



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
For the Year Ended December 31, 2024
OF THE CONDITION AND AFFAIRS OF THE
LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

OFFICERS

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

OTHER OFFICERS

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

DIRECTORS OR TRUSTEES

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

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

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

GREGORY A. BRUNN PRESIDENT AND SECRETARY -CHIEF EXECUTIVE OFFICER	MICHAEL A. SHUTT VICE PRESIDENT AND TREASURER -CHIEF FINANCIAL OFFICER	a. Is this an original filing? b. If no: 1. State the amendment number 2. Date filed 3. Number of pages attached	Yes [X] No [] _____ _____ _____
Subscribed and sworn to before me this 26th day of February, 2025			
Stacey Ludington, Notary Public March 12, 2029			



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00207		BUSINESS IN THE STATE OF Illinois			DURING THE YEAR 2024						NAIC Company Code 26123		
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied Lines												
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril												
4.	Homeowners Multiple Peril												
5.1	Commercial Multiple Peril (Non-Liability Portion)												
5.2	Commercial Multiple Peril (Liability Portion)												
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.1	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) ind (b)												
13.2.	Comprehensive (hospital and medical) group (b)												
14.	Credit A & H (group and individual)												
15.1	Vision Only (b)												
15.2	Dental Only (b)												
15.3	Disability Income (b)												
15.4	Medicare Supplement (b)												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b)												
15.7	Long-Term Care (b)												
15.8	Federal Employees Health Benefits Plan (b)												
15.9	Other Health (b)												
16.	Workers' Compensation												
17.1	Other Liability-Occurrence												
17.2	Other Liability-Claims-Made												
17.3	Excess Workers' Compensation												
18.1.	Products liability-Occurrence												
18.2.	Products liability-Claims-Made												
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2	Other Private Passenger Auto Liability												
19.3	Commercial Auto No-Fault (Personal Injury Protection)												
19.4	Other Commercial Auto Liability												
21.1	Private Passenger Auto Physical Damage												
21.2	Commercial Auto Physical Damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and Machinery												
28.	Credit												
29.	International	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
30.	Warranty												
31.	Reins nonproportional assumed property	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
32.	Reins nonproportional assumed liability	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
33.	Reins nonproportional assumed financial lines	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35.	TOTAL (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

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

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

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00207		BUSINESS IN THE STATE OF Indiana				DURING THE YEAR 2024				NAIC Company Code 26123			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	10,763	(38,887)		57,749				0	(17)	.66	1,805	.170
2.1	Allied Lines	12,069	(39,381)		63,849							2,028	.190
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril	11,700,544	11,063,525		5,639,912	6,851,571	7,396,098	1,917,342	40,998	36,655	186,640	1,992,611	184,613
4.	Homeowners Multiple Peril	5,239,858	5,258,663		2,618,435	3,423,323	3,705,166	946,804	823	43,930	34,225	810,467	82,675
5.1	Commercial Multiple Peril (Non-Liability Portion)	2,455,131	2,510,956		1,103,713	1,296,948	1,408,668	821,835	3,625	(2,398)	23,116	504,187	38,737
5.2	Commercial Multiple Peril (Liability Portion)	1,838,092	1,883,369		758,086	310,000	467,478	881,406	206,193	358,548	208,040	377,319	29,002
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.1	Inland Marine	308,539	304,213		167,176	25,836	25,836					58,516	4,868
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) ind (b)												
13.2.	Comprehensive (hospital and medical) group (b)												
14.	Credit A & H (group and individual)												
15.1	Vision Only (b)												
15.2	Dental Only (b)												
15.3	Disability Income (b)												
15.4	Medicare Supplement (b)												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b)												
15.7	Long-Term Care (b)												
15.8	Federal Employees Health Benefits Plan (b)												
15.9	Other Health (b)												
16.	Workers' Compensation												
17.1	Other Liability-Occurrence	506,702	348,911		320,437	52,363	52,363				28,734	83,997	7,995
17.2	Other Liability-Claims-Made	73,746	71,425		32,275	0						12,247	1,164
17.3	Excess Workers' Compensation												
18.1.	Products liability-Occurrence	9,525	12,974		168	17,000	17,000					1,605	150
18.2.	Products liability-Claims-Made												
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2	Other Private Passenger Auto Liability	1,097,562	1,147,582		345,854	543,538	518,197	449,492	10,152	218,221	73,338	181,431	17,318
19.3	Commercial Auto No-Fault (Personal Injury Protection)	0				0							
19.4	Other Commercial Auto Liability	1,640,586	1,637,387		744,886	358,420	337,982	444,611	15,454	84,506	25,977	276,282	25,885
21.1	Private Passenger Auto Physical Damage	1,215,071	1,229,359		391,285	669,990	623,855	183,517		3,870	1,440	200,979	19,172
21.2	Commercial Auto Physical Damage	686,110	668,275		316,056	537,385	530,612	176,874		(2,762)	813	121,418	10,826
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft	3,081	3,268		2,409							519	49
27.	Boiler and Machinery	339,352	322,410		169,390	974	974					57,174	5,354
28.	Credit												
29.	International	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35.	TOTAL (a)	27,136,731	26,384,049	0	12,731,680	14,087,348	15,084,229	5,821,881	277,245	740,553	582,389	4,682,585	428,168
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 345,064

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00207		BUSINESS IN THE STATE OF Ohio				DURING THE YEAR 2024				NAIC Company Code 26123			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	85,775	(304,380)		458,456				0	(31)	316	14,369	1,404
2.1	Allied Lines	57,011	(276,272)		375,907	4,900	4,900		752			9,554	933
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril	20,512,900	19,399,619		9,722,117	9,725,687	10,094,064	2,864,285	80,090	67,213	327,209	3,495,982	335,774
4.	Homeowners Multiple Peril	16,951,897	16,000,263		8,598,875	6,276,874	6,127,437	2,266,566	24,816	80,552	110,725	2,737,413	277,484
5.1	Commercial Multiple Peril (Non-Liability Portion)	11,286,482	11,627,769		4,449,880	4,489,594	4,238,031	2,208,820	9,169	(4,397)	110,522	2,310,442	184,747
5.2	Commercial Multiple Peril (Liability Portion)	9,240,637	9,502,859		3,541,108	1,792,004	1,459,657	4,711,136	603,212	657,456	994,697	1,886,950	151,259
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.1	Inland Marine	2,246,640	2,263,581		1,096,919	355,420	261,002	10,000				414,602	36,775
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) ind (b)												
13.2.	Comprehensive (hospital and medical) group (b)												
14.	Credit A & H (group and individual)												
15.1	Vision Only (b)												
15.2	Dental Only (b)												
15.3	Disability Income (b)												
15.4	Medicare Supplement (b)												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b)												
15.7	Long-Term Care (b)												
15.8	Federal Employees Health Benefits Plan (b)												
15.9	Other Health (b)												
16.	Workers' Compensation												
17.1	Other Liability-Occurrence	945,349	350,181		962,624			203,523	3,189	4,436	53,609	157,575	15,474
17.2	Other Liability-Claims-Made	325,049	325,368		162,379	28,273	68,273	40,000				54,611	5,321
17.3	Excess Workers' Compensation												
18.1.	Products liability-Occurrence	10,904	27,345		2,252	30,198	15,198	0				1,837	178
18.2.	Products liability-Claims-Made												
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2	Other Private Passenger Auto Liability	4,272,351	4,397,866		1,162,323	3,091,175	3,539,949	2,222,731	63,364	400,144	285,474	702,811	69,934
19.3	Commercial Auto No-Fault (Personal Injury Protection)		0										
19.4	Other Commercial Auto Liability	9,225,904	9,152,609		4,401,755	3,001,541	2,215,905	5,377,774	164,326	154,955	146,085	1,539,217	151,018
21.1	Private Passenger Auto Physical Damage	5,275,415	5,290,230		1,449,442	2,476,593	2,414,233	773,364		5,805	6,251	868,786	86,353
21.2	Commercial Auto Physical Damage	3,696,340	3,551,195		1,800,807	3,509,262	3,454,979	661,102	2,273	(5,065)	4,380	617,281	60,505
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft	76,809	81,716		38,568	0						12,560	1,257
27.	Boiler and Machinery	1,397,135	1,313,862		678,905	141,582	131,582	5,002				235,395	22,870
28.	Credit												
29.	International	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35.	TOTAL (a)	85,606,598	82,703,811	0	38,902,317	34,923,103	34,025,210	21,344,303	951,191	1,361,068	2,039,268	15,059,385	1,401,286
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,056,287

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code		00207		BUSINESS IN THE STATE OF Tennessee			DURING THE YEAR 2024				NAIC Company Code 26123		
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied Lines												
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril												
4.	Homeowners Multiple Peril												
5.1	Commercial Multiple Peril (Non-Liability Portion)												
5.2	Commercial Multiple Peril (Liability Portion)												
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.1	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) ind (b).....												
13.2.	Comprehensive (hospital and medical) group (b).....												
14.	Credit A & H (group and individual)												
15.1	Vision Only (b).....												
15.2	Dental Only (b).....												
15.3	Disability Income (b).....												
15.4	Medicare Supplement (b).....												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b)												
15.7	Long-Term Care (b).....												
15.8	Federal Employees Health Benefits Plan (b).....												
15.9	Other Health (b).....												
16.	Workers' Compensation												
17.1	Other Liability-Occurrence.....												
17.2	Other Liability-Claims-Made.....												
17.3	Excess Workers' Compensation.....												
18.1.	Products liability-Occurrence												
18.2.	Products liability-Claims-Made												
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2	Other Private Passenger Auto Liability												
19.3	Commercial Auto No-Fault (Personal Injury Protection)												
19.4	Other Commercial Auto Liability												
21.1	Private Passenger Auto Physical Damage												
21.2	Commercial Auto Physical Damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and Machinery												
28.	Credit												
29.	International	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35.	TOTAL (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

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

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

.....



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00207		BUSINESS IN THE STATE OF Consolidated			DURING THE YEAR 2024						NAIC Company Code 26123		
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	96,538	(343,267)	0	516,205	0	0	0	0	(48)	382	16,174	1,574
2.1	Allied Lines	69,080	(315,653)	0	439,756	4,900	4,900	0	752	0	0	11,582	1,123
2.2	Multiple Peril Crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3	Federal Flood	0	0	0	0	0	0	0	0	0	0	0	0
2.4	Private Crop	0	0	0	0	0	0	0	0	0	0	0	0
2.5	Private Flood	0	0	0	0	0	0	0	0	0	0	0	0
3.	Farmowners Multiple Peril	32,213,444	30,463,144	0	15,362,029	16,577,258	17,490,162	4,781,627	121,088	103,868	513,849	5,488,593	520,387
4.	Homeowners Multiple Peril	22,191,755	21,258,926	0	11,217,310	9,700,197	9,832,603	3,213,370	25,639	124,482	144,950	3,547,880	360,159
5.1	Commercial Multiple Peril (Non-Liability Portion)	13,741,613	14,138,725	0	5,553,593	5,786,542	5,646,699	3,030,655	12,794	(6,795)	133,638	2,814,629	223,484
5.2	Commercial Multiple Peril (Liability Portion)	11,078,729	11,386,228	0	4,299,194	2,102,004	1,927,135	5,592,542	809,405	1,016,004	1,202,737	2,264,269	180,261
6.	Mortgage Guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8.	Ocean Marine	0	0	0	0	0	0	0	0	0	0	0	0
9.1	Inland Marine	2,555,179	2,567,794	0	1,264,095	381,256	286,838	10,000	0	0	0	473,118	41,643
9.2	Pet Insurance Plans	0	0	0	0	0	0	0	0	0	0	0	0
10.	Financial Guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11.1	Medical Professional Liability-Occurrence	0	0	0	0	0	0	0	0	0	0	0	0
11.2	Medical Professional Liability-Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
12.	Earthquake	0	0	0	0	0	0	0	0	0	0	0	0
13.1.	Comprehensive (hospital and medical) - ind (b)	0	0	0	0	0	0	0	0	0	0	0	0
13.2.	Comprehensive (hospital and medical) - group (b)	0	0	0	0	0	0	0	0	0	0	0	0
14.	Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1	Vision only (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.2	Dental Only (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.3	Disability Income (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.4	Medicare Supplement (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.5	Medicaid Title XIX (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.6	Medicare Title XVIII (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.7	Long-Term Care (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.8	Federal Employees Health Benefits Plan (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.9	Other Health (b)	0	0	0	0	0	0	0	0	0	0	0	0
16.	Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
17.1	Other Liability-Occurrence	1,452,051	699,092	0	1,283,061	52,363	52,363	203,523	3,189	4,436	82,343	241,572	23,469
17.2	Other Liability-Claims-Made	398,795	396,793	0	194,654	28,273	68,273	40,000	0	0	0	66,858	6,485
17.3	Excess Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
18.1.	Products Liability-Occurrence	20,429	40,319	0	2,420	47,198	32,198	0	0	0	0	3,442	328
18.2.	Products Liability-Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other Private Passenger Auto Liability	5,369,913	5,545,448	0	1,508,177	3,634,713	4,058,146	2,672,223	73,516	618,365	358,812	884,242	87,252
19.3	Commercial Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4	Other Commercial Auto Liability	10,866,490	10,789,996	0	5,146,641	3,359,961	2,553,887	5,822,385	179,780	239,461	172,062	1,815,499	176,903
21.1	Private Passenger Auto Physical Damage	6,490,486	6,519,589	0	1,840,727	3,146,583	3,038,088	956,881	0	9,675	7,691	1,069,765	105,525
21.2	Commercial Auto Physical Damage	4,382,450	4,219,470	0	2,116,863	4,046,647	3,985,591	837,976	2,273	(7,827)	5,193	738,699	71,331
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24.	Surety	0	0	0	0	0	0	0	0	0	0	0	0
26.	Burglary and Theft	79,890	84,984	0	40,977	0	0	0	0	0	0	13,079	1,306
27.	Boiler and Machinery	1,736,487	1,636,272	0	848,295	142,556	132,556	5,002	0	0	0	292,569	28,224
28.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
29.	International	0	0	0	0	0	0	0	0	0	0	0	0
30.	Warranty	0	0	0	0	0	0	0	0	0	0	0	0
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-Ins for Other Lines of Business	0	0	0	0	0	0	0	0	0	0	0	0
35.	TOTAL (a)	112,743,329	109,087,860	0	51,633,997	49,010,451	49,109,439	27,166,184	1,228,436	2,101,621	2,621,657	19,741,970	1,829,454
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,401,351

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 1

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

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 3

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsur- ance Premiums Ceded	Reinsurance Recoverable On									16 Amount in Dispute Included in Column 15	Reinsurance Payable		19 Net Amount Recover- able From Reinsurers Cols. 15 - [17 + 18]	20 Funds Held By Company Under Reinsurance Treaties
						7	8	9	10	11	12	13	14	15		17	18		
						Paid Losses	Paid LAE	Known Case Loss Reserves	Known Case LAE Reserves	IBNR Loss Reserves	IBNR LAE Reserves	Unearned Premiums	Contingent Commis- sions	Cols. 7 through 14 Totals		Ceded Balances Payable	Other Amounts Due to Reinsurers		
Authorized - Affiliates - U.S. Intercompany Pooling																			
34-0613930.....	26131.....	WESTERN RESERVE MUT CAS CO.....	OH.....		95,145	525								525		338		187	
34-0541185.....	10271.....	SONNENBERG MUT INS ASSOC.....	OH.....		54,219	295								295		190		105	
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling					149,364	820	0	0	0	0	0	0	0	820	0	528	0	292	0
0899999 - Total Authorized - Affiliates - Total Authorized - Affiliates					149,364	820	0	0	0	0	0	0	0	820	0	528	0	292	0
Authorized - Other U.S. Unaffiliated Insurers																			
06-1182357.....	22730.....	ALLIED WORLD INS CO.....	NH.....		149									0				0	
36-2661954.....	10103.....	AMERICAN AGRICULTURAL INS CO.....	IN.....		101									0				0	
47-0574325.....	32603.....	BERKLEY INS CO.....	DE.....		131									0				0	
22-2005057.....	26921.....	EVEREST REINS CO.....	DE.....		135									0				0	
42-0245840.....	13897.....	FARMERS MUT HAIL INS CO OF IA.....	IA.....		45									0				0	
05-0316605.....	21482.....	FACTORY MUT INS CO.....	RI.....		569	37						270		307		100		207	
13-2673100.....	22039.....	GENERAL REINS CORP.....	DE.....		159							75		75		28		46	
06-0384680.....	11452.....	HARTFORD STEAM BOIL INSPEC & INS CO.....	CT.....		1,286	0	0	18				596		613		94		519	
13-3138390.....	42307.....	NAVIGATORS INS CO.....	NY.....		187									0				0	
75-1444207.....	30058.....	SCOR REINS CO.....	NY.....		129									0				0	
43-0613000.....	23388.....	SHELTER MUT INS CO.....	MO.....		8									0				0	
13-1675535.....	25364.....	SWISS REINS AMER CORP.....	NY.....		2,140	13		142		978	58	150		1,342		265		1,078	
38-3207001.....	10166.....	ACCIDENT FUND INS CO OF AMER.....	MI.....		112									0				0	
13-3088732.....	40517.....	WCF NATL INS CO.....	UT.....		112									0				0	
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers					5,262	50	0	160	0	978	58	1,091	0	2,337	0	487	0	1,850	0
Authorized - Pools - Mandatory Pools																			
AA-9991501.....	00000.....	INDIANA MINE SUBSIDENCE FUND.....	IN.....		2									0				0	
AA-9991503.....	00000.....	OHIO MINE SUBSIDENCE FUND.....	OH.....		6									0		2		(2)	
1099999 - Total Authorized - Pools - Mandatory Pools					8	0	0	0	0	0	0	0	0	0	0	2	0	(2)	0
Authorized - Other Non-U.S. Insurers																			
AA-1126006.....	00000.....	Lloyd's Syndicate Number 4472.....	GBR.....		68									0				0	
AA-1340125.....	00000.....	Hannover Rueck SE.....	DEU.....		511									0				0	
AA-1126623.....	00000.....	Lloyd's Syndicate Number 623.....	GBR.....		8									0				0	
AA-1128121.....	00000.....	Lloyd's Syndicate Number 2121.....	GBR.....		51									0				0	
AA-1128623.....	00000.....	Lloyd's Syndicate Number 2623.....	GBR.....		21									0				0	
AA-1128791.....	00000.....	Lloyd's Syndicate Number 2791.....	GBR.....		84									0				0	
AA-3194126.....	00000.....	Arch Reins Ltd.....	BMU.....		114									0				0	
AA-1840000.....	00000.....	Mapfre Re Compania de Reaseguros SA.....	ESP.....		128									0				0	
1299999 - Total Authorized - Other Non-U.S. Insurers					985	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1499999 - Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)					155,618	869	0	160	0	978	58	1,091	0	3,157	0	1,017	0	2,140	0
Unauthorized - Other U.S. Unaffiliated Insurers																			
88-0229034.....	00000.....	Nation Safe Driver.....	MI.....		38									0		6		(6)	
2399999 - Total Unauthorized - Other U.S. Unaffiliated Insurers					38	0	0	0	0	0	0	0	0	0	0	6	0	(6)	0
Unauthorized - Other non-U.S. Insurers																			
AA-1340004.....	00000.....	R V Versicherung AG.....	DEU.....		427									0				0	
AA-5420050.....	00000.....	KOREAN REINS CO.....	KOR.....		51									0				0	
2699999 - Total Unauthorized - Other Non-U.S. Insurers					478	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2899999 - Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)					516	0	0	0	0	0	0	0	0	0	0	6	0	(6)	0
Certified - Other Non-U.S. Insurers																			
CR-3191289.....	00000.....	Fidelis Ins Bermuda Ltd.....	BMU.....		108									0				0	
CR-3191190.....	00000.....	Hamilton Re Ltd.....	BMU.....		113	0	0	0	0	0	0	0	0	0	0	0	0	0	0
CR-3190060.....	00000.....	Hannover Re (Bermuda) Ltd.....	BMU.....		167	0	0	0	0	0	0	0	0	0	0	0	0	0	0
CR-1340028.....	00000.....	Devk Ruckversicherungs und Beteiligungs AG.....	DEU.....		125	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4099999 - Total Certified - Other Non-U.S. Insurers					512	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4299999 - Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)					512	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5799999 - Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)					156,646	869	0	160	0	978	58	1,091	0	3,157	0	1,023	0	2,134	0
9999999 Totals					156,646	869	0	160	0	978	58	1,091	0	3,157	0	1,023	0	2,134	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 3 (Continued)

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

(Credit Risk)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25	26	27	Ceded Reinsurance Credit Risk								
		21	22	23	24				28	29	30	31	32	33	34	35	36
		Multiple Beneficiary Trusts	Letters of Credit	Issuing or Confirming Bank Reference Number	Single Beneficiary Trusts & Other Allowable Collateral	Total Funds Held, Payables & Collateral	Net Recoverable Net of Funds Held & Collateral	Applicable Sch. F Penalty (Col. 78)	Total Amount Recoverable From Reinsurers Less Penalty (Cols. 15 - 27)	Stressed Recoverable (Col. 28 * 120%)	Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	Stressed Net Recoverable (Cols. 29 – 30)	Total Collateral (Cols. 21 + 22 + 24, not in Excess of Col. 31)	Stressed Net Recoverable Net of Collateral Offsets (Cols. 31 - 32)	Reinsurer Designation Equivalent	Credit Risk Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	Credit Risk on Uncollateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
Authorized - Affiliates - U.S. Intercompany Pooling																	
34-0613930...	WESTERN RESERVE MUT CAS CO.....					338	187	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34-0541185...	SONNENBERG MUT INS ASSOC.....					190	105	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling		0	0	XXX	0	528	292	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0899999 - Total Authorized - Affiliates - Total Authorized - Affiliates		0	0	XXX	0	528	292	0	0	0	0	0	0	0	XXX	0	0
Authorized - Other U.S. Unaffiliated Insurers																	
06-1182357...	ALLIED WORLD INS CO.....					0	0	0	0	0	0	0	0	0	3	0	0
36-2661954...	AMERICAN AGRICULTURAL INS CO.....					0	0	0	0	0	0	0	0	0	3	0	0
47-0574325...	BERKLEY INS CO.....					0	0	0	0	0	0	0	0	0	3	0	0
22-2005057...	EVEREST REINS CO.....					0	0	0	0	0	0	0	0	0	3	0	0
42-0245840...	FARMERS MUT HAIL INS CO OF IA.....					0	0	0	0	0	0	0	0	0	3	0	0
05-0316605...	FACTORY MUT INS CO.....					100	207	0	307	368	100	268	0	268	3	0	8
13-2673100...	GENERAL REINS CORP.....					28	46	0	75	90	28	61	0	61	3	0	2
06-0384680...	HARTFORD STEAM BOIL INSPEC & INS CO.....					94	519	0	613	736	94	642	0	642	3	0	18
13-3138390...	NAVIGATORS INS CO.....					0	0	0	0	0	0	0	0	0	3	0	0
75-1444207...	SCOR REINS CO.....					0	0	0	0	0	0	0	0	0	3	0	0
43-0613000...	SHELTER MUT INS CO.....					0	0	0	0	0	0	0	0	0	3	0	0
13-1675535...	SWISS REINS AMER CORP.....					265	1,078	0	1,342	1,611	265	1,346	0	1,346	2	0	28
38-3207001...	ACCIDENT FUND INS CO OF AMER.....					0	0	0	0	0	0	0	0	0	3	0	0
13-3088732...	WCF NATL INS CO.....					0	0	0	0	0	0	0	0	0	3	0	0
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers		0	0	XXX	0	487	1,850	0	2,337	2,805	487	2,317	0	2,317	XXX	0	55
Authorized - Pools - Mandatory Pools																	
AA-9991501....	INDIANA MINE SUBSIDENCE FUND.....					0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9991503....	OHIO MINE SUBSIDENCE FUND.....					0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1099999 - Total Authorized - Pools - Mandatory Pools		0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Authorized - Other Non-U.S. Insurers																	
AA-1126006...	Lloyd's Syndicate Number 4472.....					0	0	0	0	0	0	0	0	0	3	0	0
AA-1340125...	Hannover Rueck SE.....					0	0	0	0	0	0	0	0	0	3	0	0
AA-1126623...	Lloyd's Syndicate Number 623.....					0	0	0	0	0	0	0	0	0	3	0	0
AA-1128121...	Lloyd's Syndicate Number 2121.....					0	0	0	0	0	0	0	0	0	3	0	0
AA-1128623...	Lloyd's Syndicate Number 2623.....					0	0	0	0	0	0	0	0	0	3	0	0
AA-1128791...	Lloyd's Syndicate Number 2791.....					0	0	0	0	0	0	0	0	0	3	0	0
AA-3194126...	Arch Reins Ltd.....					0	0	0	0	0	0	0	0	0	3	0	0
AA-1840000...	Mapfre Re Compania de Reaseguros SA.....					0	0	0	0	0	0	0	0	0	3	0	0
1299999 - Total Authorized - Other Non-U.S. Insurers		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
1499999 - Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		0	0	XXX	0	1,015	2,142	0	2,337	2,805	487	2,317	0	2,317	XXX	0	55
Unauthorized - Other U.S. Unaffiliated Insurers																	
88-0229034....	Nation Safe Driver.....					0	0	0	0	0	0	0	0	0	6	0	0
2399999 - Total Unauthorized - Other U.S. Unaffiliated Insurers		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
Unauthorized - Other non-U.S. Insurers																	
AA-1340004....	R V Versicherung AG.....					0	0	0	0	0	0	0	0	0	3	0	0
AA-5420050....	KOREAN REINS CO.....					0	0	0	0	0	0	0	0	0	3	0	0
2699999 - Total Unauthorized - Other Non-U.S. Insurers		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
2899999 - Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
Certified - Other Non-U.S. Insurers																	
CR-3191289....	Fidelis Ins Bermuda Ltd.....					0	0	0	0	0	0	0	0	0	1	0	0
CR-3191190....	Hamilton Re Ltd.....	0	0	0000	0	0	0	0	0	0	0	0	0	0	1	0	0
CR-3190060....	Hannover Re (Bermuda) Ltd.....	0	0	0000	0	0	0	0	0	0	0	0	0	0	1	0	0

SCHEDULE F - PART 3 (Continued)

(Credit Risk)

23.1

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 3 (Continued)

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

(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols. 43 – 44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 – 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/ [Cols. 46 + 48])	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20% (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50											
		37 Current	Overdue					43 Total Due Cols. 37 + 42 (In total should equal Cols. 7 + 8)																					
			38 1 – 29 Days	39 30 – 90 Days	40 91 – 120 Days	41 Over 120 Days	42 Total Overdue Cols. 38 + 39 + 40 + 41																						
Authorized - Affiliates - U.S. Intercompany Pooling																													
34-0613930...	WESTERN RESERVE MUT CAS CO	525					0	525			525	0		0.000	0.000	0.000	YES	0											
34-0541185...	SONNENBERG MUT INS ASSOC	295					0	295			295	0		0.000	0.000	0.000	YES	0											
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling		820	0	0	0	0	0	820	0	0	820	0	0	0.000	0.000	0.000	XXX	0											
0899999 - Total Authorized - Affiliates - Total Authorized - Affiliates		820	0	0	0	0	0	820	0	0	820	0	0	0.000	0.000	0.000	XXX	0											
Authorized - Other U.S. Unaffiliated Insurers																													
06-1182357...	ALLIED WORLD INS CO						0	0			0	0		0.000	0.000	0.000	YES	0											
36-2661954...	AMERICAN AGRICULTURAL INS CO						0	0			0	0		0.000	0.000	0.000	YES	0											
47-0574325...	BERKLEY INS CO						0	0			0	0		0.000	0.000	0.000	YES	0											
22-2005057...	EVEREST REINS CO						0	0			0	0		0.000	0.000	0.000	YES	0											
42-0245840...	FARMERS MUT HAIL INS CO OF IA						0	0			0	0		0.000	0.000	0.000	YES	0											
05-0316605...	FACTORY MUT INS CO	37					0	37			37	0		0.000	0.000	0.000	YES	0											
13-2673100...	GENERAL REINS CORP						0	0			0	0		0.000	0.000	0.000	YES	0											
06-0384680...	HARTFORD STEAM BOIL INSPEC & INS CO	0					0	0			0	0		0.000	0.000	0.000	YES	0											
13-3138390...	NAVIGATORS INS CO						0	0			0	0		0.000	0.000	0.000	YES	0											
75-1444207...	SCOR REINS CO						0	0			0	0		0.000	0.000	0.000	YES	0											
43-0613000...	SHELTER MUT INS CO						0	0			0	0		0.000	0.000	0.000	YES	0											
13-1675535...	SWISS REINS AMER CORP	13					0	13			13	0		0.000	0.000	0.000	YES	0											
38-3207001...	ACCIDENT FUND INS CO OF AMER						0	0			0	0		0.000	0.000	0.000	YES	0											
13-3088732...	WCF NATL INS CO						0	0			0	0		0.000	0.000	0.000	YES	0											
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers		50	0	0	0	0	0	50	0	0	50	0	0	0.000	0.000	0.000	XXX	0											
Authorized - Pools - Mandatory Pools																													
AA-9991501...	INDIANA MINE SUBSIDENCE FUND						0	0			0	0		0.000	0.000	0.000	YES	0											
AA-9991503...	OHIO MINE SUBSIDENCE FUND						0	0			0	0		0.000	0.000	0.000	YES	0											
1099999 - Total Authorized - Pools - Mandatory Pools		0	0	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	XXX	0											
Authorized - Other Non-U.S. Insurers																													
AA-1126006...	Lloyd's Syndicate Number 4472	0					0	0			0	0		0.000	0.000	0.000	YES	0											
AA-1340125...	Hannover Rueck SE	0					0	0			0	0		0.000	0.000	0.000	YES	0											
AA-1126623...	Lloyd's Syndicate Number 623	0					0	0			0	0		0.000	0.000	0.000	YES	0											
AA-1128121...	Lloyd's Syndicate Number 2121	0					0	0			0	0		0.000	0.000	0.000	YES	0											
AA-1128623...	Lloyd's Syndicate Number 2623	0					0	0			0	0		0.000	0.000	0.000	YES	0											
AA-1128791...	Lloyd's Syndicate Number 2791	0					0	0			0	0		0.000	0.000	0.000	YES	0											
AA-3194126...	Arch Reins Ltd	0					0	0			0	0		0.000	0.000	0.000	YES	0											
AA-1840000...	Mapfre Re Compania de Reaseguros SA	0					0	0			0	0		0.000	0.000	0.000	YES	0											
1299999 - Total Authorized - Other Non-U.S. Insurers		0	0	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	XXX	0											
1499999 - Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		870	0	0	0	0	0	870	0	0	870	0	0	0.000	0.000	0.000	XXX	0											
Unauthorized - Other U.S. Unaffiliated Insurers																													
88-0229034...	Nation Safe Driver						0	0			0	0		0.000	0.000	0.000	YES	0											
2399999 - Total Unauthorized - Other U.S. Unaffiliated Insurers		0	0	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	XXX	0											
Unauthorized - Other non-U.S. Insurers																													
AA-1340004...	R V Versicherung AG						0	0			0	0		0.000	0.000	0.000	YES	0											
AA-5420050...	KOREAN REINS CO						0	0			0	0		0.000	0.000	0.000	YES	0											
2699999 - Total Unauthorized - Other Non-U.S. Insurers		0	0	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	XXX	0											
2899999 - Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		0	0	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	XXX	0											
Certified - Other Non-U.S. Insurers																													
CR-3191289...	Fidelis Ins Bermuda Ltd						0	0	0	0	0	0		0.000	0.000	0.000	YES	0											

SCHEDULE F - PART 3 (Continued)

(Aging of Ceded Reinsurance)

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance															
		54 Certified Reinsurer Rating (1 through 6)	55 Effective Date of Certified Reinsurer Rating	56 Percent Collateral Required for Full Credit (0% through 100%)	57 Catastrophe Recoverables Qualifying for Collateral Deferral	58 Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 – Col. 57)	59 Dollar Amount of Collateral Required (Col. 56 * Col. 58)	60 Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ((Col. 20+Col. 21+Col. 22+Col. 24)/Col. 58)	61 Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	62 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	63 Amount of Credit Allowed for Net Recoverables (Col. 57+[Col. 58 * Col. 61])	64 Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 – Col. 63)	65 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col. 68; not to Exceed Col. 63)
														66 Total Collateral Provided (Col. 20+Col. 21+Col.22+ Col. 24; not to Exceed Col. 63)	67 Net Unsecured Recoverable for Which Credit is Allowed (Col. 63-Col. 66)	68 20% of Amount in Col. 67	
Authorized - Affiliates - U.S. Intercompany Pooling																	
34-0613930.....	WESTERN RESERVE MUT CAS CO.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34-0541185.....	SONNENBERG MUT INS ASSOC.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0899999 - Total Authorized - Affiliates - Total Authorized - Affiliates		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Authorized - Other U.S. Unaffiliated Insurers																	
06-1182357.....	ALLIED WORLD INS CO.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
36-2661954.....	AMERICAN AGRICULTURAL INS CO.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
47-0574325.....	BERKLEY INS CO.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
22-2005057.....	EVEREST REINS CO.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
42-0245840.....	FARMERS MUT HAIL INS CO OF IA.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
05-0316605.....	FACTORY MUT INS CO.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13-2673100.....	GENERAL REINS CORP.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
06-0384680.....	HARTFORD STEAM BOIL INSPEC & INS CO.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13-3138390.....	NAVIGATORS INS CO.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
75-1444207.....	SCOR REINS CO.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
43-0613000.....	SHELTER MUT INS CO.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13-1675535.....	SWISS REINS AMER CORP.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
38-3207001.....	ACCIDENT FUND INS CO OF AMER.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13-3088732.....	WCF NATL INS CO.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Authorized - Pools - Mandatory Pools																	
AA-9991501.....	INDIANA MINE SUBSIDENCE FUND.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9991503.....	OHIO MINE SUBSIDENCE FUND.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1099999 - Total Authorized - Pools - Mandatory Pools		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Authorized - Other Non-U.S. Insurers																	
AA-1126006.....	Lloyd's Syndicate Number 4472.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1340125.....	Hannover Rueck SE.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1126623.....	Lloyd's Syndicate Number 623.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1128121.....	Lloyd's Syndicate Number 2121.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1128623.....	Lloyd's Syndicate Number 2623.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1128791.....	Lloyd's Syndicate Number 2791.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3194126.....	Arch Reins Ltd.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1840000.....	Mapfre Re Compania de Reaseguros SA.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1299999 - Total Authorized - Other Non-U.S. Insurers		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1499999 - Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Unauthorized - Other U.S. Unaffiliated Insurers																	
88-0229034.....	Nation Safe Driver.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2399999 - Total Unauthorized - Other U.S. Unaffiliated Insurers		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Unauthorized - Other non-U.S. Insurers																	
AA-1340004.....	R V Versicherung AG.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-5420050.....	KOREAN REINS CO.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2699999 - Total Unauthorized - Other Non-U.S. Insurers		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2899999 - Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Certified - Other Non-U.S. Insurers																	

SCHEDULE F - PART 3 (Continued)

(Provision for Reinsurance for Certified Reinsurers)

25.1

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 3 (Continued)

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

(Total Provision for Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance			
			71 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0 Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or [Col. 40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Jurisdiction Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Col. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)
Authorized - Affiliates - U.S. Intercompany Pooling										
34-0613930	WESTERN RESERVE MUT CAS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
34-0541185	SONNENBERG MUT INS ASSOC	0	XXX	XXX	0	0	0	XXX	XXX	0
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling		0	XXX	XXX	0	0	0	XXX	XXX	0
0899999 - Total Authorized - Affiliates - Total Authorized - Affiliates		0	XXX	XXX	0	0	0	XXX	XXX	0
Authorized - Other U.S. Unaffiliated Insurers										
06-1182357	ALLIED WORLD INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
36-2661954	AMERICAN AGRICULTURAL INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
47-0574325	BERKLEY INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
22-2005057	EVEREST REINS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
42-0245840	FARMERS MUT HAIL INS CO OF IA	0	XXX	XXX	0	0	0	XXX	XXX	0
05-0316605	FACTORY MUT INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-2673100	GENERAL REINS CORP	0	XXX	XXX	0	0	0	XXX	XXX	0
06-0384680	HARTFORD STEAM BOIL INSPEC & INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-3138390	NAVIGATORS INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
75-1444207	SCOR REINS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
43-0613000	SHELTER MUT INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-1675535	SWISS REINS AMER CORP	0	XXX	XXX	0	0	0	XXX	XXX	0
38-3207001	ACCIDENT FUND INS CO OF AMER	0	XXX	XXX	0	0	0	XXX	XXX	0
13-3088732	WCF NATL INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers		0	XXX	XXX	0	0	0	XXX	XXX	0
Authorized - Pools - Mandatory Pools										
AA-9991501	INDIANA MINE SUBSIDENCE FUND	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-9991503	OHIO MINE SUBSIDENCE FUND	0	XXX	XXX	0	0	0	XXX	XXX	0
1099999 - Total Authorized - Pools - Mandatory Pools		0	XXX	XXX	0	0	0	XXX	XXX	0
Authorized - Other Non-U.S. Insurers										
AA-1126006	Lloyd's Syndicate Number 4472	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1340125	Hannover Rueck SE	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1126623	Lloyd's Syndicate Number 623	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1128121	Lloyd's Syndicate Number 2121	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1128623	Lloyd's Syndicate Number 2623	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1128791	Lloyd's Syndicate Number 2791	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3194126	Arch Reins Ltd	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1840000	Mapfre Re Compania de Reaseguros SA	0	XXX	XXX	0	0	0	XXX	XXX	0
1299999 - Total Authorized - Other Non-U.S. Insurers		0	XXX	XXX	0	0	0	XXX	XXX	0
1499999 - Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		0	XXX	XXX	0	0	0	XXX	XXX	0
Unauthorized - Other U.S. Unaffiliated Insurers										
88-0229034	Nation Safe Driver	0	0	0	XXX	XXX	XXX	0	XXX	0
2399999 - Total Unauthorized - Other U.S. Unaffiliated Insurers		0	0	0	XXX	XXX	XXX	0	XXX	0
Unauthorized - Other non-U.S. Insurers										
AA-1340004	R V Versicherung AG	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-5420050	KOREAN REINS CO	0	0	0	XXX	XXX	XXX	0	XXX	0
2699999 - Total Unauthorized - Other Non-U.S. Insurers		0	0	0	XXX	XXX	XXX	0	XXX	0
2899999 - Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		0	0	0	XXX	XXX	XXX	0	XXX	0

SCHEDULE F - PART 3 (Continued)

(Total Provision for Reinsurance)

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 4

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 5

Interrogatories for Schedule F, Part 3 (000 Omitted)

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

	1	2	3
	Name of Reinsurer	Commission Rate	Ceded Premium
1.	Swiss Re America Reins Corp.....	56.500	209,589
2.	Swiss Re America Reins Corp.....	44.000	468,734
3.	Swiss Re America Reins Corp.....	38.000	94,010
4.	Hartford Mutual Steam Boiler & Inspec Ins Co.....	35.000	270,187
5.	Factory Mutual Boiler Re.....	35.000	568,547

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

	1	2	3	4
	Name of Reinsurer	Total Recoverables	Ceded Premiums	Affiliated
6.	Swiss Re America Reins Corp.....	1,342,365	2,139,850	Yes [] No [X]
7.	Hartford Mutual Steam Boiler & Inspec Ins Co.....	613,266	1,285,694	Yes [] No [X]
8.	Factory Mutual Boiler Re.....	306,842	568,547	Yes [] No [X]
9.	General Reins Corp.....	74,731	158,505	Yes [] No [X]
10.				Yes [] No []

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

SCHEDULE F - PART 6

Restatement of Balance Sheet to Identify Net Credit for Reinsurance			
	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	344,957,106		344,957,106
2. Premiums and considerations (Line 15)	24,518,112		24,518,112
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	869,845		869,845
4 Funds held by or deposited with reinsured companies (Line 16.2)	0		0
5. Other assets	3,917,907		3,917,907
6. Net amount recoverable from reinsurers		1,264,022	1,264,022
7. Protected cell assets (Line 27)	0		0
8. Totals (Line 28)	374,262,970	1,264,022	375,526,992
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	59,380,121	1,196,275	60,576,396
10. Taxes, expenses, and other obligations (Lines 4 through 8)	24,065,407		24,065,407
11. Unearned premiums (Line 9)	89,798,599	1,090,744	90,889,343
12. Advance premiums (Line 10)	1,269,946		1,269,946
13. Dividends declared and unpaid (Line 11.1 and 11.2)	0		0
14. Ceded reinsurance premiums payable (net of ceding commissions) (Line 12)	1,022,997	(1,022,997)	0
15. Funds held by company under reinsurance treaties (Line 13)	0		0
16. Amounts withheld or retained by company for account of others (Line 14)	3,408,234		3,408,234
17. Provision for reinsurance (Line 16)	0		0
18. Other liabilities	0		0
19. Total liabilities excluding protected cell business (Line 26)	178,945,304	1,264,022	180,209,326
20. Protected cell liabilities (Line 27)	0		0
21. Surplus as regards policyholders (Line 37)	195,317,666	X X X	195,317,666
22. Totals (Line 38)	374,262,970	1,264,022	375,526,992

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

If yes, give full explanation:
.....

Schedule H - Part 1

NONE

Schedule H - Part 2

NONE

Schedule H - Part 3

NONE

Schedule H - Part 4

NONE

Schedule H - Part 5 - Health Claims

NONE

SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX
2. 2015	42,291	2,937	39,354	15,205	.57	.63	.0	2,952	.0	301	18,163	2,202
3. 2016	42,639	2,821	39,818	17,835	151	.86	.0	3,096	.0	195	20,866	2,318
4. 2017	42,277	2,712	39,565	23,928	.553	187	.0	3,993	.0	551	27,555	2,512
5. 2018	41,918	2,766	39,152	14,935	.150	.88	.0	2,780	.0	264	17,653	1,988
6. 2019	42,057	3,280	38,777	26,241	.692	220	.0	3,849	.0	235	29,618	2,618
7. 2020	42,172	3,246	38,926	24,698	.969	141	.0	4,399	.0	127	28,269	2,626
8. 2021	42,654	3,489	39,165	23,541	.310	.78	.0	4,188	.2	178	27,495	2,247
9. 2022	45,419	4,511	40,908	36,278	.3,621	.74	.0	4,470	.6	185	37,195	2,638
10. 2023	52,226	4,492	47,734	47,425	4,773	106	.0	5,247	.2	241	48,003	3,197
11. 2024	61,360	4,673	56,687	28,390	112	20	0	4,735	(2)	83	33,035	2,135
12. Totals	XXX	XXX	XXX	258,476	11,388	1,063	0	39,709	8	2,360	287,852	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	0	0	0	0	0	0	0	0	0	0	0	0	1
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	(8)	0	0	0	0	0	0	0	0	0	8	0
4.	0	8	0	0	0	0	0	0	0	0	0	(8)	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	97	0	0	0	0	0	0	0	0	0	0	97	1
7.	84	(17)	0	0	0	0	0	0	0	0	0	101	1
8.	152	0	0	0	0	0	27	2	45	0	0	222	4
9.	236	0	14	6	0	0	76	5	138	0	0	453	8
10.	483	36	176	79	0	0	138	8	254	0	0	928	19
11.	4,722	10	2,603	555	0	0	373	20	751	0	0	7,865	151
12.	5,775	28	2,793	641	0	0	614	35	1,188	0	0	9,667	185

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.0	.0
2.	18,220	.57	18,163	43.1	1.9	46.2	.0	.0	55.0	.0	.0
3.	21,017	143	20,874	49.3	5.1	52.4	.0	.0	55.0	.8	.0
4.	28,108	561	27,547	66.5	20.7	69.6	.0	.0	55.0	(8)	.0
5.	17,803	150	17,653	42.5	5.4	45.1	.0	.0	55.0	.0	.0
6.	30,407	692	29,715	72.3	21.1	76.6	.0	.0	55.0	.97	.0
7.	29,322	952	28,370	69.5	29.3	72.9	.0	.0	55.0	.101	.0
8.	28,031	314	27,717	65.7	9.0	70.8	.0	.0	55.0	152	.70
9.	41,286	3,638	37,648	90.9	80.6	92.0	.0	.0	55.0	244	.209
10.	53,829	4,898	48,931	103.1	109.0	102.5	.0	.0	55.0	544	.384
11.	41,595	695	40,900	67.8	14.9	72.2	0	0	55.0	6,761	1,104
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	7,899	1,767

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX
2. 2015	23,898	.8	23,890	15,502	.0	.556	.0	2,123	.0	658	18,181	3,282
3. 2016	24,815	.6	24,809	16,805	.0	.553	.0	2,195	.0	755	19,553	3,171
4. 2017	26,458	.7	26,451	17,943	.0	.548	.0	2,176	.0	722	20,667	2,264
5. 2018	28,000	.7	27,993	17,950	.0	.518	.0	2,178	.0	800	20,646	2,478
6. 2019	28,131	.7	28,124	18,562	.0	.651	.0	2,009	.0	818	21,222	2,472
7. 2020	27,259	.2	27,257	13,263	.0	.511	.0	1,837	.0	566	15,611	1,873
8. 2021	26,266	.2	26,264	14,206	.0	.342	.0	1,819	.1	639	16,366	1,906
9. 2022	27,533	.3	27,530	17,220	.0	.341	.0	1,483	.4	517	19,040	1,933
10. 2023	29,729	.3	29,726	14,440	.0	.151	.0	1,526	.0	335	16,117	1,966
11. 2024	31,331	4	31,327	9,555	0	51	0	1,587	0	248	11,193	1,982
12. Totals	XXX	XXX	XXX	155,446	0	4,222	0	18,933	5	6,058	178,596	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.	.3	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.3	.1
3.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4.	25	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	25	.1
5.	14	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	14	.1
6.	82	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	82	.3
7.	.91	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.91	.3
8.	.757	.0	.0	.0	.0	.0	.89	.0	2	.0	.0	.849	.17
9.	1,921	.0	.0	.0	.0	.0	410	.0	11	.0	.0	2,341	.56
10.	.5,415	.0	.0	.0	.0	.0	.665	.0	17	.0	.0	.6,097	.195
11.	10,641	0	826	0	0	0	888	0	23	0	0	12,378	602
12.	18,949	0	826	0	0	0	2,052	0	53	0	0	21,880	879

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.0	.0
2.	18,184	.0	18,184	76.1	.0	76.1	.0	.0	55.0	.3	.0
3.	19,553	.0	19,553	78.8	.0	78.8	.0	.0	55.0	.0	.0
4.	20,692	.0	20,692	78.2	.0	78.2	.0	.0	55.0	.25	.0
5.	20,660	.0	20,660	73.8	.0	73.8	.0	.0	55.0	.14	.0
6.	21,304	.0	21,304	75.7	.0	75.8	.0	.0	55.0	.82	.0
7.	15,702	.0	15,702	57.6	.0	57.6	.0	.0	55.0	.91	.0
8.	17,216	.1	17,215	65.5	50.0	65.5	.0	.0	55.0	.757	.91
9.	21,385	.4	21,381	77.7	133.3	77.7	.0	.0	55.0	1,921	.420
10.	22,214	.0	22,214	74.7	.0	74.7	.0	.0	55.0	5,415	.682
11.	23,571	0	23,571	75.2	0.0	75.2	0	0	55.0	11,467	.911
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	19,774	2,105

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				4	5	6	7	8	9			Salvage and Subrogation Received
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX
2. 2015	4,545	20	4,525	2,348	82	233	.0	193	.0	40	2,692	308
3. 2016	4,878	6	4,872	1,886	.0	214	.0	219	.0	25	2,319	292
4. 2017	5,283	7	5,276	3,767	.0	271	.0	315	.0	27	4,353	223
5. 2018	5,754	7	5,747	3,924	.0	233	.0	476	.0	39	4,633	272
6. 2019	6,459	7	6,452	4,696	.0	400	.0	480	.0	111	5,576	276
7. 2020	7,678	15	7,663	2,161	.0	148	.0	377	.0	39	2,686	247
8. 2021	8,990	15	8,975	3,607	.0	165	.0	510	.0	63	4,282	306
9. 2022	10,039	24	10,015	3,019	.0	156	.0	363	.0	69	3,538	339
10. 2023	11,099	27	11,072	3,408	.0	110	.0	313	.0	53	3,831	279
11. 2024	12,251	37	12,214	1,471	0	41	0	357	0	40	1,869	260
12. Totals	XXX	XXX	XXX	30,287	82	1,971	0	3,603	0	506	35,779	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3.	.83	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.83	.1
4.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5.	.83	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.83	.1
6.	.99	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.99	.3
7.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8.	.52	.0	.63	.0	.0	.0	.10	.0	.26	.0	.0	.151	.3
9.	1,200	.0	.58	.0	.0	.0	.31	.0	.82	.0	.0	1,371	.16
10.	2,343	.0	.239	.1	.0	.0	.64	.0	.166	.0	.0	2,811	.30
11.	1,006	0	1,375	5	0	0	95	0	247	0	0	2,716	74
12.	4,866	0	1,735	7	0	0	199	0	520	0	0	7,313	128

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.0	.0
2.	2,774	82	2,692	.61	.410	.59	.0	.0	.55	.0	.0
3.	2,402	.0	2,402	.49	.0	.49	.0	.0	.55	.83	.0
4.	4,353	.0	4,353	.82	.0	.82	.0	.0	.55	.0	.0
5.	4,716	.0	4,716	.82	.0	.82	.0	.0	.55	.83	.0
6.	5,675	.0	5,675	.87	.0	.88	.0	.0	.55	.99	.0
7.	2,686	.0	2,686	.35	.0	.35	.0	.0	.55	.0	.0
8.	4,433	.0	4,433	.49	.1	.49	.0	.0	.55	.115	.36
9.	4,909	.0	4,909	.48	.0	.49	.0	.0	.55	1,258	.113
10.	6,643	.1	6,642	.59	.3	.60	.0	.0	.55	2,581	.230
11.	4,590	5	4,585	.37	.14	.37	0	0	.55	2,375	.341
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	6,594	719

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	12
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX	7	7	2	2	(3)	(3)	0	0	XXX
2. 2015	754	97	657	372	0	1	0	103	0	0	476	50
3. 2016	787	110	677	234	0	0	0	79	0	0	313	38
4. 2017	785	113	672	237	0	1	0	94	0	0	332	37
5. 2018	744	113	631	1,038	0	8	0	197	0	4	1,243	25
6. 2019	776	174	602	509	0	2	0	161	0	0	672	19
7. 2020	822	188	634	385	0	0	0	118	0	0	503	24
8. 2021	917	188	729	377	0	4	0	77	0	0	458	19
9. 2022	1,078	188	890	408	0	0	0	74	0	0	482	25
10. 2023	1,134	204	930	402	0	3	0	116	0	0	521	27
11. 2024	1,004	137	867	135	0	0	0	33	3	0	165	20
12. Totals	XXX	XXX	XXX	4,104	7	21	2	1,049	0	4	5,165	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	30	24	0	0	0	0	0	0	0	0	0	6	1
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	143	92	6	1	0	0	0	0	0	0	0	56	1
9.	43	0	7	1	0	0	2	0	5	0	0	56	1
10.	120	0	0	0	0	0	4	0	10	0	0	134	2
11.	266	0	34	3	0	0	11	0	29	0	0	336	8
12.	602	115	46	5	0	0	16	0	43	0	0	588	13

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	6	0
2.	476	0	476	63.1	0.0	72.5	0	0	55.0	0	0
3.	313	0	313	39.8	0.0	46.2	0	0	55.0	0	0
4.	332	0	332	42.3	0.0	49.4	0	0	55.0	0	0
5.	1,243	0	1,243	167.1	0.0	197.0	0	0	55.0	0	0
6.	672	0	672	86.6	0.0	111.6	0	0	55.0	0	0
7.	503	0	503	61.2	0.0	79.3	0	0	55.0	0	0
8.	607	92	514	66.1	49.0	70.6	0	0	55.0	56	0
9.	538	1	538	49.9	0.4	60.4	0	0	55.0	49	6
10.	655	0	655	57.7	0.0	70.4	0	0	55.0	120	13
11.	508	6	501	50.6	4.6	57.8	0	0	55.0	296	40
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	529	60

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX	.0	.0	.1	.0	.3	.0	.0	.4	XXX
2. 2015	13,149	542	12,607	6,093	.3	718	.20	1,358	.0	146	.8,146	.612
3. 2016	13,850	464	13,386	3,715	.5	545	.0	1,177	.0	121	.5,432	.487
4. 2017	14,528	470	14,058	7,882	1,330	1,151	.350	1,406	.235	.89	.8,524	.426
5. 2018	15,346	466	14,880	3,699	.3	621	.0	1,230	.0	.80	.5,547	.460
6. 2019	16,204	507	15,697	7,618	.205	520	.0	1,476	.0	150	.9,409	.489
7. 2020	17,768	505	17,263	8,778	.79	557	.0	1,759	.0	149	11,015	.570
8. 2021	19,520	586	18,934	10,709	1,363	344	.1	2,093	.39	180	11,743	.525
9. 2022	21,511	707	20,804	10,000	1,399	438	.0	2,329	.0	.357	11,368	.710
10. 2023	24,803	.803	24,000	10,842	.853	215	.0	2,124	.7	.85	12,321	.620
11. 2024	30,154	1,483	28,671	8,100	220	83	0	2,285	2	5	10,246	451
12. Totals	XXX	XXX	XXX	77,436	5,460	5,193	371	17,240	283	1,362	93,755	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	.81	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.81	.2
2.	.14	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.14	.1
3.	.179	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.179	.1
4.	.0	.0	.0	.0	.0	.0	.23	.0	.28	.0	.0	.50	.1
5.	.11	.0	.0	.0	.0	.0	.21	.0	.26	.0	.0	.58	.1
6.	.107	.0	.0	.0	.0	.0	.43	.1	.52	.0	.0	.202	.4
7.	.200	.30	.0	.0	.0	.0	.70	.1	.86	.0	.0	.324	.6
8.	.451	(.11)	.45	.5	.0	.0	.109	.2	.133	.0	.0	.742	.8
9.	1,142	.0	.13	.1	.0	.0	.265	.4	.324	.0	.0	1,738	.34
10.	2,088	.8	.352	.39	.0	.0	.461	.7	.564	.0	.0	3,411	.57
11.	2,445	12	2,967	331	0	0	607	9	742	0	0	6,410	105
12.	6,717	38	3,376	376	0	0	1,598	23	1,955	0	0	13,208	220

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.81	.0
2.	8,183	.23	8,160	.62.2	.4.2	.64.7	.0	.0	.55.0	.14	.0
3.	5,616	.5	5,611	.40.5	.1.1	.41.9	.0	.0	.55.0	.179	.0
4.	10,489	1,915	8,574	.72.2	407.5	.61.0	.0	.0	.55.0	.0	.50
5.	5,608	.3	5,605	.36.5	.0.7	.37.7	.0	.0	.55.0	.11	.47
6.	9,816	.206	9,611	.60.6	40.6	.61.2	.0	.0	.55.0	.107	.95
7.	11,450	.110	11,339	.64.4	.21.8	.65.7	.0	.0	.55.0	.170	.154
8.	13,884	1,399	12,485	.71.1	238.7	.65.9	.0	.0	.55.0	.502	.240
9.	14,510	1,404	13,106	.67.5	198.6	.63.0	.0	.0	.55.0	1,153	.585
10.	16,646	.914	15,732	.67.1	113.8	.65.6	.0	.0	.55.0	2,393	1,018
11.	17,229	573	16,656	57.1	38.7	58.1	0	0	55.0	5,070	1,340
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	9,679	3,530

Schedule P - Part 1F - Med Pro Liab Occ

NONE

Schedule P - Part 1F - Med Pro Liab Clm

NONE

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX
2. 2015	397	290	107	.80	.80	.0	.0	.0	.0	.0	.0	XXX
3. 2016	485	368	117	134	134	.0	.0	.0	.0	.0	.0	XXX
4. 2017	562	435	127	124	124	.0	.0	.0	.0	.0	.0	XXX
5. 2018	648	507	141	208	208	.0	.0	.1	.1	.0	.0	XXX
6. 2019	705	553	152	161	161	.0	.0	.1	.1	.0	.0	XXX
7. 2020	844	662	182	145	131	.0	.0	.1	.1	.0	14	XXX
8. 2021	1,034	814	220	265	265	.0	.0	.1	.1	.0	.0	XXX
9. 2022	1,222	970	252	216	216	.0	.0	.1	.1	.0	.0	XXX
10. 2023	1,407	1,123	284	301	301	.0	.0	.4	.4	.0	.0	XXX
11. 2024	1,660	1,341	319	184	184	0	0	1	1	0	0	XXX
12. Totals	XXX	XXX	XXX	1,818	1,804	0	0	10	10	0	14	XXX

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.0	.0
2.	.80	.80	.0	20.2	27.6	0.0	.0	.0	55.0	.0	.0
3.	134	134	.0	27.6	36.4	0.0	.0	.0	55.0	.0	.0
4.	124	124	.0	22.1	28.5	0.0	.0	.0	55.0	.0	.0
5.	209	209	.0	32.3	41.2	0.0	.0	.0	55.0	.0	.0
6.	162	162	.0	23.0	29.3	0.0	.0	.0	55.0	.0	.0
7.	146	132	14	17.3	19.9	7.7	.0	.0	55.0	.0	.0
8.	266	266	.0	25.7	32.7	0.0	.0	.0	55.0	.0	.0
9.	217	217	.0	17.8	22.4	0.0	.0	.0	55.0	.0	.0
10.	305	305	.0	21.7	27.2	0.0	.0	.0	55.0	.0	.0
11.	197	197	0	11.9	14.7	0.0	0	0	55.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	12
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX	.0	.0	.1	.0	.0	.0	.0	.1	XXX
2. 2015	2,062	1,492	570	.854	.484	.11	.0	.64	.0	.0	.445	.20
3. 2016	2,144	1,532	612	.830	.169	.21	.0	.86	.0	.0	.768	.22
4. 2017	2,273	1,512	761	.328	.151	.1	.0	.145	.0	.0	.323	.14
5. 2018	2,412	1,616	796	.616	.404	.21	.0	.101	.1	.0	.333	.16
6. 2019	2,564	1,748	.816	1,499	1,010	.78	.0	.135	.0	.0	.702	.19
7. 2020	2,774	1,911	.863	.690	.479	.13	.0	.105	.0	.0	.329	.13
8. 2021	3,086	2,171	.915	.420	.279	.24	.0	.67	.0	.0	.232	.10
9. 2022	3,355	2,387	.968	.115	.67	.34	.0	.76	.0	.0	.158	.17
10. 2023	3,558	2,602	.956	.63	.2	.15	.0	.71	.0	.0	.147	.12
11. 2024	3,280	2,826	.454	.34	0	0	0	.11	0	0	.45	.5
12. Totals	XXX	XXX	XXX	5,449	3,045	.219	0	.861	1	0	3,483	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.1
2.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
6.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.1
7.	.28	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.28	.1
8.	.0	.0	.49	.28	.0	.0	.11	.0	(2)	.0	.0	.29	.0
9.	.598	.289	.117	.68	.0	.0	.44	.0	(9)	.0	.0	.392	.3
10.	.168	.78	.207	.120	.0	.0	.77	.0	(16)	.0	.0	.237	.2
11.	.589	.385	.499	.290	0	0	.113	0	(24)	0	0	.502	.3
12.	1,382	.752	.872	.506	0	0	.245	0	(52)	0	0	1,187	.11

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.0	.0
2.	.929	.484	.445	.45.1	.32.4	.78.1	.0	.0	.55.0	.0	.0
3.	.937	.169	.768	.43.7	.11.0	.125.5	.0	.0	.55.0	.0	.0
4.	.474	.151	.323	.20.9	.10.0	.42.4	.0	.0	.55.0	.0	.0
5.	.738	.405	.333	.30.6	.25.1	.41.8	.0	.0	.55.0	.0	.0
6.	1,712	1,010	.702	.66.8	.57.8	.86.0	.0	.0	.55.0	.0	.0
7.	.836	.479	.357	.30.1	.25.1	.41.3	.0	.0	.55.0	.28	.0
8.	.569	.307	.261	.18.4	.14.2	.28.5	.0	.0	.55.0	.20	.9
9.	.973	.423	.550	.29.0	.17.7	.56.8	.0	.0	.55.0	.358	.34
10.	.585	.201	.384	.16.4	.7.7	.40.2	.0	.0	.55.0	.177	.60
11.	1,221	.675	.547	.37.2	.23.9	.120.4	0	0	.55.0	.413	.89
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	.995	.192

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX
2. 2015	.37	.37	.0	.10	.10	.0	.0	.0	.0	.0	.0	.0
3. 2016	.45	.45	.0	.0	.0	.0	.0	.0	.0	.0	.0	.1
4. 2017	.70	.54	.16	.17	.17	.0	.0	.0	.0	.0	.0	.2
5. 2018	.88	.66	.22	.0	.0	.0	.0	.0	.0	.0	.0	.1
6. 2019	.96	.76	.20	.0	.0	.0	.0	.0	.0	.0	.0	.1
7. 2020	.142	.118	.24	.0	.0	.0	.0	.0	.0	.0	.0	.1
8. 2021	.221	.202	.19	.7	.7	.0	.0	.0	.0	.0	.0	.1
9. 2022	.279	.243	.36	.9	.0	.0	.0	.0	.0	.0	.9	.0
10. 2023	.319	.275	.44	.8	.8	.0	.0	.0	.0	.0	.0	.0
11. 2024	.364	.317	.47	.16	.16	0	0	0	0	0	0	.2
12. Totals	XXX	XXX	XXX	.67	.58	0	0	0	0	0	.9	XXX

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.0	.0
2.	.10	.10	.0	.27.0	.27.0	.0.0	.0	.0	.55.0	.0	.0
3.	.0	.0	.0	.0.0	.0.0	.0.0	.0	.0	.55.0	.0	.0
4.	.17	.17	.0	.24.3	.31.5	.0.0	.0	.0	.55.0	.0	.0
5.	.0	.0	.0	.0.0	.0.0	.0.0	.0	.0	.55.0	.0	.0
6.	.0	.0	.0	.0.0	.0.0	.0.0	.0	.0	.55.0	.0	.0
7.	.0	.0	.0	.0.0	.0.0	.0.0	.0	.0	.55.0	.0	.0
8.	.7	.7	.0	.3.2	.3.5	.0.0	.0	.0	.55.0	.0	.0
9.	.9	.0	.9	.3.2	.0.0	.25.0	.0	.0	.55.0	.0	.0
10.	.8	.8	.0	.2.5	.2.9	.0.0	.0	.0	.55.0	.0	.0
11.	.16	.16	.0	.4.4	.5.0	.0.0	.0	.0	.55.0	.0	.0
12.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.0	.0

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	12
				4	5	6	7	8	9			
Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed	
1. Prior	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX
2. 2015	3,972	214	3,758	1,167	.0	.1	.0	.243	.0	.41	1,411	XXX
3. 2016	4,070	201	3,869	2,005	.0	.4	.0	.314	.0	.2	2,323	XXX
4. 2017	4,099	192	3,907	1,114	.5	.2	.0	.255	.0	.14	1,366	XXX
5. 2018	4,155	187	3,968	1,175	.0	.1	.0	.231	.0	.28	1,407	XXX
6. 2019	4,282	200	4,082	1,330	.31	.0	.0	.242	.0	.33	1,541	XXX
7. 2020	4,501	168	4,333	2,048	.24	.7	.0	.353	.0	.66	2,384	XXX
8. 2021	4,781	181	4,600	1,473	.0	.0	.0	.329	.0	.88	1,802	XXX
9. 2022	5,139	245	4,894	2,388	.92	.0	.0	.320	.0	.157	2,616	XXX
10. 2023	5,588	251	5,337	3,255	.203	.1	.0	.420	.0	.94	3,473	XXX
11. 2024	4,534	185	4,349	1,853	0	0	0	.297	0	0	2,150	XXX
12. Totals	XXX	XXX	XXX	17,808	355	16	0	3,004	0	523	20,473	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	(1)	(1)	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	5	0	0	0	0	0	0	0	0	5	0
10.	0	0	20	1	0	0	0	0	27	0	0	47	0
11.	414	0	155	4	0	0	0	0	76	0	0	642	8
12.	413	(1)	180	5	0	0	0	0	103	0	0	693	8

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.0	.0
2.	1,411	.0	1,411	35.5	.0.0	37.5	.0	.0	55.0	.0	.0
3.	2,323	.0	2,323	57.1	.0.0	60.0	.0	.0	55.0	.0	.0
4.	1,371	.5	1,366	33.4	2.6	35.0	.0	.0	55.0	.0	.0
5.	1,407	.0	1,407	33.9	.0.0	35.5	.0	.0	55.0	.0	.0
6.	1,572	.31	1,541	36.7	15.5	37.8	.0	.0	55.0	.0	.0
7.	2,407	.23	2,384	53.5	13.6	55.0	.0	.0	55.0	.0	.0
8.	1,802	.0	1,802	37.7	.0.0	39.2	.0	.0	55.0	.0	.0
9.	2,713	.92	2,621	52.8	37.6	53.5	.0	.0	55.0	.5	.0
10.	3,723	.204	3,520	66.6	81.1	65.9	.0	.0	55.0	.20	.27
11.	2,797	.4	2,792	61.7	2.4	64.2	.0	.0	55.0	.565	.77
12.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.590	.104

SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	12
				4	5	6	7	8	9			
Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed	
1. Prior	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX
2. 2015	21,254	157	21,097	13,505	.0	.8	.0	2,094	.0	2,274	15,607	6,521
3. 2016	22,511	362	22,149	14,277	.0	.0	.0	2,109	.0	2,399	16,386	5,789
4. 2017	24,357	488	23,869	15,107	.0	.19	.0	2,109	.0	2,316	17,235	5,214
5. 2018	25,540	380	25,160	16,391	.0	.5	.0	2,220	.0	2,766	18,616	5,931
6. 2019	26,121	391	25,730	16,673	.50	.13	.0	2,032	.0	2,658	18,668	6,091
7. 2020	25,524	548	24,976	15,102	.35	.3	.0	2,008	.0	2,892	17,078	5,001
8. 2021	24,958	584	24,374	18,293	.0	.0	.0	2,460	.0	3,966	20,753	5,531
9. 2022	25,829	793	25,036	25,470	.405	.0	.0	2,228	.0	4,020	27,293	6,158
10. 2023	32,314	.887	31,427	25,673	.227	.1	.0	2,235	.0	3,634	27,682	6,071
11. 2024	39,970	569	39,401	23,365	0	2	0	2,751	0	2,004	26,118	5,892
12. Totals	XXX	XXX	XXX	183,856	717	51	0	22,246	0	28,929	205,436	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	1	0	0	0	0	0	0	0	0	0	0	1	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	(2)	0	0	0	0	0	0	0	0	0	0	(2)	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	8	0	0	0	0	0	0	0	0	0	0	8	1
10.	33	0	74	1	0	0	14	0	234	0	0	354	6
11.	1,751	0	2,182	41	0	0	34	0	555	0	0	4,480	355
12.	1,792	0	2,256	43	0	0	49	0	789	0	0	4,842	362

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.0	.0
2.	.15,608	.0	.15,608	.73.4	.0.0	.74.0	.0	.0	.55.0	.1	.0
3.	.16,386	.0	.16,386	.72.8	.0.0	.74.0	.0	.0	.55.0	.0	.0
4.	.17,233	.0	.17,233	.70.8	.0.0	.72.2	.0	.0	.55.0	(2)	.0
5.	.18,616	.0	.18,616	.72.9	.0.0	.74.0	.0	.0	.55.0	.0	.0
6.	.18,718	.50	.18,668	.71.7	12.8	.72.6	.0	.0	.55.0	.0	.0
7.	.17,113	.35	.17,078	.67.0	.6.4	.68.4	.0	.0	.55.0	.0	.0
8.	.20,753	.0	.20,753	.83.2	.0.0	.85.1	.0	.0	.55.0	.0	.0
9.	.27,706	.405	.27,301	.107.3	.51.1	.109.0	.0	.0	.55.0	.8	.0
10.	.28,265	.228	.28,036	.87.5	.25.8	.89.2	.0	.0	.55.0	.106	.249
11.	.30,640	.41	.30,598	.76.7	.7.3	.77.7	.0	.0	.55.0	.3,892	.589
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	4,005	837

Schedule P - Part 1K - Fidelity/Surety

NONE

Schedule P - Part 1L - Other

NONE

Schedule P - Part 1M - International

NONE

Schedule P - Part 1N - Reinsurance

NONE

Schedule P - Part 1O - Reinsurance

NONE

Schedule P - Part 1P - Reinsurance

NONE

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

(\$000 OMITTED)												
Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				4	5	6	7	8	9			Salvage and Subrogation Received
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX
2. 2015	.84	.2	.82	.0	.0	.0	.0	.0	.0	.0	.0	.3
3. 2016	.81	.0	.81	.20	.0	.1	.0	.1	.0	.0	.22	.6
4. 2017	.81	.0	.81	.1	.0	.28	.0	.0	.0	.0	.29	.5
5. 2018	.82	.0	.82	.27	.0	.0	.0	.0	.0	.0	.27	.3
6. 2019	.80	.0	.80	.11	.0	.0	.0	.1	.0	.0	.12	.0
7. 2020	.78	.0	.78	.9	.0	.1	.0	.0	.0	.0	.10	.0
8. 2021	.93	.0	.93	.18	.0	.2	.0	.8	.0	.0	.28	.0
9. 2022	.93	.0	.93	.5	.0	.1	.0	.3	.0	.0	.9	.0
10. 2023	.97	.0	.97	.2	.0	.1	.0	.1	.0	.0	.4	.0
11. 2024	.77	.0	.77	.12	.0	.0	.0	.1	.0	.0	.13	.2
12. Totals	XXX	XXX	XXX	105	0	34	0	15	0	0	154	XXX

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.0	.0
2.	.0	.0	.0	.0	.0	.0	.0	.0	.55	.0	.0
3.	.22	.0	.22	.27	.0	.27	.0	.0	.55	.0	.0
4.	.29	.0	.29	.35	.0	.35	.0	.0	.55	.0	.0
5.	.27	.0	.27	.32	.0	.32	.0	.0	.55	.0	.0
6.	.12	.0	.12	.15	.0	.15	.0	.0	.55	.0	.0
7.	.10	.0	.10	.12	.0	.12	.0	.0	.55	.0	.0
8.	.28	.0	.28	.30	.0	.30	.0	.0	.55	.0	.0
9.	.9	.0	.9	.9	.0	.9	.0	.0	.55	.0	.0
10.	.4	.0	.4	.4	.0	.4	.0	.0	.55	.0	.0
11.	13	0	13	16	0	16	0	0	.55	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

Schedule P - Part 1R - Prod Liab Claims

NONE

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

NONE

Schedule P - Part 1T - Warranty

NONE

Schedule P - Part 1U - Pet Insurance Plans

NONE

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	One Year	Two Year
1. Prior	1,959	1,441	1,381	1,373	1,397	1,357	1,171	1,172	1,163	1,163	.0	(9)
2. 2015	16,457	15,825	15,508	15,288	15,269	15,259	15,237	15,237	15,237	15,211	(26)	(26)
3. 2016	XXX	18,071	18,418	18,174	17,821	17,797	17,778	17,780	17,779	17,778	.0	(1)
4. 2017	XXX	XXX	24,870	24,289	23,668	23,572	23,542	23,539	23,531	23,554	.23	.15
5. 2018	XXX	XXX	XXX	15,706	15,251	15,296	15,149	14,961	14,876	14,873	(3)	(88)
6. 2019	XXX	XXX	XXX	XXX	25,672	26,674	26,195	25,944	25,886	25,866	(20)	(78)
7. 2020	XXX	XXX	XXX	XXX	XXX	23,492	24,162	23,951	23,979	23,971	(7)	.20
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	23,972	23,694	23,482	23,486	.4	(207)
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,372	33,059	33,046	(13)	(326)
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43,461	43,432	(30)	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,412	XXX	XXX
12. Totals											(72)	(701)

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

1. Prior	9,617	8,819	8,003	7,677	7,398	7,329	7,124	7,080	7,050	7,050	.0	(30)
2. 2015	16,368	17,571	17,493	16,657	16,250	16,114	16,081	16,064	16,061	16,061	(1)	(3)
3. 2016	XXX	18,597	19,282	18,507	17,986	17,673	17,378	17,386	17,361	17,358	(3)	(28)
4. 2017	XXX	XXX	19,319	20,804	19,260	18,929	18,745	18,540	18,516	18,516	.0	(24)
5. 2018	XXX	XXX	XXX	19,452	20,648	19,477	18,605	18,482	18,500	18,482	(18)	(1)
6. 2019	XXX	XXX	XXX	XXX	19,966	20,564	19,312	19,143	19,257	19,295	.38	.152
7. 2020	XXX	XXX	XXX	XXX	XXX	14,823	15,410	14,389	14,248	13,865	(383)	(524)
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	14,418	16,080	15,691	15,394	(297)	(686)
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,545	19,717	19,892	.174	3,347
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,958	20,671	3,713	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,961	XXX	XXX
12. Totals											3,223	2,203

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

1. Prior	1,441	1,698	1,614	1,497	1,467	1,467	1,467	1,467	1,467	1,467	.0	.0
2. 2015	2,064	2,229	2,651	2,467	2,514	2,516	2,499	2,499	2,499	2,499	.0	.0
3. 2016	XXX	1,978	1,867	2,139	1,942	2,029	2,155	2,176	2,178	2,183	.5	.7
4. 2017	XXX	XXX	3,487	4,503	4,478	4,118	3,993	4,060	4,038	4,038	.0	(22)
5. 2018	XXX	XXX	XXX	4,950	4,960	4,181	4,226	4,232	4,235	4,240	.4	.8
6. 2019	XXX	XXX	XXX	XXX	5,564	5,052	4,947	5,280	5,265	5,195	(70)	(85)
7. 2020	XXX	XXX	XXX	XXX	XXX	4,201	2,521	2,460	2,340	2,309	(31)	(151)
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	4,485	3,907	3,906	3,897	(9)	(10)
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,796	4,847	4,465	(382)	(1,331)
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,580	6,163	583	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,982	XXX	XXX
12. Totals											100	(1,585)

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

1. Prior	.77	.47	.46	.31	.212	.221	.336	.344	.342	.342	.0	(2)
2. 2015	359	.402	.400	.386	.375	.376	.375	.373	.373	.373	.0	.0
3. 2016	XXX	.392	.276	.251	.240	.236	.236	.234	.234	.234	.0	.0
4. 2017	XXX	XXX	.392	.256	.269	.244	.240	.239	.238	.238	.0	(1)
5. 2018	XXX	XXX	XXX	.771	1,166	1,092	1,025	1,036	1,047	1,046	(1)	.10
6. 2019	XXX	XXX	XXX	XXX	.677	.562	.616	.565	.511	.511	.0	(54)
7. 2020	XXX	XXX	XXX	XXX	XXX	.623	.705	.495	.389	.385	(4)	(110)
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.744	.470	.426	.437	.11	(32)
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.542	.432	.459	.27	(83)
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.945	.529	(417)	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.442	XXX	XXX
12. Totals											(384)	(273)

SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL

1. Prior	4,137	4,337	3,933	3,445	3,215	3,313	3,211	3,204	3,277	3,277	.0	.73
2. 2015	7,775	7,296	7,154	6,860	6,698	6,731	6,702	6,739	6,778	6,802	.24	.62
3. 2016	XXX	6,630	5,310	4,695	4,544	4,454	4,430	4,428	4,397	4,434	.37	.5
4. 2017	XXX	XXX	7,313	6,782	6,867	6,852	7,401	7,463	7,682	7,375	(307)	(88)
5. 2018	XXX	XXX	XXX	5,552	4,878	4,675	4,452	4,400	4,421	4,349	(72)	(51)
6. 2019	XXX	XXX	XXX	XXX	8,013	7,644	7,740	7,890	8,117	8,082	(35)	.192
7. 2020	XXX	XXX	XXX	XXX	XXX	8,462	10,097	9,992	9,884	9,495	(389)	(497)
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	10,041	10,283	10,462	10,298	(164)	.15
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,373	10,594	10,453	(141)	(920)
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,897	13,052	(845)	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,631	XXX	XXX
12. Totals											(1,891)	(1,208)

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	One Year	Two Year
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.14	.14	.14	.14	.14	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

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

1. Prior	539	265	195	182	179	179	179	179	179	166	(13)	(13)
2. 2015	295	395	396	377	374	401	381	381	381	381	.0	.0
3. 2016	XXX	326	703	792	699	682	682	682	682	682	.0	.0
4. 2017	XXX	XXX	473	376	218	206	178	178	178	178	.0	.0
5. 2018	XXX	XXX	XXX	478	403	277	243	233	233	233	.0	.0
6. 2019	XXX	XXX	XXX	XXX	461	275	356	434	597	567	(30)	133
7. 2020	XXX	XXX	XXX	XXX	XXX	353	288	276	261	252	(10)	(24)
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	289	231	224	197	(28)	(35)
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	686	575	483	(92)	(203)
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	397	330	(68)	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	560	XXX	XXX
12. Totals											(239)	(143)

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.9	.9	.0	.9
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	9

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	One Year	Two Year
1. Prior	.53	.48	.65	.52	.50	.48	.46	.45	.44	.44	.0	(1)
2. 2015	1,300	1,181	1,168	1,168	1,168	1,168	1,168	1,168	1,168	1,168	.0	.0
3. 2016	XXX	1,797	2,021	2,008	2,009	2,009	2,009	2,009	2,009	2,009	.0	.0
4. 2017	XXX	XXX	1,093	1,113	1,108	1,110	1,111	1,111	1,111	1,111	.0	.0
5. 2018	XXX	XXX	XXX	1,376	1,174	1,178	1,175	1,175	1,176	1,176	.0	.1
6. 2019	XXX	XXX	XXX	XXX	1,407	1,331	1,303	1,300	1,299	1,299	.0	(1)
7. 2020	XXX	XXX	XXX	XXX	XXX	2,101	2,039	2,036	2,032	2,031	(1)	(5)
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	1,553	1,507	1,475	1,473	(2)	(34)
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,327	2,294	2,301	.6	(27)
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,103	3,073	(30)	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,419	XXX	XXX
12. Totals											(27)	(67)

SCHEDULE P - PART 2J – AUTO PHYSICAL DAMAGE

1. Prior	.60	(280)	(448)	(531)	(568)	(597)	(622)	(646)	(655)	(656)	(1)	(10)
2. 2015	14,757	13,915	13,664	13,549	13,535	13,528	13,521	13,515	13,515	13,514	(1)	(1)
3. 2016	XXX	15,716	14,704	14,408	14,329	14,310	14,294	14,279	14,278	14,277	(1)	(2)
4. 2017	XXX	XXX	16,285	15,508	15,251	15,193	15,160	15,141	15,131	15,124	(6)	(17)
5. 2018	XXX	XXX	XXX	17,971	16,771	16,532	16,452	16,421	16,407	16,396	(10)	(25)
6. 2019	XXX	XXX	XXX	XXX	17,970	16,835	16,729	16,679	16,646	16,636	(10)	(43)
7. 2020	XXX	XXX	XXX	XXX	XXX	15,917	15,332	15,123	15,091	15,070	(21)	(53)
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	19,654	18,609	18,335	18,293	(42)	(316)
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,317	25,349	25,073	(276)	(1,245)
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,683	25,567	(2,116)	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,293	XXX	XXX
12. Totals											(2,482)	(1,711)

SCHEDULE P - PART 2K – FIDELITY, SURETY

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2N – REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	11 One Year	12 Two Year
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2O - REINSURANCE
Nonproportional Assumed Liability

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	One Year	Two Year
1. Prior	17.	8.	8.	8	8	8	8	8	8	8	0	0
2. 2015	0	0	0	0	0	0	0	0	0	0	0	0
3. 2016	XXX	4	12	21	21	21	21	21	21	21	0	0
4. 2017	XXX	XXX	22	49	60	68	29	29	29	29	0	0
5. 2018	XXX	XXX	XXX	25	18	30	27	27	27	27	0	0
6. 2019	XXX	XXX	XXX	XXX	0	17	11	11	11	11	0	0
7. 2020	XXX	XXX	XXX	XXX	XXX	8	14	10	10	10	0	0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	10	17	12	20	8	3
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35	20	6	(14)	(29)
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	3	2	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	XXX	XXX
12. Totals											(4)	(25)

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

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2015	0	0	0	0	0	0	0	0	0	0	0	0
3. 2016	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2017	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2018	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2019	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2020	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
8. 2021	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

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

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2015	0	0	0	0	0	0	0	0	0	0	0	0
3. 2016	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2017	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2018	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2019	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2020	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2T - WARRANTY

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2015	0	0	0	0	0	0	0	0	0	0	0	0
3. 2016	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2017	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2018	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2019	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2020	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2U – PET INSURANCE PLANS

1. Prior										0	0	0
2. 2015										0	0	0
3. 2016	XXX									0	0	0
4. 2017	XXX	XXX								0	0	0
5. 2018	XXX	XXX	XXX							0	0	0
6. 2019	XXX	XXX	XXX	XXX						0	0	0
7. 2020	XXX	XXX	XXX	XXX	XXX					0	0	0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX				0	0	0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	0	0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0	0	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

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SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024		
1. Prior	.000.	.553	.636	.960	.1,122	.1,151	.1,141	.1,155	.1,163	.1,163	.181	.30
2. 2015	.12,426	.14,947	.15,079	.15,173	.15,194	.15,200	.15,200	.15,200	.15,200	.15,211	.2,135	.67
3. 2016	.XXX	.13,386	.16,890	.17,647	.17,670	.17,770	.17,770	.17,770	.17,770	.17,770	.2,225	.93
4. 2017	.XXX	.XXX	.18,428	.23,193	.23,409	.23,422	.23,504	.23,497	.23,529	.23,562	.2,277	.235
5. 2018	.XXX	.XXX	.XXX	.11,739	.14,235	.14,537	.14,828	.14,868	.14,867	.14,873	.1,487	.501
6. 2019	.XXX	.XXX	.XXX	.XXX	.19,921	.24,757	.25,173	.25,580	.25,761	.25,769	.2,015	.602
7. 2020	.XXX	.XXX	.XXX	.XXX	.XXX	.18,250	.22,787	.23,670	.23,856	.23,870	.2,105	.520
8. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.18,316	.22,985	.23,265	.23,309	.1,663	.580
9. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.26,506	.32,192	.32,731	.2,059	.571
10. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.37,025	.42,758	.2,584	.594
11. 2024	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.28,298	.1,458	.526

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

1. Prior	.000.	.4,281	.6,172	.7,014	.7,111	.7,103	.7,099	.7,056	.7,050	.7,050	.1,049	.58
2. 2015	.7,362	.11,862	.14,395	.15,792	.15,931	.16,032	.16,034	.16,031	.16,031	.16,058	.3,106	.175
3. 2016	.XXX	.7,974	.13,067	.15,548	.16,612	.16,942	.17,312	.17,376	.17,358	.17,358	.2,996	.175
4. 2017	.XXX	.XXX	.8,002	.14,473	.16,733	.17,709	.18,164	.18,481	.18,483	.18,491	.1,872	.391
5. 2018	.XXX	.XXX	.XXX	.8,347	.13,578	.16,972	.18,031	.18,221	.18,471	.18,468	.2,040	.437
6. 2019	.XXX	.XXX	.XXX	.XXX	.8,662	.13,838	.16,774	.18,426	.18,899	.19,213	.2,046	.423
7. 2020	.XXX	.XXX	.XXX	.XXX	.XXX	.6,523	.10,436	.12,452	.13,394	.13,774	.1,590	.280
8. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.6,946	.11,623	.13,926	.14,548	.1,536	.353
9. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.7,700	.14,248	.17,561	.1,509	.368
10. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.8,285	.14,591	.1,430	.341
11. 2024	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.9,606	.1,163	.217

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

1. Prior	.000.	.732	.1,417	.1,458	.1,467	.1,467	.1,467	.1,467	.1,467	.1,467	.106	.6
2. 2015	.712	.1,063	.1,250	.1,980	.2,009	.2,098	.2,499	.2,499	.2,499	.2,499	.293	.15
3. 2016	.XXX	.719	.1,094	.1,610	.1,752	.1,779	.2,072	.2,093	.2,095	.2,100	.277	.14
4. 2017	.XXX	.XXX	.828	.2,132	.3,571	.3,802	.3,873	.3,883	.4,038	.4,038	.179	.44
5. 2018	.XXX	.XXX	.XXX	.1,513	.2,763	.3,629	.3,806	.3,922	.4,133	.4,157	.220	.51
6. 2019	.XXX	.XXX	.XXX	.XXX	.1,086	.2,219	.4,057	.4,925	.5,077	.5,096	.220	.53
7. 2020	.XXX	.XXX	.XXX	.XXX	.XXX	.944	.1,292	.2,060	.2,302	.2,309	.210	.37
8. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.1,274	.2,455	.3,219	.3,772	.246	.57
9. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.1,548	.2,577	.3,175	.262	.61
10. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.1,490	.3,518	.199	.50
11. 2024	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.1,512	.155	.31

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

1. Prior	.000.	.15	.14	.14	.16	.219	.336	.336	.336	.336	.3	.5
2. 2015	.128	.347	.375	.373	.373	.373	.373	.373	.373	.373	.49	.1
3. 2016	.XXX	.105	.225	.229	.234	.234	.234	.234	.234	.234	.37	.1
4. 2017	.XXX	.XXX	.143	.208	.237	.238	.238	.238	.238	.238	.27	.10
5. 2018	.XXX	.XXX	.XXX	.355	.828	.898	.913	.946	.1,046	.1,046	.23	.2
6. 2019	.XXX	.XXX	.XXX	.XXX	.210	.423	.459	.486	.511	.511	.16	.3
7. 2020	.XXX	.XXX	.XXX	.XXX	.XXX	.162	.384	.385	.385	.385	.18	.6
8. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.196	.292	.363	.381	.16	.2
9. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.167	.366	.408	.19	.5
10. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.265	.405	.21	.4
11. 2024	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.135	.9	.3

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	.000.	.1,961	.2,699	.2,928	.2,954	.3,016	.3,125	.3,165	.3,195	.3,196	.287	.22
2. 2015	.3,038	.4,521	.5,644	.6,319	.6,347	.6,608	.6,656	.6,688	.6,754	.6,788	.592	.19
3. 2016	.XXX	.2,412	.3,315	.3,673	.3,941	.4,080	.4,090	.4,093	.4,128	.4,255	.452	.34
4. 2017	.XXX	.XXX	.3,274	.5,075	.5,993	.6,455	.6,574	.6,748	.6,910	.7,353	.342	.83
5. 2018	.XXX	.XXX	.XXX	.2,505	.3,341	.3,738	.4,000	.4,169	.4,315	.4,317	.307	.152
6. 2019	.XXX	.XXX	.XXX	.XXX	.4,799	.6,048	.6,616	.6,899	.7,913	.7,933	.328	.157
7. 2020	.XXX	.XXX	.XXX	.XXX	.XXX	.4,927	.6,871	.8,051	.8,734	.9,256	.370	.194
8. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.5,311	.7,914	.9,106	.9,689	.322	.195
9. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.5,867	.8,340	.9,039	.463	.213
10. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.7,697	.10,204	.386	.177
11. 2024	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.7,963	.249	.97

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024		
1. Prior	.000.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0

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

1. Prior	.000.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0

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

1. Prior	.000.	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2020	XXX	XXX	XXX	XXX	XXX	.14	.14	.14	.14	.14	XXX	XXX
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX

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

1. Prior	.000.	.138	.143	.159	.165	.165	.165	.165	.165	.166	.13	.6
2. 2015	.3	.13	.248	.367	.367	.367	.381	.381	.381	.381	.13	.7
3. 2016	XXX	.32	.601	.681	.681	.682	.682	.682	.682	.682	.13	.9
4. 2017	XXX	XXX	.15	.143	.166	.178	.178	.178	.178	.178	.4	.10
5. 2018	XXX	XXX	XXX	.10	.29	.200	.233	.233	.233	.233	.7	.9
6. 2019	XXX	XXX	XXX	XXX	.10	.22	.160	.328	.513	.567	.11	.7
7. 2020	XXX	XXX	XXX	XXX	XXX	.5	.5	.211	.220	.224	.6	.6
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.5	.11	.165	.165	.5	.5
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.23	.70	.82	.5	.9
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.15	.76	.4	.6
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.34	.0	.2

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

1. Prior	.000.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.1	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.1	.1
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.1
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.1	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.1
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.1	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.9	.9	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.1	.0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024		
1. Prior	.000.	.25	.43	.52	.50	.48	.46	.45	.44	.44	XXX	XXX
2. 2015	1, 116	1, 168	1, 168	1, 168	1, 168	1, 168	1, 168	1, 168	1, 168	1, 168	XXX	XXX
3. 2016	XXX	1, 397	1, 879	2, 005	2, 009	2, 009	2, 009	2, 009	2, 009	2, 009	XXX	XXX
4. 2017	XXX	XXX	.840	1, 101	1, 106	1, 110	1, 111	1, 111	1, 111	1, 111	XXX	XXX
5. 2018	XXX	XXX	XXX	1, 005	1, 171	1, 175	1, 175	1, 175	1, 176	1, 176	XXX	XXX
6. 2019	XXX	XXX	XXX	XXX	1, 152	1, 328	1, 299	1, 299	1, 299	1, 299	XXX	XXX
7. 2020	XXX	XXX	XXX	XXX	XXX	1, 648	1, 887	2, 031	2, 031	2, 031	XXX	XXX
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	1, 372	1, 507	1, 472	1, 473	XXX	XXX
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1, 892	2, 295	2, 296	XXX	XXX
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2, 748	3, 053	XXX	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1, 853	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	.000.	(306)	(458)	(536)	(571)	(600)	(625)	(650)	(656)	(656)	.307	.35
2. 2015	13, 342	13, 870	13, 645	13, 545	13, 532	13, 525	13, 518	13, 514	13, 513	13, 513	.6, 023	.498
3. 2016	XXX	13, 904	14, 656	14, 390	14, 326	14, 307	14, 291	14, 279	14, 277	14, 277	.5, 040	.749
4. 2017	XXX	XXX	14, 523	15, 449	15, 239	15, 190	15, 158	15, 143	15, 131	15, 126	4, 439	.775
5. 2018	XXX	XXX	XXX	15, 904	16, 709	16, 514	16, 447	16, 421	16, 405	16, 396	.5, 214	.717
6. 2019	XXX	XXX	XXX	XXX	15, 989	16, 791	16, 711	16, 679	16, 645	16, 636	.5, 330	.761
7. 2020	XXX	XXX	XXX	XXX	XXX	14, 199	15, 291	15, 104	15, 090	15, 070	4, 607	.394
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	17, 388	18, 549	18, 318	18, 293	4, 966	.565
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22, 382	25, 277	25, 065	.5, 473	.684
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23, 438	25, 447	.5, 372	.693
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23, 367	4, 757	.780

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	.000.	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

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

1. Prior	.000.	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	.000.	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3N - REINSURANCE
NONPROPORTIONAL ASSUMED PROPERTY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024		
1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX

SCHEDULE P - PART 3O - REINSURANCE
NONPROPORTIONAL ASSUMED LIABILITY

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024		
1. Prior	.000.	.8	.8	.8	.8	.8	.8	.8	.8	.8	.0	.1
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.1	.2
3. 2016	XXX	.0	.2	.21	.21	.21	.21	.21	.21	.21	.4	.2
4. 2017	XXX	XXX	.0	.6	.19	.28	.29	.29	.29	.29	.4	.1
5. 2018	XXX	XXX	XXX	.18	.18	.27	.27	.27	.27	.27	.2	.1
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.11	.11	.11	.11	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.8	.8	.10	.10	.10	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.4	.4	.4	.20	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.1	.6	.6	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.1	.3	.0	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	1	.0

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

1. Prior	.000.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0

NONE

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

1. Prior	.000.	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX

NONE

SCHEDULE P - PART 3T - WARRANTY

1. Prior	.000.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0

NONE

SCHEDULE P - PART 3U - PET INSURANCE PLANS

1. Prior	.000.									.0	XXX	XXX
2. 2015										.0	XXX	XXX
3. 2016	XXX									.0	XXX	XXX
4. 2017	XXX	XXX								.0	XXX	XXX
5. 2018	XXX	XXX	XXX							.0	XXX	XXX
6. 2019	XXX	XXX	XXX	XXX						.0	XXX	XXX
7. 2020	XXX	XXX	XXX	XXX	XXX					.0	XXX	XXX
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX				.0	XXX	XXX
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX			.0	XXX	XXX
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		.0	XXX	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX

NONE

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SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	143	66	4	2	1	1	0	0	0	0
2. 2015	1,149	93	39	2	1	2	0	0	0	0
3. 2016	XXX	1,028	79	6	2	6	0	1	0	0
4. 2017	XXX	XXX	864	48	7	27	0	3	2	0
5. 2018	XXX	XXX	XXX	869	15	61	20	5	3	0
6. 2019	XXX	XXX	XXX	XXX	791	212	73	25	9	0
7. 2020	XXX	XXX	XXX	XXX	XXX	1,401	146	73	30	0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	1,883	134	62	25
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,212	120	79
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,812	226
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,401

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

1. Prior	29	14	9	2	2	14	3	0	0	0
2. 2015	1,054	15	14	3	2	16	6	3	0	0
3. 2016	XXX	978	23	8	6	34	15	6	3	0
4. 2017	XXX	XXX	1,034	14	13	89	35	15	4	0
5. 2018	XXX	XXX	XXX	769	20	304	(3)	(16)	12	0
6. 2019	XXX	XXX	XXX	XXX	918	619	117	(141)	42	0
7. 2020	XXX	XXX	XXX	XXX	XXX	1,029	254	149	117	0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	947	126	334	89
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	915	668	410
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,032	665
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,714

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

1. Prior	140	60	0	0	0	0	0	0	0	0
2. 2015	369	44	135	1	0	0	0	0	0	0
3. 2016	XXX	553	133	164	1	3	0	0	0	0
4. 2017	XXX	XXX	485	574	103	13	35	2	0	0
5. 2018	XXX	XXX	XXX	1,601	670	87	33	85	2	0
6. 2019	XXX	XXX	XXX	XXX	1,966	414	140	83	48	0
7. 2020	XXX	XXX	XXX	XXX	XXX	2,102	245	134	21	0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	1,264	393	130	73
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,518	324	89
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	989	302
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,464

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

(EXCLUDING EXCESS WORKERS' COMPENSATION)

1. Prior	64	30	30	15	1	2	0	2	0	0
2. 2015	66	28	24	13	2	3	2	0	0	0
3. 2016	XXX	228	24	0	5	2	2	0	0	0
4. 2017	XXX	XXX	111	2	4	6	2	1	0	0
5. 2018	XXX	XXX	XXX	90	24	19	13	19	1	0
6. 2019	XXX	XXX	XXX	XXX	161	15	12	17	0	0
7. 2020	XXX	XXX	XXX	XXX	XXX	174	21	23	4	0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	229	38	8	5
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	101	11	8
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	175	4
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	1,025	467	502	183	60	66	11	3	1	0
2. 2015	1,651	405	338	130	27	71	17	8	5	0
3. 2016	XXX	2,400	519	110	36	59	19	15	8	0
4. 2017	XXX	XXX	1,488	246	50	103	46	37	29	22
5. 2018	XXX	XXX	XXX	1,321	178	229	84	65	41	21
6. 2019	XXX	XXX	XXX	XXX	1,125	360	191	109	69	42
7. 2020	XXX	XXX	XXX	XXX	XXX	1,506	475	303	152	69
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	2,061	477	283	147
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,775	644	272
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,171	767
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,234

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

1. Prior	154	50	11	.0	.0	.0	.0	.0	.0	.0
2. 2015	182	51	58	6	.0	.0	.0	.0	.0	.0
3. 2016	XXX	248	60	88	6	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	100	101	24	28	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	306	55	52	10	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	238	85	43	19	1	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	347	82	37	14	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	241	87	59	32
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	366	158	93
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	330	164
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	322

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	.4	.1	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	158	13	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	21	.0	.3	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	119	.9	.2	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	205	.3	.3	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	178	.8	.4	.1	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	151	.8	.5	.1	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	124	.0	.3	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	155	.5	.5
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	183	.20
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	151

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	.24	.12	.0	.1	.1	.3	.3	.0	.1	.0
2. 2015	383	17	.10	.0	.1	.2	2	.0	.1	.0
3. 2016	XXX	.432	.13	.10	.1	.3	.3	.0	.1	.0
4. 2017	XXX	XXX	299	.14	.9	.5	.4	.0	.1	.0
5. 2018	XXX	XXX	XXX	510	.25	.18	.5	.0	.1	.0
6. 2019	XXX	XXX	XXX	XXX	.644	.44	.16	.0	.1	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.722	.38	.17	.1	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	1,030	.51	.17	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,760	.76	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,565	.87
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,174

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

Schedule P - Part 4N
NONE

Schedule P - Part 4O
NONE

Schedule P - Part 4P
NONE

Schedule P - Part 4R - Prod Liab Occur
NONE

Schedule P - Part 4R - Prod Liab Claims
NONE

Schedule P - Part 4S
NONE

Schedule P - Part 4T - Warranty
NONE

Schedule P - Part 4U
NONE

SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

SECTION 1										
Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	2,070	124	43	3	5	2	2	1	1	0
2. 2015	1,556	2,066	2,129	2,131	2,132	2,133	2,134	2,134	2,134	2,135
3. 2016	XXX	1,630	2,193	2,221	2,224	2,225	2,225	2,225	2,225	2,225
4. 2017	XXX	XXX	1,898	2,249	2,273	2,275	2,276	2,276	2,277	2,277
5. 2018	XXX	XXX	XXX	1,291	1,466	1,482	1,483	1,485	1,486	1,487
6. 2019	XXX	XXX	XXX	XXX	1,758	1,987	2,005	2,013	2,015	2,015
7. 2020	XXX	XXX	XXX	XXX	XXX	1,865	2,083	2,102	2,105	2,105
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	1,457	1,651	1,663	1,663
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,767	2,045	2,059
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,443	2,584
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,458

SECTION 2										
Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	50	16	14	13	7	5	1	1	0	1
2. 2015	178	25	6	3	2	2	1	1	1	0
3. 2016	XXX	225	31	4	2	1	0	0	0	0
4. 2017	XXX	XXX	345	31	4	3	2	2	1	0
5. 2018	XXX	XXX	XXX	159	20	8	4	1	1	0
6. 2019	XXX	XXX	XXX	XXX	199	32	13	4	2	1
7. 2020	XXX	XXX	XXX	XXX	XXX	177	23	4	1	1
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	153	17	4	4
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	241	26	8
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	116	19
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	151

SECTION 3										
Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	483	105	47	5	2	0	0	1	0	2
2. 2015	1,782	2,152	2,199	2,200	2,200	2,201	2,202	2,202	2,202	2,202
3. 2016	XXX	1,924	2,308	2,315	2,317	2,317	2,317	2,317	2,318	2,318
4. 2017	XXX	XXX	2,377	2,498	2,508	2,510	2,511	2,511	2,512	2,512
5. 2018	XXX	XXX	XXX	1,877	1,980	1,987	1,987	1,987	1,988	1,988
6. 2019	XXX	XXX	XXX	XXX	2,474	2,610	2,616	2,617	2,618	2,618
7. 2020	XXX	XXX	XXX	XXX	XXX	2,463	2,617	2,625	2,626	2,626
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	2,105	2,238	2,245	2,247
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,482	2,634	2,638
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,067	3,197
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,135

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

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 1 CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	4,492	736	272	23	10	4	4	0	0	0
2. 2015	1,423	2,610	3,053	3,086	3,099	3,104	3,105	3,105	3,105	3,106
3. 2016	XXX	1,457	2,802	2,932	2,975	2,989	2,995	2,995	2,996	2,996
4. 2017	XXX	XXX	1,277	1,670	1,821	1,852	1,863	1,871	1,872	1,872
5. 2018	XXX	XXX	XXX	1,387	1,853	1,989	2,025	2,034	2,039	2,040
6. 2019	XXX	XXX	XXX	XXX	1,435	1,863	1,996	2,030	2,045	2,046
7. 2020	XXX	XXX	XXX	XXX	XXX	1,143	1,458	1,547	1,578	1,590
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	1,087	1,409	1,519	1,536
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,068	1,408	1,509
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,143	1,430
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,163

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 2 NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	338	108	37	16	7	5	1	1	0	0
2. 2015	639	224	70	23	8	2	2	1	1	1
3. 2016	XXX	729	240	80	24	8	2	1	0	0
4. 2017	XXX	XXX	682	235	64	25	10	2	1	1
5. 2018	XXX	XXX	XXX	746	213	58	18	8	2	1
6. 2019	XXX	XXX	XXX	XXX	701	206	64	22	4	3
7. 2020	XXX	XXX	XXX	XXX	XXX	495	147	51	17	3
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	521	163	41	17
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	576	175	56
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	542	195
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	602

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 3 CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	1,347	539	224	3	1	2	0	0	0	0
2. 2015	2,157	2,975	3,279	3,280	3,280	3,280	3,281	3,281	3,281	3,282
3. 2016	XXX	2,261	3,164	3,170	3,170	3,170	3,171	3,171	3,171	3,171
4. 2017	XXX	XXX	2,157	2,253	2,262	2,262	2,262	2,263	2,263	2,264
5. 2018	XXX	XXX	XXX	2,406	2,470	2,475	2,476	2,477	2,477	2,478
6. 2019	XXX	XXX	XXX	XXX	2,403	2,462	2,471	2,471	2,471	2,472
7. 2020	XXX	XXX	XXX	XXX	XXX	1,810	1,868	1,872	1,873	1,873
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	1,841	1,899	1,904	1,906
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,859	1,925	1,933
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,903	1,966
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,982

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	308	71	31	3	1	0	0	0	0	0
2. 2015	147	238	284	291	292	292	293	293	293	293
3. 2016	XXX	136	260	273	275	276	277	277	277	277
4. 2017	XXX	XXX	130	159	172	176	178	178	179	179
5. 2018	XXX	XXX	XXX	159	202	213	216	218	219	220
6. 2019	XXX	XXX	XXX	XXX	155	195	210	217	219	220
7. 2020	XXX	XXX	XXX	XXX	XXX	146	188	205	209	210
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	180	226	240	246
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	193	250	262
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	164	199
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	155

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	37	15	4	1	0	0	0	0	0	0
2. 2015	45	25	10	1	1	1	0	0	0	0
3. 2016	XXX	59	19	5	2	1	1	1	1	1
4. 2017	XXX	XXX	60	27	10	4	2	2	0	0
5. 2018	XXX	XXX	XXX	73	20	8	4	2	2	1
6. 2019	XXX	XXX	XXX	XXX	79	34	12	6	3	3
7. 2020	XXX	XXX	XXX	XXX	XXX	63	22	5	1	0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	72	23	10	3
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	88	34	16
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67	30
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	74

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	108	53	21	0	1	0	0	0	0	0
2. 2015	202	275	307	307	308	308	308	308	308	308
3. 2016	XXX	202	290	291	291	291	292	292	292	292
4. 2017	XXX	XXX	210	222	222	222	223	223	223	223
5. 2018	XXX	XXX	XXX	260	269	270	271	271	272	272
6. 2019	XXX	XXX	XXX	XXX	260	274	274	275	275	276
7. 2020	XXX	XXX	XXX	XXX	XXX	230	244	246	247	247
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	289	303	305	306
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	315	336	339
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	264	279
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	260

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	.63	.1	.2	.0	.0	.0	.0	.0	.0	.0
2. 2015	.22	.45	.49	.49	.49	.49	.49	.49	.49	.49
3. 2016	XXX	.13	.35	.36	.37	.37	.37	.37	.37	.37
4. 2017	XXX	XXX	.18	.25	.26	.27	.27	.27	.27	.27
5. 2018	XXX	XXX	XXX	.14	.18	.20	.21	.22	.23	.23
6. 2019	XXX	XXX	XXX	XXX	.7	.12	.14	.15	.16	.16
7. 2020	XXX	XXX	XXX	XXX	XXX	.2	.10	.17	.18	.18
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.5	.15	.16	.16
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.6	.17	.19
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.12	.21
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.9

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	.2	.1	.1	.1	.1	.1	.1	.1	.1	.1
2. 2015	.8	.1	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.8	.1	.1	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.9	.2	.1	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.8	.4	.3	.2	.1	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.9	.4	.2	.1	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.14	.7	.1	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.12	.2	.1	.1
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.15	.2	.1
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.10	.2
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.8

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	.21	.5	.2	.0	.0	.0	.0	.0	.0	.0
2. 2015	.30	.47	.50	.50	.50	.50	.50	.50	.50	.50
3. 2016	XXX	.21	.37	.38	.38	.38	.38	.38	.38	.38
4. 2017	XXX	XXX	.35	.37	.37	.37	.37	.37	.37	.37
5. 2018	XXX	XXX	XXX	.23	.24	.25	.25	.25	.25	.25
6. 2019	XXX	XXX	XXX	XXX	.17	.19	.19	.19	.19	.19
7. 2020	XXX	XXX	XXX	XXX	XXX	.21	.23	.24	.24	.24
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.18	.19	.19	.19
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.24	.24	.25
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.25	.27
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.20

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

SECTION 1										
Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	849	187	82	9	2	3	2	1	1	0
2. 2015	277	482	572	584	587	589	590	591	592	592
3. 2016	XXX	245	418	435	446	450	450	450	451	452
4. 2017	XXX	XXX	261	319	335	337	340	340	341	342
5. 2018	XXX	XXX	XXX	218	272	290	298	303	306	307
6. 2019	XXX	XXX	XXX	XXX	230	295	315	321	327	328
7. 2020	XXX	XXX	XXX	XXX	XXX	276	352	362	366	370
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	235	297	318	322
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	353	455	463
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	333	386
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	249

SECTION 2										
Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	92	36	17	7	6	5	4	2	1	2
2. 2015	89	45	25	8	5	4	2	2	1	1
3. 2016	XXX	75	38	20	8	3	2	2	2	1
4. 2017	XXX	XXX	91	43	20	14	8	4	2	1
5. 2018	XXX	XXX	XXX	90	49	24	13	5	2	1
6. 2019	XXX	XXX	XXX	XXX	102	51	20	11	4	4
7. 2020	XXX	XXX	XXX	XXX	XXX	94	40	20	12	6
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	93	48	15	8
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	139	54	34
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	91	57
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	105

SECTION 3										
Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	305	134	64	6	5	5	2	0	1	2
2. 2015	370	532	603	606	606	608	609	611	612	612
3. 2016	XXX	324	462	474	482	484	484	485	487	487
4. 2017	XXX	XXX	360	407	419	422	425	425	426	426
5. 2018	XXX	XXX	XXX	384	441	449	453	457	459	460
6. 2019	XXX	XXX	XXX	XXX	416	469	483	486	487	489
7. 2020	XXX	XXX	XXX	XXX	XXX	495	549	564	567	570
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	445	507	522	525
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	609	690	710
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	552	620
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	451

Schedule P - Part 5F- SN1A

NONE

Schedule P - Part 5F- SN2A

NONE

Schedule P - Part 5F- SN3A

NONE

Schedule P - Part 5F- SN1B

NONE

Schedule P - Part 5F- SN2B

NONE

Schedule P - Part 5F- SN3B

NONE

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	43	10	3	0	0	0	0	0	0	0
2. 2015	2	8	10	12	12	12	13	13	13	13
3. 2016	XXX	5	12	13	13	13	13	13	13	13
4. 2017	XXX	XXX	0	1	3	3	4	4	4	4
5. 2018	XXX	XXX	XXX	4	5	5	7	7	7	7
6. 2019	XXX	XXX	XXX	XXX	4	4	7	9	10	11
7. 2020	XXX	XXX	XXX	XXX	XXX	4	4	6	6	6
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	3	3	4	5
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	3	5
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	4
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	9	3	3	3	1	1	1	1	1	1
2. 2015	4	4	3	1	1	1	0	0	0	0
3. 2016	XXX	5	2	0	0	0	0	0	0	0
4. 2017	XXX	XXX	4	4	0	1	0	0	0	0
5. 2018	XXX	XXX	XXX	4	3	2	0	0	0	0
6. 2019	XXX	XXX	XXX	XXX	5	6	5	2	1	1
7. 2020	XXX	XXX	XXX	XXX	XXX	1	2	1	1	1
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	2	4	1	0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	6	3
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	2
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	17	7	4	0	0	0	0	0	0	0
2. 2015	8	15	19	19	20	20	20	20	20	20
3. 2016	XXX	15	20	21	22	22	22	22	22	22
4. 2017	XXX	XXX	10	13	13	14	14	14	14	14
5. 2018	XXX	XXX	XXX	9	13	15	16	16	16	16
6. 2019	XXX	XXX	XXX	XXX	11	14	18	18	18	19
7. 2020	XXX	XXX	XXX	XXX	XXX	10	12	13	13	13
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	6	9	10	10
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16	17	17
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	12
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	.1	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.1	.1	.1	.1	.1	.1	.1
4. 2017	XXX	XXX	.0	.1	.1	.1	.1	.1	.1	.1
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.1	.1	.1	.1	.1
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.1	.1	.1
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.1	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.1	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.1	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.1	.1	.1	.1	.1	.1	.1
4. 2017	XXX	XXX	.0	.2	.2	.2	.2	.2	.2	.2
5. 2018	XXX	XXX	XXX	.0	.1	.1	.1	.1	.1	.1
6. 2019	XXX	XXX	XXX	XXX	.1	.1	.1	.1	.1	.1
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.1	.1	.1	.1
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.1	.1	.1	.1
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	.8	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.1	.1	.1	.1	.1	.1	.1	.1	.1
3. 2016	XXX	.2	.3	.4	.4	.4	.4	.4	.4	.4
4. 2017	XXX	XXX	.2	.2	.3	.4	.4	.4	.4	.4
5. 2018	XXX	XXX	XXX	.1	.2	.2	.2	.2	.2	.2
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	2	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.1	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.1	.1	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.1	.1	.1	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.1	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	4	(1)	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.3	.3	.3	.3	.3	.3	.3	.3	.3
3. 2016	XXX	.4	.6	.6	.6	.6	.6	.6	.6	.6
4. 2017	XXX	XXX	.4	.4	.5	.5	.5	.5	.5	.5
5. 2018	XXX	XXX	XXX	.3	.3	.3	.3	.3	.3	.3
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2

Schedule P - Part 5R- SN1B

NONE

Schedule P - Part 5R- SN2B

NONE

Schedule P - Part 5R- SN3B

NONE

Schedule P - Part 5T- SN1

NONE

Schedule P - Part 5T- SN2

NONE

Schedule P - Part 5T- SN3

NONE

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	4,545	4,545	4,545	4,545	4,545	4,545	4,545	4,545	4,545	4,545	.0
3. 2016	XXX	4,878	4,878	4,878	4,878	4,878	4,878	4,878	4,878	4,878	.0
4. 2017	XXX	XXX	5,283	5,283	5,283	5,283	5,283	5,283	5,283	5,283	.0
5. 2018	XXX	XXX	XXX	5,754	5,754	5,754	5,754	5,754	5,754	5,754	.0
6. 2019	XXX	XXX	XXX	XXX	6,459	6,459	6,459	6,459	6,459	6,459	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	7,678	7,678	7,678	7,678	7,678	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	8,990	8,990	8,990	8,990	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,039	10,039	10,039	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,099	11,099	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,251	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,251
13. Earned Premiums (Sc P-Pt 1)	4,545	4,878	5,283	5,754	6,459	7,678	8,990	10,039	11,099	12,251	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	20	20	20	20	20	20	20	20	20	20	.0
3. 2016	XXX	6	6	6	6	6	6	6	6	6	.0
4. 2017	XXX	XXX	7	7	7	7	7	7	7	7	.0
5. 2018	XXX	XXX	XXX	7	7	7	7	7	7	7	.0
6. 2019	XXX	XXX	XXX	XXX	7	7	7	7	7	7	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	15	15	15	15	15	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	15	15	15	15	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24	24	24	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27	27	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37
13. Earned Premiums (Sc P-Pt 1)	20	6	7	7	7	15	15	24	27	37	XXX

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	754	754	754	754	754	754	754	754	754	754	.0
3. 2016	XXX	787	787	787	787	787	787	787	787	787	.0
4. 2017	XXX	XXX	785	785	785	785	785	785	785	785	.0
5. 2018	XXX	XXX	XXX	744	744	744	744	744	744	744	.0
6. 2019	XXX	XXX	XXX	XXX	775	775	775	775	775	775	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	822	822	822	822	822	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	917	917	917	917	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,078	1,078	1,078	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,134	1,134	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,004	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,004
13. Earned Premiums (Sc P-Pt 1)	754	787	785	744	776	822	917	1,078	1,134	1,004	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	97	97	97	97	97	97	97	97	97	97	.0
3. 2016	XXX	110	110	110	110	110	110	110	110	110	.0
4. 2017	XXX	XXX	113	113	113	113	113	113	113	113	.0
5. 2018	XXX	XXX	XXX	113	113	113	113	113	113	113	.0
6. 2019	XXX	XXX	XXX	XXX	174	174	174	174	174	174	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	188	188	188	188	188	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	188	188	188	188	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	188	188	188	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	204	204	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	137	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	137
13. Earned Premiums (Sc P-Pt 1)	97	110	113	113	174	188	188	188	204	137	XXX

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SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	13,149	13,149	13,149	13,149	13,149	13,149	13,149	13,149	13,149	13,149	.0
3. 2016	XXX	13,850	13,850	13,850	13,850	13,850	13,850	13,850	13,850	13,850	.0
4. 2017	XXX	XXX	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	.0
5. 2018	XXX	XXX	XXX	15,346	15,346	15,346	15,346	15,346	15,346	15,346	.0
6. 2019	XXX	XXX	XXX	XXX	16,204	16,204	16,204	16,204	16,204	16,204	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	17,768	17,768	17,768	17,768	17,768	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	19,520	19,520	19,520	19,520	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,511	21,511	21,511	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,803	24,803	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,154	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,154
13. Earned Premiums (Sc P-Pt 1)	13,149	13,850	14,528	15,346	16,204	17,768	19,520	21,511	24,803	30,154	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	542	542	542	542	542	542	542	542	542	542	.0
3. 2016	XXX	464	464	464	464	464	464	464	464	464	.0
4. 2017	XXX	XXX	470	470	470	470	470	470	470	470	.0
5. 2018	XXX	XXX	XXX	466	466	466	466	466	466	466	.0
6. 2019	XXX	XXX	XXX	XXX	507	507	507	507	507	507	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	505	505	505	505	505	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	586	586	586	586	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	707	707	707	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	803	803	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,483	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,483
13. Earned Premiums (Sc P-Pt 1)	542	464	470	466	507	505	586	707	803	1,483	XXX

SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	2,062	2,062	2,062	2,062	2,062	2,062	2,062	2,062	2,062	2,062	.0
3. 2016	XXX	2,144	2,144	2,144	2,144	2,144	2,144	2,144	2,144	2,144	.0
4. 2017	XXX	XXX	2,273	2,273	2,273	2,273	2,273	2,273	2,273	2,273	.0
5. 2018	XXX	XXX	XXX	2,412	2,412	2,412	2,412	2,412	2,412	2,412	.0
6. 2019	XXX	XXX	XXX	XXX	2,564	2,564	2,564	2,564	2,564	2,564	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	2,774	2,774	2,774	2,774	2,774	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	3,086	3,086	3,086	3,086	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,355	3,355	3,355	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,558	3,558	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,280	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,280
13. Earned Premiums (Sc P-Pt 1)	2,062	2,144	2,273	2,412	2,564	2,774	3,086	3,355	3,558	3,280	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	1,492	1,492	1,492	1,492	1,492	1,492	1,492	1,492	1,492	1,492	.0
3. 2016	XXX	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	.0
4. 2017	XXX	XXX	1,512	1,512	1,512	1,512	1,512	1,512	1,512	1,512	.0
5. 2018	XXX	XXX	XXX	1,616	1,616	1,616	1,616	1,616	1,616	1,616	.0
6. 2019	XXX	XXX	XXX	XXX	1,748	1,748	1,748	1,748	1,748	1,748	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	1,911	1,911	1,911	1,911	1,911	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	2,171	2,171	2,171	2,171	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,387	2,387	2,387	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,602	2,602	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,826	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,826
13. Earned Premiums (Sc P-Pt 1)	1,492	1,532	1,512	1,616	1,748	1,911	2,171	2,387	2,602	2,826	XXX

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.37	.37	.37	.37	.37	.37	.37	.37	.37	.37	.0
3. 2016	XXX	.45	.45	.45	.45	.45	.45	.45	.45	.45	.0
4. 2017	XXX	XXX	.70	.70	.70	.70	.70	.70	.70	.70	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.96	.96	.96	.96	.96	.96	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.142	.142	.142	.142	.142	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.221	.221	.221	.221	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.279	.279	.279	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.319	.319	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.364	.364
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.364
13. Earned Premiums (Sc P-Pt 1)	.37	.45	.70	.88	.96	.142	.221	.279	.319	.364	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.37	.37	.37	.37	.37	.37	.37	.37	.37	.37	.0
3. 2016	XXX	.45	.45	.45	.45	.45	.45	.45	.45	.45	.0
4. 2017	XXX	XXX	.54	.54	.54	.54	.54	.54	.54	.54	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.76	.76	.76	.76	.76	.76	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.118	.118	.118	.118	.118	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.202	.202	.202	.202	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.243	.243	.243	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.275	.275	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.317	.317
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.317
13. Earned Premiums (Sc P-Pt 1)	.37	.45	.54	.66	.76	.118	.202	.243	.275	.317	XXX

SCHEDULE P - PART 6M - INTERNATIONAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sc P-Pt 1)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sc P-Pt 1)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

SECTION 1											
Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

SECTION 2											
Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

SCHEDULE P - PART 6O - REINSURANCE NONPROPORTIONAL ASSUMED LIABILITY

SECTION 1											
Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

SECTION 2											
Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.84	.84	.84	.84	.84	.84	.84	.84	.84	.84	.0
3. 2016	XXX	.81	.81	.81	.81	.81	.81	.81	.81	.81	.0
4. 2017	XXX	XXX	.81	.81	.81	.81	.81	.81	.81	.81	.0
5. 2018	XXX	XXX	XXX	.82	.82	.82	.82	.82	.82	.82	.0
6. 2019	XXX	XXX	XXX	XXX	.80	.80	.80	.80	.80	.80	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.78	.78	.78	.78	.78	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.93	.93	.93	.93	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.93	.93	.93	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.97	.97	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.77	.77
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.77
13. Earned Premiums (Sc P-Pt 1)	.84	.81	.81	.82	.80	.78	.93	.93	.97	.77	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.2	.2	.2	.2	.2	.2	.2	.2	.2	.2	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sc P-Pt 1)	.2	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sc P-Pt 1)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sc P-Pt 1)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX

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

SECTION 1

	1	2	3	4	5	6
	Total Net Losses and Expenses Unpaid	Net Losses and Expenses Unpaid on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total	Total Net Premiums Written	Net Premiums Written on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total
Schedule P - Part 1						
1. Homeowners/Farmowners	9,674		0.0	61,217		0.0
2. Private Passenger Auto Liability/Medical	21,874		0.0	30,707		0.0
3. Commercial Auto/Truck Liability/Medical	7,405		0.0	12,552		0.0
4. Workers' Compensation	582		0.0	834		0.0
5. Commercial Multiple Peril	13,079		0.0	28,209		0.0
6. Medical Professional Liability-Occurrence	0		0.0	0		0.0
7. Medical Professional Liability-Claims- made	0		0.0	0		0.0
8. Special Liability	0		0.0	346		0.0
9. Other Liability-Occurrence	1,201		0.0	2,766		0.0
10. Other Liability-Claims-made	17		0.0	59		0.0
11. Special Property	693		0.0	5,389		0.0
12. Auto Physical Damage	4,854		0.0	40,436		0.0
13. Fidelity/Surety	0		0.0	0		0.0
14. Other	0		0.0	0		0.0
15. International	0		0.0	0		0.0
16. Reinsurance-Nonproportional Assumed Property	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance-Nonproportional Assumed Liability	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance-Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX	XXX	XXX
19. Products Liability-Occurrence	0		0.0	39		0.0
20. Products Liability-Claims-made	0		0.0	0		0.0
21. Financial Guaranty/Mortgage Guaranty	0		0.0	0		0.0
22. Warranty	0		0.0	0		0.0
23. Pet Insurance Plans	0		0.0	0		0.0
24. Totals	59,380	0	0.0	182,555	0	0.0

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2015	0	0	0	0	0	0	0	0	0	
3. 2016	XXX	0	0	0	0	0	0	0	0	
4. 2017	XXX	XXX	0	0	0	0	0	0	0	
5. 2018	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2019	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2020	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2015	0	0	0	0	0	0	0	0	0	
3. 2016	XXX	0	0	0	0	0	0	0	0	
4. 2017	XXX	XXX	0	0	0	0	0	0	0	
5. 2018	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2019	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2020	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

SECTION 1						
Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	9,674		.0.0	61,217		.0.0
2. Private Passenger Auto Liability/Medical	21,874		.0.0	30,707		.0.0
3. Commercial Auto/Truck Liability/Medical.....	7,405		.0.0	12,552		.0.0
4. Workers' Compensation	582		.0.0	834		.0.0
5. Commercial Multiple Peril	13,079		.0.0	28,209		.0.0
6. Medical Professional Liability-Occurrence	0		.0.0	0		.0.0
7. Medical Professional Liability-Claims- made	0		.0.0	0		.0.0
8. Special Liability	0		.0.0	346		.0.0
9. Other Liability-Occurrence	1,201		.0.0	2,766		.0.0
10. Other Liability-Claims-made	17		.0.0	59		.0.0
11. Special Property	693		.0.0	5,389		.0.0
12. Auto Physical Damage	4,854		.0.0	40,436		.0.0
13. Fidelity/Surety	0		.0.0	0		.0.0
14. Other	0		.0.0	0		.0.0
15. International	0		.0.0	0		.0.0
16. Reinsurance-Nonproportional Assumed Property	0		.0.0	0		.0.0
17. Reinsurance-Nonproportional Assumed Liability	0		.0.0	0		.0.0
18. Reinsurance-Nonproportional Assumed Financial Lines	0		.0.0	0		.0.0
19. Products Liability-Occurrence	0		.0.0	39		.0.0
20. Products Liability-Claims-made	0		.0.0	0		.0.0
21. Financial Guaranty/Mortgage Guaranty	0		.0.0	0		.0.0
22. Warranty	0		.0.0	0		.0.0
23. Pet Insurance Plans	0		.0.0	0		.0.0
24. Totals	59,380	0	0.0	182,555	0	0.0

SECTION 2										
Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2015	0	0	0	0	0	0	0	0	0	
3. 2016	XXX	0	0	0	0	0	0	0	0	
4. 2017	XXX	XXX	0	0	0	0	0	0	0	
5. 2018	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2019	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2020	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3										
Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2015	0	0	0	0	0	0	0	0	0	
3. 2016	XXX	0	0	0	0	0	0	0	0	
4. 2017	XXX	XXX	0	0	0	0	0	0	0	
5. 2018	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2019	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2020	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 6

Years in Which Policies Were Issued	INCURRED ADJUSTABLE COMMISSIONS REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 7

Years in Which Policies Were Issued	RESERVES FOR COMMISSION ADJUSTMENTS AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P INTERROGATORIES

1.

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

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

Yes [] No [X]
- 1.2

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

\$
- 1.3

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

Yes [] No [X]
- 1.4

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

Yes [] No [X]
- 1.5

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

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

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

Years in Which Premiums Were Earned and Losses Were Incurred		DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
		1	2
		Section 1: Occurrence	Section 2: Claims-Made
1.601	Prior		
1.602	2015		
1.603	2016		
1.604	2017		
1.605	2018		
1.606	2019		
1.607	2020		
1.608	2021		
1.609	2022		
1.610	2023		
1.611	2024		
1.612	Totals	0	0

2.

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

Yes [X] No []
3.

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

Yes [X] No []
4.

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

Yes [] No [X]

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

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

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

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

5.1 Fidelity

\$

5.2 Surety

\$
6.

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

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

Yes [] No [X]
- 7.2

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

Allocated By States and Territories

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

NONE

SCHEDULE Y

PART 1A – DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Asterisk	Explanation

99

99

99

99

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE Y

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

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

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

RESPONSES

MARCH FILING

1.

Will an actuarial opinion be filed by March 1?

.....YES.....
2.

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

.....YES.....
3.

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

.....YES.....
4.

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

.....YES.....

APRIL FILING

5.

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

.....YES.....
6.

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

.....YES.....
7.

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

.....YES.....

MAY FILING

8.

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

.....YES.....

JUNE FILING

9.

Will an audited financial report be filed by June 1?

.....YES.....
10.

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

.....YES.....

SUPPLEMENTAL FILINGS

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

MARCH FILING

11.

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

.....NO.....
12.

Will the Financial Guaranty Insurance Exhibit be filed by March 1?

.....NO.....
13.

Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?

.....NO.....
14.

Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1?

.....NO.....
15.

Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?

.....NO.....
16.

Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?

.....NO.....
17.

Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?

.....NO.....
18.

Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?

.....NO.....
19.

Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?

.....YES.....
20.

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

.....YES.....
21.

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

.....YES.....
22.

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

.....NO.....
23.

Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1?

.....YES.....
24.

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

.....SEE EXPLANATION.....
25.

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

.....SEE EXPLANATION.....
26.

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

.....SEE EXPLANATION.....
27.

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

.....NO.....
28.

Will the Exhibit of Other Liabilities by Lines of Business be filed with the state of domicile and the NAIC by March 1?

.....YES.....
29.

Will the Market Conduct Annual Statement (MCAS) Premium Exhibit for Year be filed with appropriate jurisdictions and with the NAIC by March 1?

.....YES.....

APRIL FILING

30.

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

.....NO.....
31.

Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?

.....NO.....
32.

Will the Accident and Health Policy Experience Exhibit be filed by April 1?

.....NO.....
33.

Will the Supplemental Health Care Exhibit (Parts 1 and 2) be filed with the state of domicile and the NAIC by April 1?

.....NO.....
34.

Will the Cybersecurity Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1?

.....YES.....
35.

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

.....NO.....
36.

Will the Private Flood Insurance Supplement be filed with the state of domicile and the NAIC by April 1?

.....NO.....
37.

Will the Mortgage Guaranty Insurance Exhibit be filed with the state of domicile and the NAIC by April 1?

.....NO.....

AUGUST FILING

38.

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

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

Explanation:

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

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

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

38. The Company is not required to file the report

Bar Code:

11.



2612320244200000

12.



2612320242400000

13.



26123202436059000

14.



26123202445500000

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

15. 
2 6 1 2 3 2 0 2 4 4 9 0 0 0 0 0 0

16. 
2 6 1 2 3 2 0 2 4 3 8 5 0 0 0 0 0

17. 
2 6 1 2 3 2 0 2 4 4 0 1 0 0 0 0 0

18. 
2 6 1 2 3 2 0 2 4 3 6 5 0 0 0 0 0

22. 
2 6 1 2 3 2 0 2 4 5 0 0 0 0 0 0 0

27. 
2 6 1 2 3 2 0 2 4 5 5 5 0 0 0 0 0

30. 
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31. 
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32. 
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33. 
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35. 
2 6 1 2 3 2 0 2 4 2 9 0 5 9 0 0 0

36. 
2 6 1 2 3 2 0 2 4 5 6 0 0 0 0 0 0

37. 
2 6 1 2 3 2 0 2 4 5 6 5 0 0 0 0 0

OVERFLOW PAGE FOR WRITE-INS

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

	1 Collected During Year	2 Earned During Year
0904. William Blair Funds Intl.....	1,525	1,525
0905. Champlain Small Co Fund Inst.....	1,310	1,310
0906.		
0907.		
0997. Summary of remaining write-ins for Line 9 from page 12	2,835	2,835



SUPPLEMENT FOR THE YEAR 2024 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

DIRECTOR AND OFFICER INSURANCE COVERAGE SUPPLEMENT

For The Year Ended December 31, 2024
(To Be Filed by March 1)

NAIC Group Code 00207

NAIC Company Code 26123

Company Name LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

1. Monoline Policies

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

2. Commercial Multiple Peril (CMP) Packaged Policies

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

2.31 Amount quantified: \$ 62,216

2.32 Amount estimated using reasonable assumptions: \$ 0

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

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



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

EXHIBIT OF OTHER LIABILITIES BY LINES OF BUSINESS
AS REPORTED ON LINE 17 OF THE EXHIBIT OF PREMIUMS AND LOSSES
(To Be Filed by March 1)

NAIC Group Code 00207..... NAIC Company Code 26123.....

	Direct Business Only			
	Prior Year	Current Year		
	1	2	3	4
	Written Premium	Written Premium	Losses Paid (deducting salvage)	Losses Unpaid (Case Base)
1. Completed operations.....	0			
2. Errors & omissions (E&O)	0			
3. Directors & officers (D&O)	29,839	33,957		30,000
4. Environmental liability	0			
5. Excess workers' compensation	0			
6. Commercial excess & umbrella	0	18,671		
7. Personal umbrella	962,107	1,118,796		203,523
8. Employment liability	260,741	261,363	28,273	10,000
9. Aggregate write-ins for facilities and premises (CGL).....	101,592	312,205	52,363	0
10. Internet & cyber liability	91,699	105,854		
11. Aggregate write-ins for other	0	0	0	0
12. Total ASL 17 – other liability (sum of lines 1 through 11)	1,445,978	1,850,846	80,636	243,523
DETAILS OF WRITE-INS				
0901. Aggregate for facilities premises CGL.....	101,592	312,205	52,363	0
0902.				
0903.				
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)	101,592	312,205	52,363	0
1101.	0	0	0	0
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

OVERFLOW PAGE FOR WRITE-INS

EXLBEXLIABLB Additional Aggregate Lines for EXLBEXLIABLB Line 09.
*EXLBEXLIABLB

0997. Summary of remaining write-ins for Line 09 from EXLBEXLIABLB	0	0	0	0
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SUPPLEMENT FOR THE YEAR ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIGHTNING ROD MUTUAL
INSURANCE COMPANY

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT
FOR YEAR

For The Year Ended December 31, 2024
(To Be Filed By March 1)

FOR THE STATE OF Indiana

NAIC Group Code 00207..... NAIC Company Code 26123.....

MCAS LINE OF BUSINESS	1 MCAS Reportable Premium/Considerations (YES/NO)
1. Disability income.....	.NO.....
2. Health.....	.NO.....
3. Homeowners.....	.YES.....
4. Individual annuity.....	.NO.....
5. Individual life.....	.NO.....
6. Lender-placed home and auto.....	.NO.....
7. Long-term care.....	.NO.....
8. Other health.....	.NO.....
9. Private flood.....	.NO.....
10. Private passenger auto.....	.YES.....
11. Short-term limited duration health plans.....	.NO.....
12. Travel	NO



SUPPLEMENT FOR THE YEAR ANNUAL STATEMENT FOR THE YEAR 2024 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2024
(To Be Filed By March 1)

FOR THE STATE OF Ohio

NAIC Group Code 00207..... NAIC Company Code 26123.....

MCAS LINE OF BUSINESS	1 MCAS Reportable Premium/Considerations (YES/NO)
1. Disability income.....	NO.....
2. Health.....	NO.....
3. Homeowners.....	YES.....
4. Individual annuity.....	NO.....
5. Individual life.....	NO.....
6. Lender-placed home and auto.....	NO.....
7. Long-term care.....	NO.....
8. Other health.....	NO.....
9. Private flood.....	NO.....
10. Private passenger auto.....	YES.....
11. Short-term limited duration health plans.....	NO.....
12. Travel	NO