L.Valencia	Power company	100.0			
	Zafacesbe 120012 S.L.Valencia	Power company	100.0			
	Zucaelo 130013 S.L.Valencia	Power company	100.0			
	Zicobucar 140014 S.L.Valencia	Power company	100.0			
	Zacubacon 150015 S.L.Valencia	Power company	100.0			
	Badozoc 1001 S.L.Valencia	Power company	100.0			
	Guanzu 2002 S.L.Valencia	Power company	100.0			
	Zulazor 3003 S.L.Valencia	Power company	100.0			
	Zetaza 4004 S.L.Valencia	Power company	100.0			
	Callopio 5005 S.L.Valencia	Power company	100.0			
	Bobasbe 6006 S.L.Valencia	Power company	100.0			
	Baqueda 7007 S.L.Valencia	Power company	100.0			
	Botedazo 8008 S.L.Valencia	Power company	100.0			
	Camcichu 9009 S.L.Valencia	Power company	100.0			
	Cotatrillo 100010 S.L.Valencia	Power company	100.0			
	Orrazipo 110011 S.L.Valencia	Power company	100.0			
	Nerruze 120012 S.L.Valencia	Power company	100.0			
	Arridabra 130013 S.L.Valencia	Power company	100.0			
	Gamaponti 140014 S.L.Valencia	Power company	100.0			
	Aleama 150015 S.L.Valencia	Power company	100.0			
	Etolete 160016 S.L.Valencia	Power company	100.0			
	Naretoblera 170017 S.L.Valencia	Power company	100.0			
	Tillobesta 180018 S.L.Valencia	Power company	100.0			
	Caracuel Solar Catorce S.L.Valencia	Power company	100.0			
	Caracuel Solar Cinco S.L.Valencia	Power company	100.0			

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

Parent Company	Subsidiary Company	Company Profile	% Shares Owned	Federal ID Number	NAIC Company Code	State of Domicile
	Caracuel Solar Cuatro S.L.Valencia	Power company	100.0			
	Caracuel Solar Dieciocho S.L.Valencia	Power company	100.0			
	Caracuel Solar Dieciseis S.L.Valencia	Power company	100.0			
	Caracuel Solar Diecisiete S.L.Valencia	Power company	100.0			
	Caracuel Solar Diez S.L.Valencia	Power company	100.0			
	Caracuel Solar Doce S.L.Valencia	Power company	100.0			
	Caracuel Solar Dos S.L.Valencia	Power company	100.0			
	Caracuel Solar Nueve S.L.Valencia	Power company	100.0			
	Caracuel Solar Ocho S.L.Valencia	Power company	100.0			
	Caracuel Solar Once S.L.Valencia	Power company	100.0			
	Caracuel Solar Quince S.L.Valencia	Power company	100.0			
	Caracuel Solar Seis S.L.Valencia	Power company	100.0			
	Caracuel Solar Siete S.L.Valencia	Power company	100.0			
	Caracuel Solar Trece S.L.Valencia	Power company	100.0			
	Caracuel Solar Tres S.L.Valencia	Power company	100.0			
	Caracuel Solar Uno S.L.Valencia	Power company	100.0			

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE American Modern Home Insurance Co.

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

		Current Year			Prior Year
		1	2	3	4
		Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
2504.	Unapplied Salvage and Subrogation	0	0	0	4,666
2505.	Brokerage Receivable	967,149	967,149	0	0
2597.	Summary of remaining write-ins for Line 25 from overflow page	967,149	967,149	0	4,666

Additional Write-ins for Liabilities Line 25

		1	2
		Current Year	Prior Year
2504.	Misc. Liability	0	48,635
2597.	Summary of remaining write-ins for Line 25 from overflow page	0	48,635