



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
For the Year Ended December 31, 2024
OF THE CONDITION AND AFFAIRS OF THE
WESTERN RESERVE MUTUAL CASUALTY COMPANY

NAIC Group Code	00207	00207	NAIC Company Code	26131	Employer's ID Number	34-0613930
	(Current Period)	(Prior Period)				
Organized under the Laws of	Ohio			State of Domicile or Port of Entry		Ohio
Country of Domicile	United States					
Incorporated/Organized	06/29/1937		Commenced Business		07/30/1937	
Statutory Home Office	2865 Benden Drive			Wooster, OH, US 44691		
	(Street and Number)			(City or Town, State, Country and Zip Code)		
Main Administrative Office	2865 Benden Drive		Wooster, OH, US 44691		330-262-9060	
	(Street and Number)		(City or Town, State, Country and Zip Code)		(Area Code) (Telephone Number)	
Mail Address	2865 Benden Drive			Wooster, OH, US 44691		
	(Street and Number or P.O. Box)			(City or Town, State, Country and Zip Code)		
Primary Location of Books and Records	2865 Benden Drive		Wooster, OH, US 44691		330-262-9060	
	(Street and Number)		(City or Town, State, Country and Zip Code)		(Area Code) (Telephone Number)	
Internet Web Site Address	www.wrg-ins.com					
Statutory Statement Contact	Christopher M. Racz, CPA			330-262-9060-2446		
	(Name)			(Area Code) (Telephone Number) (Extension)		
	Christopher.Racz@wrginsurance.com			800-563-9896		
	(E-Mail Address)			(Fax Number)		

OFFICERS

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

OTHER OFFICERS

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

DIRECTORS OR TRUSTEES

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

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 WESTERN RESERVE MUTUAL CASUALTY COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00207		BUSINESS IN THE STATE OF Illinois			DURING THE YEAR 2024						NAIC Company Code 26131		
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied Lines												
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril												
4.	Homeowners Multiple Peril												
5.1	Commercial Multiple Peril (Non-Liability Portion)												
5.2	Commercial Multiple Peril (Liability Portion)												
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.1	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 WESTERN RESERVE MUTUAL CASUALTY COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00207		BUSINESS IN THE STATE OF Indiana				DURING THE YEAR 2024				NAIC Company Code 26131			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	783,962	653,292		525,491	517,802	479,689		0	(10)	95	130,540	12,369
2.1	Allied Lines	471,671	351,668		356,237	484,575	399,715	105,880	1,974	925		78,567	7,442
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	15,636,415	14,587,937		8,263,932	9,673,606	9,714,507	1,170,090	26,494	27,105	102,132	2,666,776	246,732
5.1	Commercial Multiple Peril (Non-Liability Portion)	3,148,435	3,090,541		1,264,026	2,602,055	3,111,295	890,809		(1,356)	33,175	608,272	49,677
5.2	Commercial Multiple Peril (Liability Portion)	3,013,128	2,982,845		1,062,465	4,134,512	2,045,454	1,650,315	754,954	202,794	298,575	581,529	47,542
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.1	Inland Marine	446,285	450,441		230,609	228,613	208,613	0		0		90,124	7,042
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	1,766,261	1,825,214		828,617	618,075	(36,594)	1,179,046	6,733	3,614	29,985	171,228	27,868
17.1	Other Liability-Occurrence	1,160,816	924,155		746,886	163,596	155,394	660,429	28,262	966	65,827	194,513	18,316
17.2	Other Liability-Claims-Made	63,858	54,344		32,481	0					0	10,759	990
17.3	Excess Workers' Compensation	0											
18.1.	Products liability-Occurrence	24,862	44,032		4,243	0						4,197	392
18.2.	Products liability-Claims-Made												
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2	Other Private Passenger Auto Liability	3,235,032	3,409,172		1,318,889	1,800,827	2,183,087	2,520,179	91,828	134,646	216,161	530,305	51,043
19.3	Commercial Auto No-Fault (Personal Injury Protection)												
19.4	Other Commercial Auto Liability	2,689,160	2,525,743		1,313,233	577,071	1,782,087	2,279,468	61,633	47,796	42,581	453,688	42,430
21.1	Private Passenger Auto Physical Damage	3,657,293	3,680,807		1,488,727	1,902,131	1,770,368	232,430			4,333	600,028	57,705
21.2	Commercial Auto Physical Damage	1,057,948	933,809		515,368	660,501	716,207	222,547			1,254	178,573	16,692
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft	6,334	6,795		2,671							1,067	100
27.	Boiler and Machinery	268,696	240,998		139,373	23,663	29,663	6,000				45,218	4,240
28.	Credit		0										
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)	37,430,156	35,761,793	0	18,093,248	23,387,027	22,559,485	10,917,193	971,878	416,480	794,118	6,345,384	590,580
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

0

and number of persons insured under indemnity only products

0



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00207		BUSINESS IN THE STATE OF Ohio				DURING THE YEAR 2024				NAIC Company Code 26131			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	2,598,785	2,134,008		1,823,430	667,600	732,899	110,800	0	(24)	354	416,402	42,539
2.1	Allied Lines	1,401,680	989,081		1,148,990	1,410,397	1,438,556	361,772	365	2,166		224,641	22,944
2.2	Multiple Peril Crop	0											
2.3	Federal Flood	0											
2.4	Private Crop	0											
2.5	Private Flood	0											
3.	Farmowners Multiple Peril	0											
4.	Homeowners Multiple Peril	46,360,750	42,456,411		24,445,819	26,389,047	26,499,087	6,338,030	216,920	63,427	302,814	7,751,680	758,875
5.1	Commercial Multiple Peril (Non-Liability Portion)	13,470,671	13,559,405		5,827,531	8,711,456	8,549,407	2,218,900	1,436	(3,173)	123,805	2,764,598	220,500
5.2	Commercial Multiple Peril (Liability Portion)	9,523,431	9,667,857		3,491,881	1,092,219	(552,017)	4,678,057	358,974	474,541	1,114,241	1,951,760	155,888
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.1	Inland Marine	1,581,180	1,619,760		821,410	242,222	725,125	492,903		0		307,350	25,882
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.....	5,234,733	4,339,150		3,132,616	40,161	1,024,188	3,258,672	22,916	2,260	296,850	873,655	85,687
17.2	Other Liability-Claims-Made.....	224,780	210,310		103,441	14,500	14,500	0				37,871	3,679
17.3	Excess Workers' Compensation.....												
18.1.	Products liability-Occurrence	25,218	54,814		5,202	4,119	(20,881)	0				4,251	413
18.2.	Products liability-Claims-Made												
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2	Other Private Passenger Auto Liability	8,372,027	8,659,681		2,897,341	6,947,918	6,078,248	5,935,941	165,342	315,074	559,410	1,369,043	137,041
19.3	Commercial Auto No-Fault (Personal Injury Protection)												
19.4	Other Commercial Auto Liability	9,334,111	8,958,763		4,291,284	4,118,964	2,448,341	4,066,807	195,397	111,844	147,798	1,533,629	152,789
21.1	Private Passenger Auto Physical Damage	10,389,506	10,428,507		3,624,219	5,567,081	5,341,060	1,210,027			12,310	1,700,068	170,065
21.2	Commercial Auto Physical Damage	3,611,954	3,363,286		1,684,691	3,159,820	3,344,838	723,672		(5,218)	4,280	594,010	59,124
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft	23,855	21,295		16,655		0					3,901	390
27.	Boiler and Machinery	1,097,259	1,034,553		572,067	271,005	281,505	11,000				184,869	17,961
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)	113,249,940	107,496,881	0	53,886,577	58,636,509	55,904,856	29,406,581	961,350	960,897	2,561,862	19,717,728	1,853,777
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 \$ 1,019,165

(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 WESTERN RESERVE MUTUAL CASUALTY COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00207		BUSINESS IN THE STATE OF Tennessee				DURING THE YEAR 2024				NAIC Company Code 26131			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied Lines												
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril												
4.	Homeowners Multiple Peril												
5.1	Commercial Multiple Peril (Non-Liability Portion)												
5.2	Commercial Multiple Peril (Liability Portion)												
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.1	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 WESTERN RESERVE MUTUAL CASUALTY 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 26131		
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	3,382,747	2,787,300	.0	2,348,921	1,185,402	1,212,588	110,800	.0	(34)	.449	546,942	54,908
2.1	Allied Lines	1,873,351	1,340,749	.0	1,505,227	1,894,972	1,838,271	467,652	2,339	3,091	.0	303,208	30,386
2.2	Multiple Peril Crop	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.3	Federal Flood	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.4	Private Crop	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.5	Private Flood	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3.	Farmowners Multiple Peril	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4.	Homeowners Multiple Peril	61,997,165	57,044,348	.0	32,709,751	36,062,653	36,213,594	7,508,120	243,414	90,532	404,946	10,418,456	1,005,607
5.1	Commercial Multiple Peril (Non-Liability Portion)	16,619,106	16,649,946	.0	7,091,557	11,313,511	11,660,702	3,109,709	1,436	(4,529)	156,980	3,372,870	270,177
5.2	Commercial Multiple Peril (Liability Portion)	12,536,559	12,650,702	.0	4,554,346	5,226,731	1,493,437	6,328,372	1,113,928	677,335	1,412,816	2,533,289	203,430
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	2,027,465	2,070,201	.0	1,052,019	470,835	933,738	492,903	.0	.0	.0	397,474	32,924
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	1,766,261	1,825,214	.0	828,617	618,075	(36,594)	1,179,046	6,733	3,614	29,985	171,228	27,868
17.1	Other Liability-Occurrence	6,395,549	5,263,305	.0	3,879,502	203,757	1,179,582	3,919,101	51,178	3,226	362,677	1,068,168	104,003
17.2	Other Liability-Claims-Made	288,638	264,654	.0	135,922	14,500	14,500	.0	.0	.0	.0	48,630	4,669
17.3	Excess Workers' Compensation	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.1.	Products Liability-Occurrence	50,080	98,846	.0	9,445	4,119	(20,881)	.0	.0	.0	.0	8,448	805
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	11,607,059	12,068,853	.0	4,216,230	8,748,745	8,261,335	8,456,120	257,170	449,720	775,571	1,899,348	188,084
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	12,023,271	11,484,506	.0	5,604,517	4,696,035	4,230,428	6,346,275	257,030	159,640	190,379	1,987,317	195,219
21.1	Private Passenger Auto Physical Damage	14,046,799	14,109,314	.0	5,112,946	7,469,212	7,111,428	1,442,457	.0	.0	16,643	2,300,096	227,770
21.2	Commercial Auto Physical Damage	4,669,902	4,297,095	.0	2,200,059	3,820,321	4,061,045	946,219	.0	(5,218)	5,534	772,583	75,816
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	30,189	28,090	.0	19,326	.0	.0	.0	.0	.0	.0	4,968	490
27.	Boiler and Machinery	1,365,955	1,275,551	.0	711,440	294,668	311,168	17,000	.0	.0	.0	230,087	22,201
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)	150,680,096	143,258,674	0	71,979,825	82,023,536	78,464,341	40,323,774	1,933,228	1,377,377	3,355,980	26,063,112	2,444,357
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 \$	1,270,121
(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 products0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE F - PART 1

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

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

1 ID Number	2 NAIC Company Code	3 Name of Company	4 Date of Contract	5 Original Premium	6 Reinsurance Premium
0199999 Total Reinsurance Ceded by Portfolio				0	0
0299999 Total Reinsurance Assumed by Portfolio				0	0
NONE					

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE F - PART 3

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

1	2	3	4	5	6	Reinsurance Recoverable On									16	Reinsurance Payable		19	20
						7	8	9	10	11	12	13	14	15		17	18		
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Special Code	Reinsur- ance Premiums Ceded	Paid Losses	Paid LAE	Known Case Loss Reserves	Known Case LAE Reserves	IBNR Loss Reserves	IBNR LAE Reserves	Unearned Premiums	Contingent Commis- sions	Cols. 7 through 14 Totals	Amount in Dispute Included in Column 15	Ceded Balances Payable	Other Amounts Due to Reinsurers	Net Amount Recover- able From Reinsurers Cols. 15 - [17 + 18]	Funds Held By Company Under Reinsurance Treaties
Authorized - Affiliates - U.S. Intercompany Pooling																			
34-0359380	26123	LIGHTNING ROD MUT INS CO	OH		140,120	(899)								(899)		(559)		(340)	
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling					140,120	(899)	0	0	0	0	0	0	0	(899)	0	(559)	0	(340)	0
0899999 - Total Authorized - Affiliates - Total Authorized - Affiliates					140,120	(899)	0	0	0	0	0	0	0	(899)	0	(559)	0	(340)	0
Authorized - Other U.S. Unaffiliated Insurers																			
06-1182357	22730	ALLIED WORLD INS CO	NH		198			14						14		(6)		20	
36-2661954	10103	AMERICAN AGRICULTURAL INS CO	IN		134			3						3		(4)		7	
47-0574325	32603	BERKLEY INS CO	DE		173			9						9		(5)		13	
22-2005057	26921	EVEREST REINS CO	DE		179			2						2		(5)		7	
42-0245840	13897	FARMERS MUT HAIL INS CO OF IA	IA		60			2						2		(2)		3	
05-0316605	21482	FACTORY MUT INS CO	RI		570		1	6				294		301		100		201	
13-2673100	22039	GENERAL REINS CORP	DE		507			0				75		75		28		47	
06-0384680	11452	HARTFORD STEAM BOIL INSPEC & INS CO	CT		1,352	18		26				652		696		98		598	
13-3138390	42307	NAVIGATORS INS CO	NY		248			5						5		(7)		11	
75-1444207	30058	SCOR REINS CO	NY		171			2						2		(5)		6	
43-0613000	23388	SHELTER MUT INS CO	MO		11			1						1	0	0		1	
13-1675535	25364	SWISS REINS AMER CORP	NY		3,936	1,416	43	1,454		1,898	42	267		5,121		1,130		3,991	
38-3207001	10166	ACCIDENT FUND INS CO OF AMER	MI		149			0						0		(4)		4	
13-3088732	40517	WCF NATL INS CO	UT		149			0						0		(4)		4	
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers					7,837	1,434	44	1,523	0	1,898	42	1,287	0	6,229	0	1,316	0	4,914	0
Authorized - Pools - Mandatory Pools																			
AA-9991501	00000	INDIANA MINE SUBSIDENCE FUND	IN		5									0		0		0	
AA-9991503	00000	OHIO MINE SUBSIDENCE FUND	OH		10									0		3		(3)	
1099999 - Total Authorized - Pools - Mandatory Pools					15	0	0	0	0	0	0	0	0	0	0	3	0	(3)	0
Authorized - Other Non-U.S. Insurers																			
AA-1126006	00000	Lloyd's Syndicate Number 4472	GBR		90			2						2		(2)		4	
AA-1340125	00000	Hannover Rueck SE	DEU		678	53		11						64		(18)		82	
AA-1126623	00000	Lloyd's Syndicate Number 623	GBR		11			0						0		(3)		3	
AA-1128121	00000	Lloyd's Syndicate Number 2121	GBR		67			0						0		(3)		3	
AA-1128623	00000	Lloyd's Syndicate Number 2623	GBR		28			7						7		(6)		13	
AA-1128791	00000	Lloyd's Syndicate Number 2791	GBR		111			2						2		0		2	
AA-3194126	00000	Arch Reins Ltd	BMU		151			0						0		0		0	
AA-1840000	00000	Mapfre Re Compania de Reaseguros SA	ESP		170		0	3						3		(5)		8	
1299999 - Total Authorized - Other Non-U.S. Insurers					1,307	53	0	24	0	0	0	0	0	77	0	(37)	0	115	0
1499999 - Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)					149,279	588	44	1,547	0	1,898	42	1,287	0	5,408	0	723	0	4,685	0
Unauthorized - Other U.S. Unaffiliated Insurers																			
88-0229034	00000	Nation Safe Driver	MI		92									0		15		(15)	
2399999 - Total Unauthorized - Other U.S. Unaffiliated Insurers					92	0	0	0	0	0	0	0	0	0	0	15	0	(15)	0
Unauthorized - Other non-U.S. Insurers																			
AA-1340004	00000	R V Versicherung AG	DEU		567			10						10		6		4	
AA-5420050	00000	KOREAN REINS CO	KOR		67			0						0		0		0	
2699999 - Total Unauthorized - Other Non-U.S. Insurers					634	0	0	10	0	0	0	0	0	10	0	6	0	4	0
2899999 - Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)					726	0	0	10	0	0	0	0	0	10	0	21	0	(10)	0
Certified - Other Non-U.S. Insurers																			
CR-3191289	00000	Fidelis Ins Bermuda Ltd	BMU		143			0						0		0		0	
CR-3191190	00000	Hamilton Re Ltd	BMU		150			0						0		0		0	
CR-3190060	00000	Hannover Re (Bermuda) Ltd	BMU		221			0						0		0		0	
CR-1340028	00000	Devk Ruckversicherungs und Beteiligungs AG	DEU		166			0						0		0		0	
4099999 - Total Certified - Other Non-U.S. Insurers					680	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)					680	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)					150,685	588	44	1,558	0	1,898	42	1,287	0	5,418	0	744	0	4,674	0
9999999 Totals					150,685	588	44	1,558	0	1,898	42	1,287	0	5,418	0	744	0	4,674	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE F - PART 3 (Continued)

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

(Credit Risk)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25	26	27	Ceded Reinsurance Credit Risk								
		21	22	23	24				28	29	30	31	32	33	34	35	36
		Multiple Beneficiary Trusts	Letters of Credit	Issuing or Confirming Bank Reference Number	Single Beneficiary Trusts & Other Allowable Collateral	Total Funds Held, Payables & Collateral	Net Recoverable Net of Funds Held & Collateral	Applicable Sch. F Penalty (Col. 78)	Total Amount Recoverable From Reinsurers Less Penalty (Cols. 15 - 27)	Stressed Recoverable (Col. 28 * 120%)	Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	Stressed Net Recoverable (Cols. 29 – 30)	Total Collateral (Cols. 21 + 22 + 24, not in Excess of Col. 31)	Stressed Net Recoverable Net of Collateral Offsets (Cols. 31 - 32)	Reinsurer Designation Equivalent	Credit Risk Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	Credit Risk on Uncollateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
Authorized - Affiliates - U.S. Intercompany Pooling																	
34-0359380...	LIGHTNING ROD MUT INS CO.....					(899)	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling		0	0	XXX	0	(899)	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0899999 - Total Authorized - Affiliates - Total Authorized - Affiliates		0	0	XXX	0	(899)	0	0	0	0	0	0	0	0	XXX	0	0
Authorized - Other U.S. Unaffiliated Insurers																	
06-1182357...	ALLIED WORLD INS CO.....					(6)	20	0	14	17	(6)	23	0	23	2	0	0
36-2661954...	AMERICAN AGRICULTURAL INS CO.....					(4)	7	0	3	4	(4)	8	0	8	2	0	0
47-0574325...	BERKLEY INS CO.....					(5)	13	0	9	10	(5)	15	0	15	2	0	0
22-2005057...	EVEREST REINS CO.....					(5)	7	0	2	2	(5)	7	0	7	2	0	0
42-0245840...	FARMERS MUT HAIL INS CO OF IA.....					(2)	3	0	2	2	(2)	4	0	4	2	0	0
05-0316605...	FACTORY MUT INS CO.....					100	201	0	301	361	100	261	0	261	2	0	5
13-2673100...	GENERAL REINS CORP.....					28	47	0	75	90	28	61	0	61	2	0	1
06-0384680...	HARTFORD STEAM BOIL INSPEC & INS CO.....					98	598	0	696	835	98	737	0	737	2	0	15
13-3138390...	NAVIGATORS INS CO.....					(7)	11	0	5	6	(7)	12	0	12	2	0	0
75-1444207...	SCOR REINS CO.....					(5)	6	0	2	2	(5)	7	0	7	2	0	0
43-0613000...	SHELTER MUT INS CO.....					0	1	0	1	1	0	1	0	1	2	0	0
13-1675535...	SWISS REINS AMER CORP.....					1,130	3,991	0	5,121	6,145	1,130	5,015	0	5,015	2	0	105
38-3207001...	ACCIDENT FUND INS CO OF AMER.....					(4)	4	0	0	0	(4)	4	0	4	2	0	0
13-3088732...	WCF NATL INS CO.....					(4)	4	0	0	0	(4)	4	0	4	2	0	0
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers		0	0	XXX	0	1,316	4,914	0	6,229	7,475	1,316	6,160	0	6,160	XXX	0	129
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.....					(2)	4	0	2	2	(2)	4	0	4	2	0	0
AA-1340125...	Hannover Rueck SE.....					(18)	82	0	64	76	(18)	95	0	95	2	0	2
AA-1126623...	Lloyd's Syndicate Number 623.....					(3)	3	0	0	0	(3)	3	0	3	2	0	0
AA-1128121...	Lloyd's Syndicate Number 2121.....					(3)	3	0	0	0	(3)	3	0	3	2	0	0
AA-1128623...	Lloyd's Syndicate Number 2623.....					(6)	13	0	7	8	(6)	14	0	14	2	0	0
AA-1128791...	Lloyd's Syndicate Number 2791.....					0	2	0	2	2	0	2	0	2	2	0	0
AA-3194126...	Arch Reins Ltd.....					0	0	0	0	0	0	0	0	0	2	0	0
AA-1840000...	Mapfre Re Compania de Reasegueros SA.....					(5)	8	0	3	4	(5)	9	0	9	2	0	0
1299999 - Total Authorized - Other Non-U.S. Insurers		0	0	XXX	0	(37)	115	0	77	93	(37)	130	0	130	XXX	0	3
1499999 - Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		0	0	XXX	0	380	5,028	0	6,307	7,568	1,279	6,290	0	6,290	XXX	0	132
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.....		10			10	0	0	10	12	6	6	6	0	2	0	0
AA-5420050...	KOREAN REINS CO.....		0			0	0	0	0	0	0	0	0	0	2	0	0
2699999 - Total Unauthorized - Other Non-U.S. Insurers		0	10	XXX	0	10	0	0	10	12	6	6	6	0	XXX	0	0
2899999 - Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		0	10	XXX	0	10	0	0	10	12	6	6	6	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	0	1	0	0
CR-3191190...	Hamilton Re Ltd.....		0			0	0	0	0	0	0	0	0	0	1	0	0
CR-3190060...	Hannover Re (Bermuda) Ltd.....		0			0	0	0	0	0	0	0	0	0	1	0	0
CR-1340028...	Devk Ruckversicherungs und Beteiligungs AG.....		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 WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE F - PART 3 (Continued)

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

(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols. 43 – 44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 – 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/ [Cols. 46 + 48])	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20% (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50	
		37 Current	Overdue					43 Total Due Cols. 37 + 42 (In total should equal Cols. 7 + 8)											
			38 1 – 29 Days	39 30 – 90 Days	40 91 – 120 Days	41 Over 120 Days	42 Total Overdue Cols. 38 + 39 + 40 + 41												
Authorized - Affiliates - U.S. Intercompany Pooling																			
34-0359380	LIGHTNING ROD MUT INS CO	(899)					0	(899)			(899)	0		0.000	0.000	0.000	YES	0	
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling		(899)	0	0	0	0	0	(899)	0	0	(899)	0	0	0.000	0.000	0.000	XXX	0	
0899999 - Total Authorized - Affiliates - Total Authorized - Affiliates		(899)	0	0	0	0	0	(899)	0	0	(899)	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	1					0	1			1	0		0.000	0.000	0.000	YES	0	
05-0316605	FACTORY MUT INS CO						0	0			0	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	18					0	18			18	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	1,459					0	1,459			1,459	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		1,478	0	0	0	0	0	1,478	0	0	1,478	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		0.000	0.000	0.000	YES	0	
AA-1340125	Hannover Rueck SE	53					0	53			53	0		0.000	0.000	0.000	YES	0	
AA-1126623	Lloyd's Syndicate Number 623						0	0			0	0		0.000	0.000	0.000	YES	0	
AA-1128121	Lloyd's Syndicate Number 2121						0	0			0	0		0.000	0.000	0.000	YES	0	
AA-1128623	Lloyd's Syndicate Number 2623						0	0			0	0		0.000	0.000	0.000	YES	0	
AA-1128791	Lloyd's Syndicate Number 2791						0	0			0	0		0.000	0.000	0.000	YES	0	
AA-3194126	Arch Reins Ltd						0	0			0	0		0.000	0.000	0.000	YES	0	
AA-1840000	Mapfre Re Compania de Reaseguros SA						0	0			0	0		0.000	0.000	0.000	YES	0	
1299999 - Total Authorized - Other Non-U.S. Insurers		53	0	0	0	0	0	53	0	0	53	0	0	0.000	0.000	0.000	XXX	0	
1499999 - Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		633	0	0	0	0	0	633	0	0	633	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		0.000	0.000	0.000	YES	0	
CR-3191190	Hamilton Re Ltd						0	0			0	0		0.000	0.000	0.000	YES	0	

SCHEDULE F - PART 3 (Continued)

(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 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
CR-3190060...	Hannover Re (Bermuda) Ltd.						0	0		0	0		0.000	0.000	0.000	YES	0
CR-1340028...	Devk Rückversicherungs und Beteiligungs AG						0	0		0	0		0.000	0.000	0.000	YES	0
4099999 - Total Certified - Other Non-U.S. Insurers		0	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	XXX	0
4299999 - Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		0	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	XXX	0
5799999 - Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)		633	0	0	0	0	633	0	0	633	0	0	0.000	0.000	0.000	XXX	0
9999999 Totals		633	0	0	0	0	633	0	0	633	0	0	0.000	0.000	0.000	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance													Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col. 68; not to Exceed Col. 63)
		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68		
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 – Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20+Col. 21+Col. 22+Col. 24]/Col. 58)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57+[Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 – Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Total Collateral Provided (Col. 20+Col. 21+Col.22+ Col. 24; not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63-Col. 66)	20% of Amount in Col. 67		
Authorized - Affiliates - U.S. Intercompany Pooling																		
34-0359380	LIGHTNING ROD MUT INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling																		
0899999 - Total Authorized - Affiliates - Total Authorized - Affiliates																		
Authorized - Other U.S. Unaffiliated Insurers																		
06-1182357	ALLIED WORLD INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
36-2661954	AMERICAN AGRICULTURAL INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
47-0574325	BERKLEY INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
22-2005057	EVEREST REINS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
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	XXX
05-0316605	FACTORY MUT INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13-2673100	GENERAL REINS CORP	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
06-0384680	HARTFORD STEAM BOIL INSPEC & INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13-3138390	NAVIGATORS INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
75-1444207	SCOR REINS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
43-0613000	SHELTER MUT INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13-1675535	SWISS REINS AMER CORP	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
38-3207001	ACCIDENT FUND INS CO OF AMER	XXX	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	XXX
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers																		
Authorized - Pools - Mandatory Pools																		
AA-9991501	INDIANA MINE SUBSIDENCE FUND	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9991503	OHIO MINE SUBSIDENCE FUND	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1099999 - Total Authorized - Pools - Mandatory Pools																		
Authorized - Other Non-U.S. Insurers																		
AA-1126006	Lloyd's Syndicate Number 4472	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1340125	Hannover Rueck SE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1126623	Lloyd's Syndicate Number 623	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1128121	Lloyd's Syndicate Number 2121	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1128623	Lloyd's Syndicate Number 2623	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1128791	Lloyd's Syndicate Number 2791	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3194126	Arch Reins Ltd	XXX	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	XXX
1299999 - Total Authorized - Other Non-U.S. Insurers																		
1499999 - Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)																		
Unauthorized - Other U.S. Unaffiliated Insurers																		
88-0229034	Nation Safe Driver	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2399999 - Total Unauthorized - Other U.S. Unaffiliated Insurers																		
Unauthorized - Other non-U.S. Insurers																		
AA-1340004	R V Versicherung AG	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-5420050	KOREAN REINS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2699999 - Total Unauthorized - Other Non-U.S. Insurers																		
2899999 - Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)																		
Certified - Other Non-U.S. Insurers																		
CR-3191289	Fidelis Ins Bermuda Ltd	1	12/31/2024	0.000		0	0	0.000	0.000	0	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE F - PART 3 (Continued)

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

(Provision for Reinsurance for Certified Reinsurers)

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE F - PART 3 (Continued)

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

(Total Provision for Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance			
			71 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0 Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or [Col. 40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Jurisdiction Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Col. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)
Authorized - Affiliates - U.S. Intercompany Pooling										
34-0359380	LIGHTNING ROD MUT INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling		0	XXX	XXX	0	0	0	XXX	XXX	0
0899999 - Total Authorized - Affiliates - Total Authorized - Affiliates		0	XXX	XXX	0	0	0	XXX	XXX	0
Authorized - Other U.S. Unaffiliated Insurers										
06-1182357	ALLIED WORLD INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
36-2661954	AMERICAN AGRICULTURAL INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
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
Certified - Other Non-U.S. Insurers										

SCHEDULE F - PART 3 (Continued)

(Total Provision for Reinsurance)

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE F - PART 4

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

Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
2010	1	021000089	Citibank, N. A.	10
Total				10

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE F - PART 5

Interrogatories for Schedule F, Part 3 (000 Omitted)

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

	1	2	3
	<u>Name of Reinsurer</u>	<u>Commission Rate</u>	<u>Ceded Premium</u>
1.	Swiss Re America.....	56.500	518,230
2.	Swiss Re America.....	44.000	2,237,975
3.	Hartford Steam Boiler & Inspec Ins Co.....	35.000	679,539
4.	Factory Mutual Boiler Re.....	35.000	570,124
5.	Hartford Steam Boiler & Inspec Ins Co.....	30.000	131,168

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

	1	2	3	4
	<u>Name of Reinsurer</u>	<u>Total Recoverables</u>	<u>Ceded Premiums</u>	<u>Affiliated</u>
6.	Swiss Reins Amer Corp.....	5,120,730	3,936,295	Yes [] No [X]
7.	Hartford Steam Boil Inspec & Inc Co.....	695,914	1,351,721	Yes [] No [X]
8.	Factory Mut Ins Co.....	300,668	570,124	Yes [] No [X]
9.	General Reins Corp.....	74,788	507,214	Yes [] No [X]
10.	Hannover Rueck SE.....	63,679	678,003	Yes [] No [X]

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

SCHEDULE F - PART 6

Restatement of Balance Sheet to Identify Net Credit for Reinsurance			
	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	189,122,475		189,122,475
2. Premiums and considerations (Line 15)	34,416,373		34,416,373
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	632,614		632,614
4 Funds held by or deposited with reinsured companies (Line 16.2)	0		0
5. Other assets	6,544,066		6,544,066
6. Net amount recoverable from reinsurers		4,041,724	4,041,724
7. Protected cell assets (Line 27)	0		0
8. Totals (Line 28)	230,715,527	4,041,724	234,757,252
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	43,185,543	3,498,494	46,684,037
10. Taxes, expenses, and other obligations (Lines 4 through 8)	9,806,214		9,806,214
11. Unearned premiums (Line 9)	65,308,070	1,287,228	66,595,298
12. Advance premiums (Line 10)	923,597		923,597
13. Dividends declared and unpaid (Line 11.1 and 11.2)	0		0
14. Ceded reinsurance premiums payable (net of ceding commissions) (Line 12)	743,998	(743,998)	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)	2,480,173		2,480,173
17. Provision for reinsurance (Line 16)	0		0
18. Other liabilities	0		0
19. Total liabilities excluding protected cell business (Line 26)	122,447,594	4,041,724	126,489,319
20. Protected cell liabilities (Line 27)	0		0
21. Surplus as regards policyholders (Line 37)	108,267,933	X X X	108,267,933
22. Totals (Line 38)	230,715,528	4,041,724	234,757,252

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	30,757	2,136	28,621	11,058	41	48	.0	2,149	.0	218	13,214	1,598
3. 2016	31,010	2,051	28,959	12,971	110	64	.0	2,252	.0	142	15,177	1,683
4. 2017	30,747	1,972	28,775	17,402	403	136	.0	2,904	.0	400	20,039	1,824
5. 2018	30,486	2,012	28,474	10,862	110	63	.0	2,023	.0	193	12,838	1,444
6. 2019	30,587	2,385	28,202	19,084	503	160	.0	2,799	.0	170	21,540	1,903
7. 2020	30,671	2,361	28,310	17,963	706	102	.0	3,199	.0	93	20,558	1,908
8. 2021	31,021	2,538	28,483	17,121	225	57	.0	3,047	2	129	19,998	1,634
9. 2022	33,032	3,281	29,751	26,384	2,634	54	.0	3,250	4	134	27,050	1,917
10. 2023	37,983	3,267	34,716	34,492	3,472	77	.0	3,816	1	174	34,912	2,325
11. 2024	44,625	3,399	41,226	20,647	82	14	0	3,444	(1)	60	24,024	1,552
12. Totals	XXX	XXX	XXX	187,984	8,286	775	0	28,883	6	1,713	209,350	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	(6)	0	0	0	0	0	0	0	0	0	6	0
4.	0	6	0	0	0	0	0	0	0	0	0	(6)	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	70	0	0	0	0	0	0	0	0	0	0	70	1
7.	61	(13)	0	0	0	0	0	0	0	0	0	74	1
8.	111	0	0	0	0	0	19	1	33	0	0	162	3
9.	172	0	10	4	0	0	55	3	100	0	0	330	6
10.	352	26	128	58	0	0	100	6	185	0	0	675	14
11.	3,434	7	1,893	404	0	0	272	15	546	0	0	5,720	110
12.	4,200	20	2,031	466	0	0	447	25	864	0	0	7,030	135

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.0	.0
2.	13,255	.41	13,214	43.1	1.9	46.2	.0	.0	40.0	.0	.0
3.	15,287	104	15,183	49.3	5.1	52.4	.0	.0	40.0	.6	.0
4.	20,442	409	20,033	66.5	20.7	69.6	.0	.0	40.0	(6)	.0
5.	12,948	110	12,838	42.5	5.5	45.1	.0	.0	40.0	.0	.0
6.	22,113	503	21,610	72.3	21.1	76.6	.0	.0	40.0	.70	.0
7.	21,325	693	20,632	69.5	29.4	72.9	.0	.0	40.0	.74	.0
8.	20,388	228	20,160	65.7	9.0	70.8	.0	.0	40.0	.111	.51
9.	30,026	2,646	27,380	90.9	80.6	92.0	.0	.0	40.0	.177	.152
10.	39,150	3,563	35,587	103.1	109.1	102.5	.0	.0	40.0	.396	.279
11.	30,251	507	29,744	67.8	14.9	72.1	0	0	40.0	4,917	803
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	5,745	1,285

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2015	17,380	6	17,374	11,272	0	405	0	1,545	0	477	13,222	2,385
3. 2016	18,047	5	18,042	12,222	0	404	0	1,597	0	550	14,223	2,306
4. 2017	19,243	5	19,238	13,048	0	398	0	1,583	0	525	15,029	1,646
5. 2018	20,364	5	20,359	13,055	0	376	0	1,585	0	580	15,016	1,800
6. 2019	20,458	5	20,453	13,498	0	474	0	1,461	0	596	15,433	1,796
7. 2020	19,824	1	19,823	9,645	0	371	0	1,336	0	411	11,352	1,360
8. 2021	19,102	1	19,101	10,333	0	250	0	1,322	0	464	11,905	1,384
9. 2022	20,024	2	20,022	12,524	0	248	0	1,079	0	377	13,851	1,406
10. 2023	21,621	2	21,619	10,502	0	110	0	1,110	0	243	11,722	1,432
11. 2024	22,786	3	22,783	6,949	0	37	0	1,154	0	180	8,140	1,442
12. Totals	XXX	XXX	XXX	113,048	0	3,073	0	13,772	0	4,403	129,893	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.	.2	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.2	.0
3.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4.	.18	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.18	.0
5.	.10	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.10	.0
6.	.60	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.60	.2
7.	.66	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.66	.2
8.	.551	.0	.0	.0	.0	.0	.65	.0	.2	.0	.0	.617	.12
9.	1,397	.0	.0	.0	.0	.0	.298	.0	.8	.0	.0	1,703	.40
10.	3,938	.0	.0	.0	.0	.0	.484	.0	13	.0	.0	4,434	.142
11.	7,739	0	601	0	0	0	646	0	17	0	0	9,002	438
12.	13,781	0	601	0	0	0	1,492	0	39	0	0	15,912	636

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.0	.0
2.	13,224	.0	13,224	76.1	.0	76.1	.0	.0	40.0	.2	.0
3.	14,223	.0	14,223	78.8	.0	78.8	.0	.0	40.0	.0	.0
4.	15,047	.0	15,047	78.2	.0	78.2	.0	.0	40.0	.18	.0
5.	15,026	.0	15,026	73.8	.0	73.8	.0	.0	40.0	.10	.0
6.	15,493	.0	15,493	75.7	.0	75.7	.0	.0	40.0	.60	.0
7.	11,418	.0	11,418	57.6	.0	57.6	.0	.0	40.0	.66	.0
8.	12,522	.0	12,522	65.6	.0	65.6	.0	.0	40.0	.551	.66
9.	15,554	.0	15,554	77.7	.0	77.7	.0	.0	40.0	1,397	.306
10.	16,156	.0	16,156	74.7	.0	74.7	.0	.0	40.0	3,938	.496
11.	17,142	0	17,142	75.2	0.0	75.2	0	0	40.0	8,339	.663
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	14,381	1,531

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	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	3,305	14	3,291	1,709	60	168	0	140	0	30	1,957	224
3. 2016	3,547	5	3,542	1,371	0	158	0	161	0	18	1,690	212
4. 2017	3,842	5	3,837	2,740	0	198	0	229	0	20	3,167	160
5. 2018	4,185	5	4,180	2,854	0	169	0	347	0	28	3,370	198
6. 2019	4,697	5	4,692	3,415	0	290	0	348	0	81	4,053	200
7. 2020	5,584	11	5,573	1,571	0	107	0	272	0	29	1,950	179
8. 2021	6,538	11	6,527	2,624	0	120	0	371	0	45	3,115	222
9. 2022	7,301	18	7,283	2,196	0	115	0	264	0	50	2,575	244
10. 2023	8,072	20	8,052	2,478	0	79	0	228	0	39	2,785	203
11. 2024	8,910	27	8,883	1,070	0	30	0	260	0	29	1,360	190
12. Totals	XXX	XXX	XXX	22,028	60	1,434	0	2,620	0	369	26,022	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	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3.	60	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	60	.0
4.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5.	60	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	60	.0
6.	72	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	72	2
7.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8.	38	.0	46	.0	.0	.0	7	.0	19	.0	.0	110	2
9.	873	.0	42	.0	.0	.0	23	.0	59	.0	.0	997	12
10.	1,704	.0	174	1	.0	.0	46	.0	121	.0	.0	2,045	22
11.	732	0	1,000	4	0	0	69	0	179	0	0	1,975	54
12.	3,539	0	1,262	5	0	0	145	0	378	0	0	5,319	92

	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.	2,017	60	1,957	61.0	428.6	59.5	.0	.0	40.0	.0	.0
3.	1,750	.0	1,750	49.3	.0.0	49.4	.0	.0	40.0	60	.0
4.	3,167	.0	3,167	82.4	.0.0	82.5	.0	.0	40.0	.0	.0
5.	3,430	.0	3,430	82.0	.0.0	82.1	.0	.0	40.0	60	.0
6.	4,125	.0	4,125	87.8	.0.0	87.9	.0	.0	40.0	72	.0
7.	1,950	.0	1,950	34.9	.0.0	35.0	.0	.0	40.0	.0	.0
8.	3,225	.0	3,225	49.3	1.6	49.4	.0	.0	40.0	84	26
9.	3,572	.0	3,572	48.9	0.9	49.0	.0	.0	40.0	915	82
10.	4,830	1	4,830	59.8	3.3	60.0	.0	.0	40.0	1,877	167
11.	3,339	4	3,335	37.5	14.2	37.5	0	0	40.0	1,727	248
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	4,796	523

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	5	5	1	1	(2)	(2)	0	0	XXX
2. 2015	548	71	477	270	0	0	0	75	0	0	345	36
3. 2016	572	80	492	171	0	0	0	57	0	0	228	27
4. 2017	571	82	489	172	0	1	0	69	0	0	242	27
5. 2018	541	82	459	755	0	4	0	143	0	3	902	17
6. 2019	564	127	437	370	0	0	0	117	0	0	487	14
7. 2020	598	137	461	281	0	0	0	86	0	0	367	16
8. 2021	667	137	530	273	0	2	0	55	0	0	330	16
9. 2022	784	137	647	296	0	0	0	54	0	0	350	17
10. 2023	825	148	677	293	0	2	0	85	0	0	380	21
11. 2024	730	100	630	98	0	0	0	24	2	0	120	15
12. Totals	XXX	XXX	XXX	2,984	5	10	1	763	0	3	3,751	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.	22	17	0	0	0	0	0	0	0	0	0	5	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.	104	67	4	0	0	0	0	0	0	0	0	41	1
9.	31	0	5	0	0	0	1	0	3	0	0	40	0
10.	87	0	0	0	0	0	3	0	7	0	0	97	2
11.	193	0	24	2	0	0	8	0	21	0	0	245	6
12.	438	84	34	3	0	0	12	0	32	0	0	428	9

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	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	5	0
2.	345	0	345	63.0	0.0	72.3	0	0	40.0	0	0
3.	228	0	228	39.9	0.0	46.3	0	0	40.0	0	0
4.	242	0	242	42.4	0.0	49.5	0	0	40.0	0	0
5.	902	0	902	166.7	0.0	196.5	0	0	40.0	0	0
6.	487	0	487	86.3	0.0	111.4	0	0	40.0	0	0
7.	367	0	367	61.4	0.0	79.6	0	0	40.0	0	0
8.	438	67	371	65.7	48.9	70.0	0	0	40.0	41	0
9.	391	0	390	49.9	0.4	60.3	0	0	40.0	36	5
10.	477	0	477	57.8	0.0	70.5	0	0	40.0	87	10
11.	369	4	365	50.6	4.4	57.9	0	0	40.0	215	29
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	384	44

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	.2	.0	.0	.3	XXX
2. 2015	9,563	394	9,169	4,428	.2	521	14	.988	.0	107	5,921	444
3. 2016	10,073	338	9,735	2,701	.4	395	.0	.856	.0	.88	3,948	351
4. 2017	10,566	342	10,224	5,733	.968	837	255	1,022	171	.64	6,198	308
5. 2018	11,161	339	10,822	2,690	.2	452	.0	.896	.0	.57	4,036	333
6. 2019	11,785	369	11,416	5,539	148	379	.0	1,073	.0	110	6,843	352
7. 2020	12,922	367	12,555	6,385	.57	405	.0	1,280	.0	108	8,013	415
8. 2021	14,196	426	13,770	7,788	.992	251	.1	1,523	.29	130	8,540	381
9. 2022	15,644	514	15,130	7,273	1,017	319	.0	1,693	.0	259	8,268	517
10. 2023	18,039	584	17,455	7,884	.620	156	.0	1,545	.5	.61	8,960	452
11. 2024	21,930	1,079	20,851	5,891	160	60	0	1,661	1	4	7,451	327
12. Totals	XXX	XXX	XXX	56,312	3,970	3,776	270	12,539	206	988	68,181	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.	.59	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.59	.1
2.	.10	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.10	.1
3.	.130	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.130	.1
4.	.0	.0	.0	.0	.0	.0	.16	.0	.20	.0	.0	.36	.0
5.	.8	.0	.0	.0	.0	.0	.15	.0	.19	.0	.0	.42	.1
6.	.78	.0	.0	.0	.0	.0	.31	.0	.38	.0	.0	.147	.3
7.	.145	.22	.0	.0	.0	.0	.51	.1	.62	.0	.0	.236	.4
8.	.328	(8)	.33	.4	.0	.0	.79	.1	.97	.0	.0	.540	.6
9.	.830	.0	.9	.1	.0	.0	.193	.3	.236	.0	.0	1,264	25
10.	1,519	.6	.256	.29	.0	.0	.335	.5	.410	.0	.0	2,481	42
11.	1,778	8	2,158	241	0	0	441	6	540	0	0	4,661	76
12.	4,885	28	2,456	274	0	0	1,162	17	1,421	0	0	9,606	160

	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	.59	.0
2.	5,947	16	5,931	62.2	4.1	64.7	.0	.0	40.0	.10	.0
3.	4,082	.4	4,078	40.5	1.2	41.9	.0	.0	40.0	.130	.0
4.	7,629	1,394	6,234	72.2	407.7	61.0	.0	.0	40.0	.0	.36
5.	4,080	.2	4,078	36.6	.0.7	37.7	.0	.0	40.0	.8	.34
6.	7,138	148	6,990	60.6	40.2	61.2	.0	.0	40.0	.78	.69
7.	8,329	.80	8,249	64.5	21.7	65.7	.0	.0	40.0	.124	.112
8.	10,099	1,019	9,080	71.1	239.2	65.9	.0	.0	40.0	.365	.175
9.	10,553	1,021	9,532	67.5	198.6	63.0	.0	.0	40.0	.838	.425
10.	12,105	.664	11,441	67.1	113.7	65.5	.0	.0	40.0	1,740	.741
11.	12,529	416	12,112	57.1	38.6	58.1	0	0	40.0	3,687	974
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	7,039	2,567

Schedule P - Part 1F - Med Pro Liab Occ

NONE

Schedule P - Part 1F - Med Pro Liab Clm

NONE

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

(\$000 OMITTED)												
Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX
2. 2015	.289	.211	.78	.58	.58	.0	.0	.0	.0	.0	.0	XXX
3. 2016	.352	.267	.85	.91	.91	.0	.0	.0	.0	.0	.0	XXX
4. 2017	.409	.316	.93	.90	.90	.0	.0	.0	.0	.0	.0	XXX
5. 2018	.472	.369	.103	.152	.152	.0	.0	.1	.1	.0	.0	XXX
6. 2019	.513	.403	.110	.118	.118	.0	.0	.1	.0	.0	.1	XXX
7. 2020	.614	.482	.132	.106	.96	.0	.0	.1	.1	.0	.10	XXX
8. 2021	.752	.592	.160	.193	.193	.0	.0	.1	.1	.0	.0	XXX
9. 2022	.888	.706	.182	.156	.156	.0	.0	.1	.1	.0	.0	XXX
10. 2023	1,023	817	206	.218	.218	.0	.0	.2	.2	.0	.0	XXX
11. 2024	1,207	975	232	134	134	0	0	1	1	0	0	XXX
12. Totals	XXX	XXX	XXX	1,316	1,306	0	0	8	7	0	11	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 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.	9	9	0	0	0	0	0	0	0	0	0	0	2
12.	9	9	0	0	0	0	0	0	0	0	0	0	2

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.0	.0
2.	.58	.58	.0	20.1	.27.5	.0.0	.0	.0	40.0	.0	.0
3.	.91	.91	.0	25.9	.34.1	.0.0	.0	.0	40.0	.0	.0
4.	.90	.90	.0	22.0	.28.5	.0.0	.0	.0	40.0	.0	.0
5.	.153	.153	.0	32.4	.41.5	.0.0	.0	.0	40.0	.0	.0
6.	.119	.118	.1	23.2	.29.3	.0.9	.0	.0	40.0	.0	.0
7.	.107	.97	.10	17.4	.20.1	.7.6	.0	.0	40.0	.0	.0
8.	.194	.194	.0	25.8	.32.8	.0.0	.0	.0	40.0	.0	.0
9.	.157	.157	.0	17.7	.22.2	.0.0	.0	.0	40.0	.0	.0
10.	.220	.220	.0	21.5	.26.9	.0.0	.0	.0	40.0	.0	.0
11.	.144	.144	0	11.9	.14.7	0.0	0	0	40.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	12
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX	.0	.0	.1	.0	.0	.0	.0	.1	XXX
2. 2015	1,500	1,085	.415	.621	.351	.8	.0	.45	.0	.0	.323	.12
3. 2016	1,559	1,114	.445	.604	.123	.16	.0	.63	.0	.0	.560	.16
4. 2017	1,653	1,099	.554	.239	.109	.1	.0	.105	.0	.0	.236	.10
5. 2018	1,754	1,176	.578	.449	.294	.15	.0	.74	.1	.0	.243	.10
6. 2019	1,864	1,271	.593	1,090	.734	.56	.0	.98	.0	.0	.510	.13
7. 2020	2,017	1,390	.627	.502	.349	.9	.0	.77	.0	.0	.239	.8
8. 2021	2,244	1,579	.665	.305	.203	.18	.0	.49	.0	.0	.169	.7
9. 2022	2,440	1,736	.704	.84	.49	.24	.0	.55	.0	.0	.114	.13
10. 2023	2,587	1,892	.695	.45	.1	.11	.0	.52	.0	.0	.107	.9
11. 2024	2,385	2,055	.330	.25	.0	.0	.0	.8	.0	.0	.33	.3
12. Totals	XXX	XXX	XXX	3,964	2,213	159	0	626	1	0	2,535	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
6.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
7.	.20	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.20	.0
8.	.0	.0	.35	.21	.0	.0	.8	.0	(2)	.0	.0	.21	.0
9.	.435	.210	.85	.49	.0	.0	.32	.0	(7)	.0	.0	.285	.2
10.	.122	.57	.151	.88	.0	.0	.56	.0	(12)	.0	.0	.172	.1
11.	.428	.280	.363	.211	0	0	.82	0	(18)	0	0	.365	.2
12.	1,005	.547	.634	.368	0	0	.178	0	(38)	0	0	.864	.5

	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.	.674	.351	.323	.44.9	.32.4	.77.8	.0	.0	.40.0	.0	.0
3.	.683	.123	.560	.43.8	.11.0	.125.8	.0	.0	.40.0	.0	.0
4.	.345	.109	.236	.20.9	.9.9	.42.6	.0	.0	.40.0	.0	.0
5.	.538	.295	.243	.30.7	.25.1	.42.1	.0	.0	.40.0	.0	.0
6.	1,244	.734	.510	.66.7	.57.7	.86.0	.0	.0	.40.0	.0	.0
7.	.608	.349	.259	.30.1	.25.1	.41.3	.0	.0	.40.0	.20	.0
8.	.414	.224	.190	.18.4	.14.2	.28.6	.0	.0	.40.0	.15	.6
9.	.707	.308	.399	.29.0	.17.8	.56.7	.0	.0	.40.0	.260	.25
10.	.425	.146	.279	.16.4	.7.7	.40.2	.0	.0	.40.0	.128	.44
11.	.888	.491	.398	.37.3	.23.9	.120.5	.0	.0	.40.0	.300	.65
12.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.724	.140

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	12
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX
2. 2015	.27	.27	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	.33	.33	.0	.0	.0	.0	.0	.0	.0	.0	.0	.2
4. 2017	.51	.39	.12	.12	.12	.0	.0	.0	.0	.0	.0	.1
5. 2018	.64	.48	.16	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2019	.70	.55	.15	.0	.0	.0	.0	.0	.0	.0	.0	.0
7. 2020	.103	.86	.17	.0	.0	.0	.0	.0	.0	.0	.0	.0
8. 2021	.161	.147	.14	.5	.5	.0	.0	.0	.0	.0	.0	.0
9. 2022	.203	.177	.26	.6	.0	.0	.0	.0	.0	.0	.6	.0
10. 2023	.232	.200	.32	.6	.6	.0	.0	.0	.0	.0	.0	.0
11. 2024	.265	.231	.34	.11	.11	.0	.0	.0	.0	.0	.0	.0
12. Totals	XXX	XXX	XXX	.40	.34	.0	.0	.0	.0	.0	.6	XXX

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.0	.0
2.	.0	.0	.0	.0.0	.0.0	.0.0	.0	.0	.40.0	.0	.0
3.	.0	.0	.0	.0.0	.0.0	.0.0	.0	.0	.40.0	.0	.0
4.	.12	.12	.0	.23.5	.30.8	.0.0	.0	.0	.40.0	.0	.0
5.	.0	.0	.0	.0.0	.0.0	.0.0	.0	.0	.40.0	.0	.0
6.	.0	.0	.0	.0.0	.0.0	.0.0	.0	.0	.40.0	.0	.0
7.	.0	.0	.0	.0.0	.0.0	.0.0	.0	.0	.40.0	.0	.0
8.	.5	.5	.0	.3.1	.3.4	.0.0	.0	.0	.40.0	.0	.0
9.	.6	.0	.6	.3.0	.0.0	.23.1	.0	.0	.40.0	.0	.0
10.	.6	.6	.0	.2.6	.3.0	.0.0	.0	.0	.40.0	.0	.0
11.	.11	.11	.0	.4.2	.4.8	.0.0	.0	.0	.40.0	.0	.0
12.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.0	.0

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	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	2,889	155	2,734	.849	.0	.1	.0	.177	.0	.30	1,027	XXX
3. 2016	2,960	146	2,814	1,458	.0	.3	.0	.229	.0	.1	1,690	XXX
4. 2017	2,981	140	2,841	.811	.3	.1	.0	.185	.0	.10	.994	XXX
5. 2018	3,022	135	2,887	.855	.0	.1	.0	.168	.0	.21	1,024	XXX
6. 2019	3,114	145	2,969	.968	.23	.0	.0	.176	.0	.24	1,121	XXX
7. 2020	3,274	122	3,152	1,490	.18	.5	.0	.257	.0	.48	1,734	XXX
8. 2021	3,477	132	3,345	1,072	.0	.0	.0	.240	.0	.63	1,312	XXX
9. 2022	3,738	178	3,560	1,737	.67	.0	.0	.233	.0	.114	1,903	XXX
10. 2023	4,064	183	3,881	2,367	.147	.1	.0	.306	.0	.68	2,527	XXX
11. 2024	3,297	135	3,162	1,348	0	0	0	.216	0	0	1,564	XXX
12. Totals	XXX	XXX	XXX	12,955	258	12	0	2,187	0	379	14,896	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	3	0	0	0	0	0	0	0	0	3	0
10.	0	0	15	0	0	0	0	0	20	0	0	34	0
11.	301	0	113	3	0	0	0	0	56	0	0	467	6
12.	300	(1)	131	4	0	0	0	0	75	0	0	504	6

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 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.	1,027	.0	1,027	35.5	.0.0	37.6	.0	.0	40.0	.0	.0
3.	1,690	.0	1,690	57.1	.0.0	60.1	.0	.0	40.0	.0	.0
4.	.997	.3	.994	33.4	.2.1	35.0	.0	.0	40.0	.0	.0
5.	1,024	.0	1,024	33.9	.0.0	35.5	.0	.0	40.0	.0	.0
6.	1,144	.23	1,121	36.7	15.9	37.8	.0	.0	40.0	.0	.0
7.	1,751	.17	1,734	53.5	14.0	55.0	.0	.0	40.0	.0	.0
8.	1,312	.0	1,312	37.7	.0.0	39.2	.0	.0	40.0	.0	.0
9.	1,973	.67	1,906	52.8	37.7	53.5	.0	.0	40.0	.3	.0
10.	2,708	.147	2,561	66.6	80.6	66.0	.0	.0	40.0	.14	.20
11.	2,034	.3	2,031	61.7	2.4	64.2	0	0	40.0	411	56
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	429	75

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	
				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	15,458	114	15,344	9,823	.0	.6	.0	1,524	.0	1,654	11,353	4,642
3. 2016	16,372	264	16,108	10,384	.0	.0	.0	1,533	.0	1,746	11,917	4,151
4. 2017	17,714	355	17,359	10,986	.0	.14	.0	1,535	.0	1,684	12,535	3,792
5. 2018	18,574	276	18,298	11,920	.0	.4	.0	1,614	.0	2,012	13,538	4,312
6. 2019	18,997	284	18,713	12,125	.37	.9	.0	1,475	.0	1,932	13,572	4,431
7. 2020	18,563	398	18,165	10,982	.25	.2	.0	1,459	.0	2,103	12,418	3,636
8. 2021	18,151	425	17,726	13,304	.0	.0	.0	1,789	.0	2,884	15,093	4,022
9. 2022	18,785	577	18,208	18,524	.295	.0	.0	1,619	.0	2,924	19,848	4,478
10. 2023	23,501	645	22,856	18,671	.165	.1	.0	1,625	.0	2,644	20,132	4,415
11. 2024	29,069	414	28,655	16,992	0	1	0	2,001	0	1,458	18,994	4,285
12. Totals	XXX	XXX	XXX	133,711	522	37	0	16,174	0	21,041	149,400	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.	(1)	0	0	0	0	0	0	0	0	0	0	(1)	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	6	0	0	0	0	0	0	0	0	0	0	6	0
10.	24	0	54	1	0	0	10	0	170	0	0	258	4
11.	1,274	0	1,587	30	0	0	25	0	403	0	0	3,258	258
12.	1,304	0	1,640	31	0	0	35	0	574	0	0	3,522	262

	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.	11,354	.0	11,354	73.4	.0	74.0	.0	.0	40.0	.1	.0
3.	11,917	.0	11,917	72.8	.0	74.0	.0	.0	40.0	.0	.0
4.	12,534	.0	12,534	70.8	.0	72.2	.0	.0	40.0	(1)	.0
5.	13,538	.0	13,538	72.9	.0	74.0	.0	.0	40.0	.0	.0
6.	13,609	.37	13,572	71.6	13.0	72.5	.0	.0	40.0	.0	.0
7.	12,443	.25	12,418	67.0	.6	68.4	.0	.0	40.0	.0	.0
8.	15,093	.0	15,093	83.2	.0	85.1	.0	.0	40.0	.0	.0
9.	20,149	.295	19,854	107.3	51.1	109.0	.0	.0	40.0	.6	.0
10.	20,556	.166	20,390	87.5	25.7	89.2	.0	.0	40.0	.77	.181
11.	22,282	.30	22,252	76.7	7.3	77.7	0	0	40.0	2,830	428
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,913	609

Schedule P - Part 1K - Fidelity/Surety

NONE

Schedule P - Part 1L - Other

NONE

Schedule P - Part 1M - International

NONE

Schedule P - Part 1N - Reinsurance

NONE

Schedule P - Part 1O - Reinsurance

NONE

Schedule P - Part 1P - Reinsurance

NONE

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	12
				4	5	6	7	8	9			
Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed	
1. Prior	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX
2. 2015	.61	.1	.60	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	.59	.0	.59	.15	.0	.1	.0	.4	.0	.0	.20	.2
4. 2017	.59	.0	.59	.1	.0	.20	.0	.0	.0	.0	.21	.1
5. 2018	.59	.0	.59	.19	.0	.0	.0	.0	.0	.0	.19	.0
6. 2019	.58	.0	.58	.8	.0	.0	.0	.1	.0	.0	.9	.0
7. 2020	.57	.0	.57	.7	.0	.0	.0	.0	.0	.0	.7	.0
8. 2021	.68	.0	.68	.14	.0	.1	.0	.6	.0	.0	.21	.0
9. 2022	.68	.0	.68	.4	.0	.1	.0	.2	.0	.0	.7	.0
10. 2023	.71	.0	.71	.2	.0	.1	.0	.0	.0	.0	.3	.0
11. 2024	.56	.0	.56	.8	.0	.0	.0	.1	.0	.0	.9	.0
12. Totals	XXX	XXX	XXX	.78	.0	.24	.0	.14	.0	.0	.116	XXX

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.0	.0
2.	.0	.0	.0	.0	.0	.0	.0	.0	.40	.0	.0
3.	.20	.0	.20	.33.9	.0	.33.9	.0	.0	.40	.0	.0
4.	.21	.0	.21	.35.6	.0	.35.6	.0	.0	.40	.0	.0
5.	.19	.0	.19	.32.2	.0	.32.2	.0	.0	.40	.0	.0
6.	.9	.0	.9	.15.5	.0	.15.5	.0	.0	.40	.0	.0
7.	.7	.0	.7	.12.3	.0	.12.3	.0	.0	.40	.0	.0
8.	.21	.0	.21	.30.9	.0	.30.9	.0	.0	.40	.0	.0
9.	.7	.0	.7	.10.3	.0	.10.3	.0	.0	.40	.0	.0
10.	.3	.0	.3	.4.2	.0	.4.2	.0	.0	.40	.0	.0
11.	9	0	9	16.1	0.0	16.1	0	0	40.0	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 WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	One Year	Two Year
1. Prior	1,422	1,047	1,003	998	1,015	986	852	852	846	846	0	(6)
2. 2015	11,970	11,511	11,282	11,122	11,108	11,100	11,084	11,084	11,084	11,065	(19)	(19)
3. 2016	XXX	13,143	13,396	13,219	12,962	12,944	12,931	12,932	12,931	12,931	0	(1)
4. 2017	XXX	XXX	18,087	17,663	17,211	17,141	17,120	17,117	17,112	17,129	17	12
5. 2018	XXX	XXX	XXX	11,422	11,091	11,123	11,015	10,879	10,817	10,815	(2)	(64)
6. 2019	XXX	XXX	XXX	XXX	18,671	19,399	19,051	18,869	18,827	18,811	(15)	(57)
7. 2020	XXX	XXX	XXX	XXX	XXX	17,085	17,572	17,419	17,438	17,433	(6)	14
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	17,435	17,232	17,079	17,082	3	(150)
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,271	24,043	24,033	(9)	(237)
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,608	31,587	(21)	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,753	XXX	XXX
12. Totals											(53)	(509)

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

1. Prior	6,998	6,415	5,821	5,585	5,381	5,331	5,181	5,150	5,128	5,128	0	(22)
2. 2015	11,901	12,778	12,722	12,115	11,819	11,720	11,695	11,682	11,680	11,679	(1)	(3)
3. 2016	XXX	13,525	14,024	13,461	13,082	12,855	12,640	12,646	12,628	12,626	(2)	(20)
4. 2017	XXX	XXX	14,050	15,130	14,008	13,766	13,632	13,482	13,464	13,464	0	(18)
5. 2018	XXX	XXX	XXX	14,147	15,018	14,166	13,531	13,441	13,454	13,441	(13)	0
6. 2019	XXX	XXX	XXX	XXX	14,521	14,955	14,045	13,922	14,005	14,032	27	109
7. 2020	XXX	XXX	XXX	XXX	XXX	10,779	11,206	10,464	10,361	10,082	(279)	(382)
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	10,486	11,695	11,414	11,199	(215)	(497)
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,033	14,340	14,467	127	2,435
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,333	15,034	2,701	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,971	XXX	XXX
12. Totals											2,345	1,602

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

1. Prior	1,048	1,236	1,174	1,090	1,068	1,068	1,068	1,068	1,068	1,068	0	0
2. 2015	1,500	1,621	1,928	1,794	1,828	1,830	1,817	1,817	1,817	1,817	0	0
3. 2016	XXX	1,439	1,359	1,557	1,414	1,478	1,569	1,584	1,586	1,589	3	5
4. 2017	XXX	XXX	2,537	3,276	3,258	2,995	2,905	2,954	2,938	2,938	0	(16)
5. 2018	XXX	XXX	XXX	3,600	3,608	3,041	3,074	3,078	3,081	3,083	2	5
6. 2019	XXX	XXX	XXX	XXX	4,047	3,674	3,597	3,839	3,828	3,777	(51)	(62)
7. 2020	XXX	XXX	XXX	XXX	XXX	3,056	1,834	1,789	1,701	1,678	(23)	(111)
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	3,261	2,841	2,841	2,835	(6)	(6)
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,215	3,526	3,249	(277)	(966)
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,058	4,481	423	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,896	XXX	XXX
12. Totals											72	(1,152)

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

1. Prior	57	34	33	22	154	161	244	250	249	249	0	(1)
2. 2015	261	292	290	280	272	272	271	270	270	270	0	0
3. 2016	XXX	286	201	183	175	172	173	171	171	171	0	0
4. 2017	XXX	XXX	285	186	195	178	174	174	173	173	0	(1)
5. 2018	XXX	XXX	XXX	561	849	794	745	753	760	759	(1)	6
6. 2019	XXX	XXX	XXX	XXX	493	409	448	411	370	370	0	(41)
7. 2020	XXX	XXX	XXX	XXX	XXX	453	513	361	284	281	(3)	(80)
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	541	340	309	316	7	(24)
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	393	314	333	19	(60)
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	688	385	(303)	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	321	XXX	XXX
12. Totals											(281)	(202)

SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL

1. Prior	3,011	3,155	2,863	2,509	2,342	2,413	2,340	2,334	2,387	2,387	0	53
2. 2015	5,654	5,305	5,201	4,987	4,869	4,892	4,871	4,898	4,926	4,943	17	45
3. 2016	XXX	4,821	3,860	3,412	3,303	3,237	3,219	3,218	3,196	3,222	26	4
4. 2017	XXX	XXX	5,317	4,932	4,994	4,983	5,381	5,427	5,586	5,363	(223)	(64)
5. 2018	XXX	XXX	XXX	4,038	3,548	3,401	3,239	3,201	3,216	3,163	(53)	(38)
6. 2019	XXX	XXX	XXX	XXX	5,828	5,560	5,629	5,739	5,903	5,878	(25)	140
7. 2020	XXX	XXX	XXX	XXX	XXX	6,155	7,345	7,268	7,189	6,907	(282)	(361)
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	7,302	7,478	7,608	7,489	(119)	11
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,272	7,706	7,603	(103)	(669)
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,107	9,491	(616)	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,913	XXX	XXX
12. Totals											(1,378)	(879)

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	.10	.10	.10	.10	.10	.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	393	191	141	131	129	129	129	129	129	120	(9)	(9)
2. 2015	214	286	288	274	272	292	278	278	278	278	.0	.0
3. 2016	XXX	238	512	577	509	497	497	497	497	497	.0	.0
4. 2017	XXX	XXX	344	275	160	152	131	131	131	131	.0	.0
5. 2018	XXX	XXX	XXX	348	295	203	177	170	170	170	.0	.0
6. 2019	XXX	XXX	XXX	XXX	335	199	258	315	433	412	(21)	.97
7. 2020	XXX	XXX	XXX	XXX	XXX	257	210	200	189	182	(7)	(18)
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	209	168	163	143	(20)	(25)
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	499	418	351	(67)	(149)
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	289	239	(49)	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	407	XXX	XXX
12. Totals											(174)	(105)

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	.6	.6	.0	.6
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	6

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	.39	.34	.49	.40	.39	.38	.37	.36	.35	.35	.0	(1)
2. 2015	945	.860	.850	.850	.850	.850	.850	.850	.850	.850	.0	.0
3. 2016	XXX	1,307	1,470	1,461	1,461	1,461	1,461	1,461	1,461	1,461	.0	.0
4. 2017	XXX	XXX	.795	.810	.807	.808	.809	.809	.809	.809	.0	.0
5. 2018	XXX	XXX	XXX	1,001	.854	.857	.855	.855	.856	.856	.0	.1
6. 2019	XXX	XXX	XXX	XXX	1,024	.969	.948	.946	.945	.945	.0	(1)
7. 2020	XXX	XXX	XXX	XXX	XXX	1,528	1,483	1,480	1,478	1,477	(1)	(3)
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	1,130	1,096	1,073	1,072	(1)	(24)
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,693	1,668	1,673	.5	(19)
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,257	2,235	(22)	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,759	XXX	XXX
12. Totals											(19)	(48)

SCHEDULE P - PART 2J – AUTO PHYSICAL DAMAGE

1. Prior	.40	(202)	(325)	(386)	(414)	(436)	(453)	(470)	(477)	(477)	.0	(7)
2. 2015	10,733	10,119	9,937	9,854	9,844	9,839	9,835	9,830	9,830	9,830	.0	.0
3. 2016	XXX	11,430	10,693	10,479	10,421	10,407	10,396	10,385	10,384	10,384	.0	(1)
4. 2017	XXX	XXX	11,843	11,278	11,091	11,049	11,026	11,012	11,004	10,999	(5)	(13)
5. 2018	XXX	XXX	XXX	13,070	12,198	12,024	11,966	11,943	11,932	11,924	(8)	(19)
6. 2019	XXX	XXX	XXX	XXX	13,069	12,243	12,165	12,129	12,104	12,097	(7)	(32)
7. 2020	XXX	XXX	XXX	XXX	XXX	11,576	11,151	10,999	10,975	10,959	(15)	(40)
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	14,294	13,534	13,335	13,304	(31)	(230)
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,140	18,435	18,235	(201)	(905)
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,134	18,594	(1,539)	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,848	XXX	XXX
12. Totals											(1,807)	(1,247)

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024		
1. Prior	.000.	.401	.461	.698	.815	.837	.830	.840	.846	.846	.124	.17
2. 2015	9,038	10,872	10,969	11,038	11,053	11,057	11,057	11,057	11,057	11,065	1,551	.47
3. 2016	XXX	9,736	12,284	12,835	12,852	12,925	12,925	12,925	12,925	12,925	1,616	.67
4. 2017	XXX	XXX	13,402	16,866	17,023	17,032	17,092	17,087	17,111	17,135	1,655	169
5. 2018	XXX	XXX	XXX	8,537	10,352	10,571	10,782	10,811	10,810	10,815	1,081	.363
6. 2019	XXX	XXX	XXX	XXX	14,488	18,005	18,307	18,604	18,736	18,741	1,465	437
7. 2020	XXX	XXX	XXX	XXX	XXX	13,273	16,572	17,214	17,349	17,359	1,530	377
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	13,321	16,717	16,921	16,953	1,210	421
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,277	23,412	23,804	1,497	414
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,927	31,097	1,879	432
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,579	1,060	382

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

1. Prior	.000.	3,114	4,489	5,103	5,172	5,167	5,163	5,132	5,128	5,128	.755	.42
2. 2015	5,354	8,626	10,469	11,486	11,587	11,660	11,661	11,658	11,658	11,677	2,259	126
3. 2016	XXX	5,800	9,504	11,309	12,083	12,323	12,592	12,639	12,626	12,626	2,180	126
4. 2017	XXX	XXX	5,820	10,526	12,170	12,879	13,209	13,439	13,440	13,446	1,363	283
5. 2018	XXX	XXX	XXX	6,071	9,876	12,344	13,113	13,251	13,433	13,431	1,484	316
6. 2019	XXX	XXX	XXX	XXX	6,300	10,064	12,199	13,401	13,744	13,972	1,487	307
7. 2020	XXX	XXX	XXX	XXX	XXX	4,743	7,589	9,055	9,740	10,016	1,154	204
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	5,052	8,454	10,130	10,583	1,116	256
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,600	10,362	12,772	1,099	267
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,025	10,612	1,041	249
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,986	846	158

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

1. Prior	.000.	533	1,031	1,061	1,068	1,068	1,068	1,068	1,068	1,068	.74	.2
2. 2015	518	773	909	1,440	1,461	1,526	1,817	1,817	1,817	1,817	211	13
3. 2016	XXX	523	797	1,172	1,276	1,296	1,509	1,524	1,526	1,529	201	11
4. 2017	XXX	XXX	603	1,551	2,598	2,766	2,818	2,825	2,938	2,938	129	31
5. 2018	XXX	XXX	XXX	1,101	2,010	2,640	2,769	2,853	3,006	3,023	160	38
6. 2019	XXX	XXX	XXX	XXX	790	1,614	2,950	3,581	3,691	3,705	160	38
7. 2020	XXX	XXX	XXX	XXX	XXX	687	940	1,498	1,674	1,678	152	27
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	926	1,785	2,341	2,744	179	41
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,126	1,875	2,311	189	43
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,083	2,557	145	36
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,100	113	23

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

1. Prior	.000.	.11	.10	.10	.11	.159	.244	.244	.244	.244	.2	.3
2. 2015	.93	252	272	270	270	270	270	270	270	270	35	.1
3. 2016	XXX	.77	164	167	171	171	171	171	171	171	26	.1
4. 2017	XXX	XXX	104	151	172	173	173	173	173	173	19	.8
5. 2018	XXX	XXX	XXX	258	.603	.653	.663	.687	.759	.759	16	.1
6. 2019	XXX	XXX	XXX	XXX	153	.308	.334	.353	.370	.370	12	.2
7. 2020	XXX	XXX	XXX	XXX	XXX	118	280	281	281	281	12	.4
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	142	211	263	275	13	.2
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	121	266	296	14	.3
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	193	295	16	.3
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	98	7	.2

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	.000.	1,427	1,965	2,133	2,152	2,197	2,277	2,306	2,327	2,328	.204	.6
2. 2015	2,209	3,287	4,103	4,594	4,614	4,803	4,838	4,861	4,909	4,933	.431	.12
3. 2016	XXX	1,753	2,409	2,669	2,864	2,965	2,972	2,974	3,000	3,092	.327	.23
4. 2017	XXX	XXX	2,380	3,690	4,358	4,694	4,780	4,907	5,025	5,347	.248	.60
5. 2018	XXX	XXX	XXX	1,822	2,430	2,719	2,910	3,033	3,139	3,140	.223	109
6. 2019	XXX	XXX	XXX	XXX	3,491	4,399	4,812	5,018	5,755	5,770	.237	112
7. 2020	XXX	XXX	XXX	XXX	XXX	3,584	4,998	5,856	6,353	6,733	.270	141
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	3,862	5,755	6,622	7,046	.234	141
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,268	6,067	6,575	.337	155
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,598	7,420	.281	129
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,791	181	70

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	.10	.10	.10	.10	.10	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.	.99	.103	.115	.119	.119	.119	.119	.119	.120	.7	.0
2. 2015	.2	.9	.180	.267	.267	.267	.278	.278	.278	.278	.9	.3
3. 2016	XXX	.24	.438	.496	.496	.497	.497	.497	.497	.497	.9	.7
4. 2017	XXX	XXX	.11	.105	.122	.131	.131	.131	.131	.131	.3	.7
5. 2018	XXX	XXX	XXX	.8	.23	.147	.170	.170	.170	.170	.4	.6
6. 2019	XXX	XXX	XXX	XXX	.7	.15	.115	.238	.372	.412	.7	.6
7. 2020	XXX	XXX	XXX	XXX	XXX	.4	.4	.153	.159	.162	.4	.4
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.3	.8	.120	.120	.3	.4
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.17	.51	.59	.4	.7
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.11	.55	.3	.5
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25	.0	.1

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	.1
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.1	.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	.6	.6	.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 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.	.18	.33	.40	.39	.38	.37	.36	.35	.35	XXX	XXX
2. 2015	.812	.850	.850	.850	.850	.850	.850	.850	.850	.850	XXX	XXX
3. 2016	XXX	1,016	1,366	1,458	1,461	1,461	1,461	1,461	1,461	1,461	XXX	XXX
4. 2017	XXX	XXX	.611	.801	.805	.808	.809	.809	.809	.809	XXX	XXX
5. 2018	XXX	XXX	XXX	.731	.852	.855	.855	.855	.856	.856	XXX	XXX
6. 2019	XXX	XXX	XXX	XXX	.838	.966	.945	.945	.945	.945	XXX	XXX
7. 2020	XXX	XXX	XXX	XXX	XXX	1,198	1,372	1,477	1,477	1,477	XXX	XXX
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.998	1,096	1,071	1,072	XXX	XXX
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,376	1,669	1,670	XXX	XXX
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,999	2,221	XXX	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,348	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	.000.	(221)	(332)	(390)	(416)	(438)	(455)	(473)	(477)	(477)	.199	.24
2. 2015	.9,703	.10,086	.9,923	.9,851	.9,842	.9,837	.9,832	.9,829	.9,829	.9,829	.4,308	.334
3. 2016	XXX	.10,112	.10,659	.10,466	.10,419	.10,405	.10,394	.10,385	.10,384	.10,384	.3,851	.300
4. 2017	XXX	XXX	.10,562	.11,235	.11,082	.11,047	.11,024	.11,013	.11,004	.11,000	.3,228	.564
5. 2018	XXX	XXX	XXX	.11,567	.12,153	.12,011	.11,962	.11,943	.11,931	.11,924	.3,791	.521
6. 2019	XXX	XXX	XXX	XXX	.11,628	.12,211	.12,152	.12,129	.12,104	.12,097	.3,876	.555
7. 2020	XXX	XXX	XXX	XXX	XXX	.10,327	.11,121	.10,985	.10,974	.10,959	.3,350	.286
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.12,646	.13,490	.13,322	.13,304	.3,612	.410
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.16,278	.18,383	.18,229	.3,980	.498
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.17,046	.18,507	.3,907	.504
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,993	3,460	.567

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.	.6	.6	.6	.6	.6	.6	.6	.6	.6	.1	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	2	.16	.16	.16	.16	.16	.16	.16	.1	1
4. 2017	XXX	XXX	.0	.4	.13	.20	.21	.21	.21	.21	.1	.0
5. 2018	XXX	XXX	XXX	.13	.13	.19	.19	.19	.19	.19	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.8	.8	.8	.8	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.6	.6	.7	.7	.7	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.3	.3	.3	.15	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.1	.5	.5	.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	8	0	0

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

1. Prior	.000.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 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 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

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

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

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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	103	48	3	1	1	1	0	0	0	0
2. 2015	836	67	29	1	1	1	0	0	0	0
3. 2016	XXX	748	57	4	1	5	0	1	0	0
4. 2017	XXX	XXX	628	35	5	19	0	2	1	0
5. 2018	XXX	XXX	XXX	632	11	45	15	4	2	0
6. 2019	XXX	XXX	XXX	XXX	575	154	53	18	6	0
7. 2020	XXX	XXX	XXX	XXX	XXX	1,019	106	53	22	0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	1,369	98	45	18
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,608	87	57
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,045	165
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,746

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

1. Prior	24	10	6	2	1	10	2	0	0	0
2. 2015	765	11	10	2	1	12	4	2	0	0
3. 2016	XXX	711	17	6	4	25	11	4	2	0
4. 2017	XXX	XXX	752	10	9	64	25	11	3	0
5. 2018	XXX	XXX	XXX	559	14	221	(2)	(11)	9	0
6. 2019	XXX	XXX	XXX	XXX	668	450	85	(103)	31	0
7. 2020	XXX	XXX	XXX	XXX	XXX	749	185	108	85	0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	689	92	243	65
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	666	486	298
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	751	484
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,247

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

1. Prior	103	44	0	0	0	0	0	0	0	0
2. 2015	269	32	98	1	0	0	0	0	0	0
3. 2016	XXX	402	97	119	1	2	0	0	0	0
4. 2017	XXX	XXX	353	418	75	9	25	2	0	0
5. 2018	XXX	XXX	XXX	1,164	487	63	24	62	1	0
6. 2019	XXX	XXX	XXX	XXX	1,430	301	102	61	35	0
7. 2020	XXX	XXX	XXX	XXX	XXX	1,528	178	97	15	0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	919	286	94	53
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,104	236	65
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	719	220
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,065

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

(EXCLUDING EXCESS WORKERS' COMPENSATION)

1. Prior	48	22	22	11	1	2	0	1	0	0
2. 2015	48	21	18	10	1	2	1	0	0	0
3. 2016	XXX	166	18	0	4	1	2	0	0	0
4. 2017	XXX	XXX	81	2	3	5	1	1	0	0
5. 2018	XXX	XXX	XXX	65	18	14	10	14	1	0
6. 2019	XXX	XXX	XXX	XXX	117	11	8	12	0	0
7. 2020	XXX	XXX	XXX	XXX	XXX	127	15	17	3	0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	166	27	6	4
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	74	8	6
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	127	3
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	747	340	365	133	44	48	8	2	1	0
2. 2015	1,200	295	246	94	19	52	12	6	3	0
3. 2016	XXX	1,745	377	80	26	43	14	11	6	0
4. 2017	XXX	XXX	1,082	179	36	75	33	27	21	16
5. 2018	XXX	XXX	XXX	961	129	167	61	47	30	15
6. 2019	XXX	XXX	XXX	XXX	819	262	139	79	51	31
7. 2020	XXX	XXX	XXX	XXX	XXX	1,095	345	220	110	50
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	1,499	347	206	107
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,018	468	198
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,306	558
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,352

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	113	36	8	.0	.0	.0	.0	.0	.0	.0
2. 2015	131	37	42	4	.0	.0	.0	.0	.0	.0
3. 2016	XXX	180	44	64	5	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	73	74	18	21	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	223	40	38	7	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	173	62	31	14	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	253	60	27	10	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	175	63	43	23
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	266	115	67
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	240	119
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	234

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

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	.3	.1	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.114	.9	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.16	.0	.3	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.87	.6	.2	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.149	.2	.2	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.129	.6	.3	.1	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.110	.6	.3	.1	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.90	.0	.2	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.113	.3	.3
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.133	.14
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.110

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	.15	.9	.0	.0	.1	.2	2	.0	.0	.0
2. 2015	.280	.12	.7	.0	.0	.1	2	.0	.0	.0
3. 2016	XXX	.315	.9	.7	.1	.2	2	.0	.0	.0
4. 2017	XXX	XXX	.217	.10	.7	.3	3	.0	.1	.0
5. 2018	XXX	XXX	XXX	.371	.18	.13	3	.0	.1	.0
6. 2019	XXX	XXX	XXX	XXX	.468	.32	.12	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.525	.28	.12	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.749	.37	.13	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.1,280	.55	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.1,865	.63
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.1,581

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	1,505	88	31	0	3	0	1	1	0	0
2. 2015	1,132	1,503	1,549	1,551	1,551	1,551	1,551	1,551	1,551	1,551
3. 2016	XXX	1,185	1,594	1,614	1,616	1,616	1,616	1,616	1,616	1,616
4. 2017	XXX	XXX	1,380	1,636	1,653	1,654	1,655	1,655	1,655	1,655
5. 2018	XXX	XXX	XXX	939	1,066	1,078	1,079	1,081	1,081	1,081
6. 2019	XXX	XXX	XXX	XXX	1,279	1,445	1,458	1,464	1,465	1,465
7. 2020	XXX	XXX	XXX	XXX	XXX	1,356	1,514	1,528	1,530	1,530
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	1,060	1,201	1,210	1,210
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,285	1,487	1,497
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,776	1,879
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,060

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	34	12	10	7	3	3	1	0	0	0
2. 2015	130	18	4	2	2	1	0	0	0	0
3. 2016	XXX	164	23	3	1	1	0	0	0	0
4. 2017	XXX	XXX	251	22	3	2	1	1	0	0
5. 2018	XXX	XXX	XXX	116	14	6	3	1	0	0
6. 2019	XXX	XXX	XXX	XXX	144	24	9	3	1	1
7. 2020	XXX	XXX	XXX	XXX	XXX	128	16	3	0	1
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	112	12	3	3
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	176	19	6
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	84	14
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110

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	351	77	33	(3)	0	0	0	0	0	0
2. 2015	1,297	1,565	1,599	1,600	1,600	1,599	1,598	1,598	1,598	1,598
3. 2016	XXX	1,399	1,678	1,682	1,683	1,683	1,683	1,683	1,683	1,683
4. 2017	XXX	XXX	1,729	1,817	1,824	1,825	1,825	1,825	1,824	1,824
5. 2018	XXX	XXX	XXX	1,365	1,438	1,444	1,444	1,445	1,444	1,444
6. 2019	XXX	XXX	XXX	XXX	1,799	1,899	1,902	1,903	1,902	1,903
7. 2020	XXX	XXX	XXX	XXX	XXX	1,790	1,901	1,908	1,907	1,908
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	1,532	1,627	1,633	1,634
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,805	1,914	1,917
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,230	2,325
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,552

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	3,264	534	199	14	5	1	2	0	0	0
2. 2015	1,035	1,899	2,221	2,245	2,255	2,259	2,259	2,259	2,259	2,259
3. 2016	XXX	1,060	2,038	2,133	2,165	2,175	2,179	2,179	2,180	2,180
4. 2017	XXX	XXX	929	1,215	1,325	1,348	1,356	1,362	1,363	1,363
5. 2018	XXX	XXX	XXX	1,009	1,348	1,447	1,473	1,479	1,483	1,484
6. 2019	XXX	XXX	XXX	XXX	1,044	1,356	1,452	1,476	1,487	1,487
7. 2020	XXX	XXX	XXX	XXX	XXX	831	1,060	1,124	1,146	1,154
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	790	1,024	1,104	1,116
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	777	1,025	1,099
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	832	1,041
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	846

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	244	77	27	10	5	2	0	0	0	0
2. 2015	465	163	51	16	6	2	1	1	1	0
3. 2016	XXX	530	174	58	18	6	1	1	0	0
4. 2017	XXX	XXX	496	171	47	18	8	2	1	0
5. 2018	XXX	XXX	XXX	543	155	42	13	6	2	0
6. 2019	XXX	XXX	XXX	XXX	510	150	46	16	3	2
7. 2020	XXX	XXX	XXX	XXX	XXX	360	107	37	12	2
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	379	119	30	12
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	419	127	40
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	394	142
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	438

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	975	392	165	(2)	0	(2)	0	0	0	0
2. 2015	1,569	2,164	2,385	2,385	2,387	2,387	2,386	2,386	2,386	2,385
3. 2016	XXX	1,644	2,300	2,305	2,307	2,307	2,306	2,306	2,306	2,306
4. 2017	XXX	XXX	1,569	1,639	1,646	1,646	1,647	1,647	1,647	1,646
5. 2018	XXX	XXX	XXX	1,751	1,797	1,800	1,801	1,801	1,801	1,800
6. 2019	XXX	XXX	XXX	XXX	1,748	1,792	1,797	1,797	1,797	1,796
7. 2020	XXX	XXX	XXX	XXX	XXX	1,316	1,358	1,360	1,360	1,360
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	1,338	1,380	1,383	1,384
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,352	1,400	1,406
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,385	1,432
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,442

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

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 1 CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	223	49	23	2	0	0	0	0	0	0
2. 2015	107	173	206	211	211	211	211	211	211	211
3. 2016	XXX	99	189	198	200	201	201	201	201	201
4. 2017	XXX	XXX	94	115	124	127	128	128	129	129
5. 2018	XXX	XXX	XXX	116	148	156	158	159	159	160
6. 2019	XXX	XXX	XXX	XXX	113	142	153	158	160	160
7. 2020	XXX	XXX	XXX	XXX	XXX	106	137	149	152	152
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	131	165	175	179
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	140	181	189
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	120	145
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	113

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	27	11	3	1	0	0	0	0	0	0
2. 2015	33	18	8	1	0	0	0	0	0	0
3. 2016	XXX	43	14	4	2	1	0	0	0	0
4. 2017	XXX	XXX	44	20	8	3	1	1	0	0
5. 2018	XXX	XXX	XXX	53	15	6	3	2	1	0
6. 2019	XXX	XXX	XXX	XXX	57	24	9	4	2	2
7. 2020	XXX	XXX	XXX	XXX	XXX	46	16	4	0	0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	52	17	8	2
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64	24	12
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49	22
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54

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	78	35	15	0	(1)	0	0	0	0	0
2. 2015	148	201	225	225	224	224	224	224	224	224
3. 2016	XXX	147	211	212	213	213	212	212	212	212
4. 2017	XXX	XXX	152	161	161	160	160	160	160	160
5. 2018	XXX	XXX	XXX	189	197	198	199	199	198	198
6. 2019	XXX	XXX	XXX	XXX	189	199	200	200	200	200
7. 2020	XXX	XXX	XXX	XXX	XXX	168	179	180	179	179
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	210	221	222	222
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	228	242	244
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	193	203
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	190

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

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	43	1	1	0	0	0	0	0	0	0
2. 2015	16	32	35	35	35	35	35	35	35	35
3. 2016	XXX	10	26	26	26	26	26	26	26	26
4. 2017	XXX	XXX	13	18	19	19	19	19	19	19
5. 2018	XXX	XXX	XXX	10	13	14	15	16	16	16
6. 2019	XXX	XXX	XXX	XXX	5	9	11	12	12	12
7. 2020	XXX	XXX	XXX	XXX	XXX	1	7	12	12	12
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	4	12	13	13
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	12	14
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	16
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7

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	0	0	1	0	0	0	0	0	0	0
2. 2015	6	0	2	0	0	0	0	0	0	0
3. 2016	XXX	6	12	0	0	0	0	0	0	0
4. 2017	XXX	XXX	25	1	0	0	0	0	0	0
5. 2018	XXX	XXX	XXX	6	3	2	1	0	0	0
6. 2019	XXX	XXX	XXX	XXX	7	3	1	0	0	0
7. 2020	XXX	XXX	XXX	XXX	XXX	10	5	0	0	0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	9	2	1	1
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11	2	0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	2
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6

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	15	4	2	(1)	0	0	0	0	0	0
2. 2015	22	33	38	36	36	36	36	36	36	36
3. 2016	XXX	16	39	27	27	27	27	27	27	27
4. 2017	XXX	XXX	44	27	27	27	27	27	27	27
5. 2018	XXX	XXX	XXX	17	17	17	17	17	17	17
6. 2019	XXX	XXX	XXX	XXX	12	14	14	14	14	14
7. 2020	XXX	XXX	XXX	XXX	XXX	15	16	16	16	16
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	14	16	16	16
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	17	17
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	21
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 1 CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	.620	.136	.62	.3	.1	.1	.0	.1	.0	.0
2. 2015	202	.351	.416	.425	.427	.429	.430	.430	.431	.431
3. 2016	XXX	.178	.304	.316	.324	.327	.327	.327	.327	.327
4. 2017	XXX	XXX	.190	.232	.244	.245	.247	.247	.247	.248
5. 2018	XXX	XXX	XXX	.159	.198	.211	.217	.221	.223	.223
6. 2019	XXX	XXX	XXX	XXX	.167	.214	.229	.233	.237	.237
7. 2020	XXX	XXX	XXX	XXX	XXX	.201	.257	.264	.267	.270
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.171	.216	.231	.234
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.257	.331	.337
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.242	.281
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.181

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	.65	.24	.13	.5	.2	.2	.1	.1	.1	.1
2. 2015	.64	.32	.18	.6	.4	.3	.2	.1	.1	.1
3. 2016	XXX	.55	.28	.15	.6	.2	.1	.2	.1	.1
4. 2017	XXX	XXX	.66	.32	.15	.10	.6	.3	.1	.0
5. 2018	XXX	XXX	XXX	.65	.36	.18	.10	.4	.1	.1
6. 2019	XXX	XXX	XXX	XXX	.74	.37	.15	.8	.3	.3
7. 2020	XXX	XXX	XXX	XXX	XXX	.68	.29	.14	.8	.4
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.68	.35	.11	.6
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.101	.39	.25
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.66	.42
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.76

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	.221	.96	.51	(1)	(2)	.1	.0	.1	.0	.0
2. 2015	.269	.387	.439	.442	.442	.443	.444	.443	.444	.444
3. 2016	XXX	.236	.336	.344	.349	.350	.350	.351	.351	.351
4. 2017	XXX	XXX	.262	.297	.306	.307	.309	.309	.308	.308
5. 2018	XXX	XXX	XXX	.279	.321	.327	.330	.333	.333	.333
6. 2019	XXX	XXX	XXX	XXX	.302	.340	.351	.352	.352	.352
7. 2020	XXX	XXX	XXX	XXX	XXX	.360	.400	.410	.412	.415
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.324	.368	.379	.381
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.443	.501	.517
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.401	.452
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.327

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	32	5	2	0	0	0	0	0	0	0
2. 2015	2	6	8	9	9	9	9	9	9	9
3. 2016	XXX	4	9	9	9	9	9	9	9	9
4. 2017	XXX	XXX	0	1	3	3	3	3	3	3
5. 2018	XXX	XXX	XXX	3	3	3	4	4	4	4
6. 2019	XXX	XXX	XXX	XXX	3	3	5	7	7	7
7. 2020	XXX	XXX	XXX	XXX	XXX	3	3	4	4	4
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	2	2	3	3
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	3	4
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	3
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	3	0	0	0	0	0	0	0	0	0
2. 2015	3	3	2	1	0	0	0	0	0	0
3. 2016	XXX	4	2	0	0	0	0	0	0	0
4. 2017	XXX	XXX	3	3	0	0	0	0	0	0
5. 2018	XXX	XXX	XXX	3	2	2	0	0	0	0
6. 2019	XXX	XXX	XXX	XXX	4	4	4	1	1	0
7. 2020	XXX	XXX	XXX	XXX	XXX	1	2	0	0	0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	2	3	0	0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	4	2
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	1
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2

SECTION 3A

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

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	.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	.1	.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	.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

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	.1	.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

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	.2	.2	.2	.2	.2	.2	.2	.2
4. 2017	XXX	XXX	.1	.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	.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 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	.6	.1	.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	.1	.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	.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

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	.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	.1	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.1	.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

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	(1)	.1	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.2	.2	.2	.2	.2	.2	.2	.2
4. 2017	XXX	XXX	.1	.2	.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	.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 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 WESTERN RESERVE MUTUAL CASUALTY COMPANY

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

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	3,306	3,306	3,306	3,306	3,306	3,306	3,306	3,306	3,306	3,306	.0
3. 2016	XXX	3,547	3,547	3,547	3,547	3,547	3,547	3,547	3,547	3,547	.0
4. 2017	XXX	XXX	3,842	3,842	3,842	3,842	3,842	3,842	3,842	3,842	.0
5. 2018	XXX	XXX	XXX	4,185	4,185	4,185	4,185	4,185	4,185	4,185	.0
6. 2019	XXX	XXX	XXX	XXX	4,697	4,697	4,697	4,697	4,697	4,697	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	5,584	5,584	5,584	5,584	5,584	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	6,538	6,538	6,538	6,538	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,301	7,301	7,301	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,072	8,072	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,910	8,910
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,910
13. Earned Premiums (Sc P-Pt 1)	3,305	3,547	3,842	4,185	4,697	5,584	6,538	7,301	8,072	8,910	XXX

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	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	.14	.14	.14	.14	.14	.14	.14	.14	.14	.14	.0
3. 2016	XXX	5	5	5	5	5	5	5	5	5	.0
4. 2017	XXX	XXX	5	5	5	5	5	5	5	5	.0
5. 2018	XXX	XXX	XXX	5	5	5	5	5	5	5	.0
6. 2019	XXX	XXX	XXX	XXX	5	5	5	5	5	5	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.11	.11	.11	.11	.11	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.11	.11	.11	.11	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.18	.18	.18	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.20	.20	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.27	.27
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.27
13. Earned Premiums (Sc P-Pt 1)	14	5	5	5	5	11	11	18	20	27	XXX

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

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	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	.548	.548	.548	.548	.548	.548	.548	.548	.548	.548	.0
3. 2016	XXX	.572	.572	.572	.572	.572	.572	.572	.572	.572	.0
4. 2017	XXX	XXX	.571	.571	.571	.571	.571	.571	.571	.571	.0
5. 2018	XXX	XXX	XXX	.541	.541	.541	.541	.541	.541	.541	.0
6. 2019	XXX	XXX	XXX	XXX	.564	.564	.564	.564	.564	.564	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.598	.598	.598	.598	.598	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.667	.667	.667	.667	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.784	.784	.784	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.825	.825	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.730	.730
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.730
13. Earned Premiums (Sc P-Pt 1)	548	572	571	541	564	598	667	784	825	730	XXX

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	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	.71	.71	.71	.71	.71	.71	.71	.71	.71	.71	.0
3. 2016	XXX	.80	.80	.80	.80	.80	.80	.80	.80	.80	.0
4. 2017	XXX	XXX	.82	.82	.82	.82	.82	.82	.82	.82	.0
5. 2018	XXX	XXX	XXX	.82	.82	.82	.82	.82	.82	.82	.0
6. 2019	XXX	XXX	XXX	XXX	.127	.127	.127	.127	.127	.127	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.137	.137	.137	.137	.137	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.137	.137	.137	.137	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.137	.137	.137	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.148	.148	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.100	.100
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.100
13. Earned Premiums (Sc P-Pt 1)	71	80	82	82	127	137	137	137	148	100	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	9,563	9,563	9,563	9,563	9,563	9,563	9,563	9,563	9,563	9,563	.0
3. 2016	XXX	10,073	10,073	10,073	10,073	10,073	10,073	10,073	10,073	10,073	.0
4. 2017	XXX	XXX	10,566	10,566	10,566	10,566	10,566	10,566	10,566	10,566	.0
5. 2018	XXX	XXX	XXX	11,161	11,161	11,161	11,161	11,161	11,161	11,161	.0
6. 2019	XXX	XXX	XXX	XXX	11,784	11,784	11,784	11,784	11,784	11,784	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	12,922	12,922	12,922	12,922	12,922	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	14,196	14,196	14,196	14,196	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,644	15,644	15,644	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,039	18,039	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,930	21,930
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,930
13. Earned Premiums (Sc P-Pt 1)	9,563	10,073	10,566	11,161	11,785	12,922	14,196	15,644	18,039	21,930	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	394	394	394	394	394	394	394	394	394	394	.0
3. 2016	XXX	338	338	338	338	338	338	338	338	338	.0
4. 2017	XXX	XXX	342	342	342	342	342	342	342	342	.0
5. 2018	XXX	XXX	XXX	339	339	339	339	339	339	339	.0
6. 2019	XXX	XXX	XXX	XXX	369	369	369	369	369	369	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	367	367	367	367	367	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	426	426	426	426	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	514	514	514	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	584	584	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,079	1,079
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,079
13. Earned Premiums (Sc P-Pt 1)	394	338	342	339	369	367	426	514	584	1,079	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	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	.0
3. 2016	XXX	1,559	1,559	1,559	1,559	1,559	1,559	1,559	1,559	1,559	.0
4. 2017	XXX	XXX	1,653	1,653	1,653	1,653	1,653	1,653	1,653	1,653	.0
5. 2018	XXX	XXX	XXX	1,754	1,754	1,754	1,754	1,754	1,754	1,754	.0
6. 2019	XXX	XXX	XXX	XXX	1,865	1,865	1,865	1,865	1,865	1,865	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	2,017	2,017	2,017	2,017	2,017	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	2,244	2,244	2,244	2,244	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,440	2,440	2,440	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,587	2,587	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,385	2,385
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,385
13. Earned Premiums (Sc P-Pt 1)	1,500	1,559	1,653	1,754	1,864	2,017	2,244	2,440	2,587	2,385	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	1,085	1,085	1,085	1,085	1,085	1,085	1,085	1,085	1,085	1,085	.0
3. 2016	XXX	1,114	1,114	1,114	1,114	1,114	1,114	1,114	1,114	1,114	.0
4. 2017	XXX	XXX	1,099	1,099	1,099	1,099	1,099	1,099	1,099	1,099	.0
5. 2018	XXX	XXX	XXX	1,176	1,176	1,176	1,176	1,176	1,176	1,176	.0
6. 2019	XXX	XXX	XXX	XXX	1,271	1,271	1,271	1,271	1,271	1,271	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	1,390	1,390	1,390	1,390	1,390	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	1,579	1,579	1,579	1,579	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,736	1,736	1,736	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,892	1,892	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,055	2,055
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,055
13. Earned Premiums (Sc P-Pt 1)	1,085	1,114	1,099	1,176	1,271	1,390	1,579	1,736	1,892	2,055	XXX

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE WESTERN RESERVE MUTUAL CASUALTY 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	27	27	27	27	27	27	27	27	27	27	.0
3. 2016	XXX	.33	.33	.33	.33	.33	.33	.33	.33	.33	.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	.70	.70	.70	.70	.70	.70	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	103	103	103	103	103	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	161	161	161	161	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	203	203	203	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	232	232	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	265	.265
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.265
13. Earned Premiums (Sc P-Pt 1)	27	33	51	64	70	103	161	203	232	265	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	27	27	27	27	27	27	27	27	27	27	.0
3. 2016	XXX	.33	.33	.33	.33	.33	.33	.33	.33	.33	.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	.55	.55	.55	.55	.55	.55	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.86	.86	.86	.86	.86	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	147	147	147	147	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	177	177	177	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	200	200	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	231	.231
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.231
13. Earned Premiums (Sc P-Pt 1)	27	33	39	48	55	86	147	177	200	231	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 WESTERN RESERVE MUTUAL CASUALTY 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 WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	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	.61	.61	.61	.61	.61	.61	.61	.61	.61	.61	.0
3. 2016	XXX	.81	.81	.81	.81	.81	.81	.81	.81	.81	.0
4. 2017	XXX	XXX	.59	.59	.59	.59	.59	.59	.59	.59	.0
5. 2018	XXX	XXX	XXX	.31	.31	.31	.31	.31	.31	.31	.0
6. 2019	XXX	XXX	XXX	XXX	.58	.58	.58	.58	.58	.58	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.57	.57	.57	.57	.57	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.68	.68	.68	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.68	.68	.68	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.71	.71	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.56	.56
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.56
13. Earned Premiums (Sc P-Pt 1)	61	59	59	59	58	57	68	68	71	56	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	.1	.1	.1	.1	.1	.1	.1	.1	.1	.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)	1	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	7,036		0.0	44,522		0.0
2. Private Passenger Auto Liability/Medical	15,908		0.0	22,332		0.0
3. Commercial Auto/Truck Liability/Medical	5,386		0.0	9,129		0.0
4. Workers' Compensation	423		0.0	607		0.0
5. Commercial Multiple Peril	9,512		0.0	20,515		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	252		0.0
9. Other Liability-Occurrence	874		0.0	2,012		0.0
10. Other Liability-Claims-made	12		0.0	43		0.0
11. Special Property	504		0.0	3,919		0.0
12. Auto Physical Damage	3,530		0.0	29,408		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	28		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	43,186	0	0.0	132,768	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)

Years in Which Policies Were Issued	SECTION 4 NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	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	

Years in Which Policies Were Issued	SECTION 5 NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	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 7B - REINSURANCE LOSS SENSITIVE CONTRACTS
(\$000 OMITTED)

SECTION 1						
	1	2	3	4	5	6
Schedule P - Part 1	Total Net Losses and Expenses Unpaid	Net Losses and Expenses Unpaid on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total	Total Net Premiums Written	Net Premiums Written on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	7,036		.0.0	44,522		.0.0
2. Private Passenger Auto Liability/Medical	15,908		.0.0	22,332		.0.0
3. Commercial Auto/Truck Liability/Medical.....	5,386		.0.0	9,129		.0.0
4. Workers' Compensation	423		.0.0	607		.0.0
5. Commercial Multiple Peril	9,512		.0.0	20,515		.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	252		.0.0
9. Other Liability-Occurrence	874		.0.0	2,012		.0.0
10. Other Liability-Claims-made	12		.0.0	43		.0.0
11. Special Property	504		.0.0	3,919		.0.0
12. Auto Physical Damage	3,530		.0.0	29,408		.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	28		.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	43,186	0	0.0	132,768	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 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.
.....

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

98

98

98

9898

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE Y

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

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

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

RESPONSES

MARCH FILING

1.

Will an actuarial opinion be filed by March 1?

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

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

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

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

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

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

.....YES.....

APRIL FILING

5.

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

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

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

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

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

.....YES.....

MAY FILING

8.

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

.....YES.....

JUNE FILING

9.

Will an audited financial report be filed by June 1?

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

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

.....YES.....

SUPPLEMENTAL FILINGS

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

MARCH FILING

11.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

.....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 for Audit Committee

38. The Company is not required to file the report

Bar Code:



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

16. 
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17. 
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37. 
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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 26131

Company Name WESTERN RESERVE MUTUAL CASUALTY COMPANY

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

1. Monoline Policies

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: \$ 40,396

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 WESTERN RESERVE MUTUAL CASUALTY 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 26131.....

	Direct Business Only			
	Prior Year	Current Year		
	1 Written Premium	2 Written Premium	3 Losses Paid (deducting salvage)	4 Losses Unpaid (Case Base)
1. Completed operations.....	0			
2. Errors & omissions (E&O)	0			
3. Directors & officers (D&O)	20,166	25,534		
4. Environmental liability	0			
5. Excess workers' compensation	0			
6. Commercial excess & umbrella	3,529,737	3,894,105		
7. Personal umbrella	1,719,498	1,797,337	5,000	1,750,002
8. Employment liability	113,056	141,848	14,500	
9. Aggregate write-ins for facilities and premises (CGL).....	325,614	634,782	69,379	141,500
10. Internet & cyber liability	101,701	120,820		
11. Aggregate write-ins for other	145,314	132,219	130,546	443,000
12. Total ASL 17 – other liability (sum of lines 1 through 11)	5,955,086	6,746,645	219,425	2,334,502
DETAILS OF WRITE-INS				
0901. Aggregate facilities & premises CGL.....	325,614	634,782	69,379	141,500
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)	325,614	634,782	69,379	141,500
1101. Aggregate write-in for other.....	145,314	132,219	130,546	443,000
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)	145,314	132,219	130,546	443,000

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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EXLBEXLIABLB Additional Aggregate Lines for EXLBEXLIABLB Line 11.
*EXLBEXLIABLB

1197. Summary of remaining write-ins for Line 11 from EXLBEXLIABLB	0	0	0	0
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SUPPLEMENT FOR THE YEAR ANNUAL STATEMENT FOR THE YEAR 2024 OF THE WESTERN RESERVE MUTUAL CASUALTY 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 26131.....

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 WESTERN RESERVE MUTUAL CASUALTY 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 26131.....

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