



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2025
OF THE CONDITION AND AFFAIRS OF THE

American Modern Home Insurance Company

NAIC Group Code 0361 0361 NAIC Company Code 23469 Employer's ID Number 31-0715697
(Current) (Prior)

Organized under the Laws of Ohio, State of Domicile or Port of Entry OH
Country of Domicile United States of America

Incorporated/Organized 01/25/1965 Commenced Business 09/01/1965

Statutory Home Office 7000 Midland Blvd. Amelia, OH, US 45102-2607
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 7000 Midland Blvd.
(Street and Number)
Amelia, OH, US 45102-2607 800-543-2644-5230
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address P.O. Box 5323 Cincinnati, OH, US 45201-5323
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 7000 Midland Blvd.
(Street and Number)
Amelia, OH, US 45102-2607 800-543-2644-5230
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.amig.com

Statutory Statement Contact Anthony William Dirksing 513-947-5230
(Name) (Area Code) (Telephone Number)
tdirksing@amig.com 513-947-4276
(E-mail Address) (FAX Number)

OFFICERS

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

OTHER

Charles Schuster Griffith III, SVP / Secretary

DIRECTORS OR TRUSTEES

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

State of Ohio SS
County of Clermont

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

Andreas Matthias Kleiner
Andreas Matthias Kleiner
President / CEO

René Gobonya
René Gobonya
SVP / CFO

Charles Schuster Griffith III
Charles Schuster Griffith III
SVP / Secretary

Subscribed and sworn to before me this 5th day of February, 2026
Susan Lynn McElroy

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



Susan Lynn McElroy
Notary Public, State of Ohio
My Commission Expires
November 21, 2026

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE American Modern Home Insurance Co.

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	513,516,496	0	513,516,496	75,646,018
2. Stocks (Schedule D):				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	5,005,036	0	5,005,036	72,318,146
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	0	0	0	0
3.2 Other than first liens.....	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$0 encumbrances)	67,538,554	0	67,538,554	66,141,700
4.2 Properties held for the production of income (less \$0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$0 encumbrances)	0	0	0	0
5. Cash (\$ (3,528,647) , Schedule E - Part 1), cash equivalents (\$166,861,407 , Schedule E - Part 2) and short-term investments (\$108,172,376 , Schedule DA)	271,505,136	0	271,505,136	478,335,644
6. Contract loans (including \$0 premium notes)	0	0	0	0
7. Derivatives (Schedule DB)	0	0	0	0
8. Other invested assets (Schedule BA)	300,000	0	300,000	300,000
9. Receivable for securities	1,813,531	0	1,813,531	6,427
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	859,678,753	0	859,678,753	692,747,935
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	4,548,065	0	4,548,065	485,563
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	189,317,067	971	189,316,095	205,576,597
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)	215,161,358	0	215,161,358	188,305,686
15.3 Accrued retrospective premiums (\$0) and contracts subject to redetermination (\$0)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	365,554,134	0	365,554,134	468,558,545
16.2 Funds held by or deposited with reinsured companies	189,160,780	0	189,160,780	127,274,482
16.3 Other amounts receivable under reinsurance contracts	0	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0	5,007,406
18.2 Net deferred tax asset	2,887,384	16,449	2,870,935	2,004,983
19. Guaranty funds receivable or on deposit	0	0	0	0
20. Electronic data processing equipment and software	23,216,965	23,216,966	0	0
21. Furniture and equipment, including health care delivery assets (\$0)	4,387,371	4,387,371	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	8,428,894	0	8,428,894	2,697,598
24. Health care (\$0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other-than-invested assets	2,396,175	1,134,118	1,262,057	675,916
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	1,864,736,947	28,755,875	1,835,981,071	1,693,334,712
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	1,864,736,947	28,755,875	1,835,981,071	1,693,334,712
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Loss Payments in Advance	1,261,872	0	1,261,872	666,725
2502. Deposit in Pools and Associations	185	0	185	9,190
2503. Brokerage Receivable	1,134,118	1,134,118	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	2,396,175	1,134,118	1,262,057	675,916

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	0	0
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	93,019,542	137,499,967
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	0	0
4. Commissions payable, contingent commissions and other similar charges	108,896,402	92,025,395
5. Other expenses (excluding taxes, licenses and fees)	12,918,393	11,679,872
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	8,527,129	10,455,716
7.1 Current federal and foreign income taxes (including \$0 on realized capital gains (losses))	1,741,772	0
7.2 Net deferred tax liability	0	0
8. Borrowed money \$0 and interest thereon \$0	0	0
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 1,635,847,161 and including warranty reserves of \$0 and accrued accident and health experience rating refunds including \$0 for medical loss ratio rebate per the Public Health Service Act)	0	0
10. Advance premium	404,733	828,295
11. Dividends declared and unpaid:		
11.1 Stockholders	0	0
11.2 Policyholders	0	0
12. Ceded reinsurance premiums payable (net of ceding commissions)	1,471,906,914	1,330,860,670
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)	0	185,000
14. Amounts withheld or retained by company for account of others	0	0
15. Remittances and items not allocated	0	0
16. Provision for reinsurance (including \$0 certified) (Schedule F, Part 3, Column 78)	245	703,472
17. Net adjustments in assets and liabilities due to foreign exchange rates	0	0
18. Drafts outstanding	0	0
19. Payable to parent, subsidiaries and affiliates	5,329,743	12,180,342
20. Derivatives	0	0
21. Payable for securities	10,337,445	0
22. Payable for securities lending	0	0
23. Liability for amounts held under uninsured plans	0	0
24. Capital notes \$0 and interest thereon \$0	0	0
25. Aggregate write-ins for liabilities	10,791,842	9,329,052
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	1,723,874,159	1,605,747,781
27. Protected cell liabilities	0	0
28. Total liabilities (Lines 26 and 27)	1,723,874,159	1,605,747,781
29. Aggregate write-ins for special surplus funds	0	0
30. Common capital stock	5,000,000	5,000,000
31. Preferred capital stock	0	0
32. Aggregate write-ins for other-than-special surplus funds	0	0
33. Surplus notes	0	0
34. Gross paid in and contributed surplus	82,548,315	82,548,315
35. Unassigned funds (surplus)	24,558,596	38,616
36. Less treasury stock, at cost:		
36.1 .....0 shares common (value included in Line 30 \$0)	0	0
36.2 .....0 shares preferred (value included in Line 31 \$0)	0	0
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	112,106,911	87,586,931
38. TOTALS (Page 2, Line 28, Col. 3)	1,835,981,071	1,693,334,712
DETAILS OF WRITE-INS		
2501. Deferred Commission	6,386,429	5,625,499
2502. Unclaimed Funds	4,094,738	3,703,553
2503. Unapplied Salvage and Subrogation	310,675	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	10,791,842	9,329,052
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0
2999. Totals (Lines 2901 through 2903 plus 2998)(Line 29 above)	0	0
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page	0	0
3299. Totals (Lines 3201 through 3203 plus 3298)(Line 32 above)	0	0

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	0	0
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	0	0
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	0	0
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	(11,243,811)	(80,812,882)
5. Aggregate write-ins for underwriting deductions	0	0
6. Total underwriting deductions (Lines 2 through 5)	(11,243,811)	(80,812,882)
7. Net income of protected cells	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	11,243,811	80,812,882
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	71,539,981	73,087,185
10. Net realized capital gains (losses) less capital gains tax of \$ 1,630,107 (Exhibit of Capital Gains (Losses))	7,274,108	39,215,814
11. Net investment gain (loss) (Lines 9 + 10)	78,814,089	112,302,999
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$0 amount charged off \$ 3,326,838)	(3,326,838)	(1,993,454)
13. Finance and service charges not included in premiums	13,546,450	13,853,745
14. Aggregate write-ins for miscellaneous income	(12,859,735)	(13,928,610)
15. Total other income (Lines 12 through 14)	(2,640,123)	(2,068,319)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	87,417,777	191,047,562
17. Dividends to policyholders	0	0
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	87,417,777	191,047,562
19. Federal and foreign income taxes incurred	5,095,264	13,913,473
20. Net income (Line 18 minus Line 19)(to Line 22)	82,322,514	177,134,089
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	87,586,931	215,506,320
22. Net income (from Line 20)	82,322,514	177,134,089
23. Net transfers (to) from Protected Cell accounts	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 41,870	(53,091,233)	(22,492,036)
25. Change in net unrealized foreign exchange capital gain (loss)	0	0
26. Change in net deferred income tax	924,271	2,012,873
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(6,338,799)	(7,158,307)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	703,227	(703,472)
29. Change in surplus notes	0	0
30. Surplus (contributed to) withdrawn from protected cells	0	0
31. Cumulative effect of changes in accounting principles	0	0
32. Capital changes:		
32.1 Paid in	0	0
32.2 Transferred from surplus (stock dividend)	0	0
32.3 Transferred to surplus	0	0
33. Surplus adjustments:		
33.1 Paid in	0	(21,223,000)
33.2 Transferred to capital (stock dividend)	0	0
33.3 Transferred from capital	0	0
34. Net remittances from or (to) Home Office	0	0
35. Dividends to stockholders	0	(255,489,536)
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)	0	0
37. Aggregate write-ins for gains and losses in surplus	0	0
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	24,519,980	(127,919,389)
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	112,106,911	87,586,931
DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0
1401. Reimbursement for Service Fees Collected	(13,325,459)	(13,614,596)
1402. Miscellaneous (Income)/Expense	466,084	(290,093)
1403. Fines and Penalties	(360)	(23,921)
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0
1499. Totals (Lines 1401 through 1403 plus 1498)(Line 14 above)	(12,859,735)	(13,928,610)
3701.		
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0
3799. Totals (Lines 3701 through 3703 plus 3798)(Line 37 above)	0	0

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	68,153,008	1,209,223,147
2. Net investment income	69,936,073	76,266,358
3. Miscellaneous income	(2,640,123)	(2,068,319)
4. Total (Lines 1 through 3)	135,448,958	1,283,421,186
5. Benefit and loss related payments	(58,523,986)	470,723,527
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	(27,424,752)	156,915,475
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$0 tax on capital gains (losses)	(23,807)	15,666,481
10. Total (Lines 5 through 9)	(85,972,545)	643,305,483
11. Net cash from operations (Line 4 minus Line 10)	221,421,503	640,115,703
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	349,487,720	40,945,430
12.2 Stocks	23,682,209	0
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	4,961	0
12.7 Miscellaneous proceeds	10,337,445	113,763
12.8 Total investment proceeds (Lines 12.1 to 12.7)	383,512,335	41,059,193
13. Cost of investments acquired (long-term only exclude cash equivalents and short-term investments):		
13.1 Bonds	785,564,057	8,440,966
13.2 Stocks	0	0
13.3 Mortgage loans	0	0
13.4 Real estate	6,180,873	15,371,673
13.5 Other invested assets	0	0
13.6 Miscellaneous applications	1,807,104	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	793,552,034	23,812,639
14. Net increase/(decrease) in contract loans and premium notes	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(410,039,699)	17,246,554
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	(21,223,000)
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
16.5 Dividends to stockholders	0	78,777,000
16.6 Other cash provided (applied)	(18,212,312)	(110,028,884)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(18,212,312)	(210,028,883)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(206,830,508)	447,333,374
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	478,335,644	31,002,270
19.2 End of period (Line 18 plus Line 19.1)	271,505,136	478,335,644

Note: Supplemental disclosures of cash flow information for non-cash transactions:

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Underwriting and Investment Exhibit - Part 1 - Premiums Earned

N O N E

Underwriting and Investment Exhibit - Part 1A - Recapitulation of all Premiums

N O N E

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire	16,509,803	492,266,016	687,901	501,151,026	8,312,694	0
2.1 Allied lines	10,432,265	382,700,605	1,496,756	387,647,967	6,981,659	0
2.2 Multiple peril crop	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0
2.4 Private crop	0	0	0	0	0	0
2.5 Private flood	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0
4. Homeowners multiple peril	158,165,808	1,038,956,152	640,169	1,176,402,474	21,359,655	0
5.1 Commercial multiple peril (non-liability portion)	265,906	106,319,661	0	106,534,907	50,660	0
5.2 Commercial multiple peril (liability portion)	2,627,896	76,778,592	0	79,406,487	0	0
6. Mortgage guaranty	0	0	0	0	0	0
8. Ocean marine	1,488,549	47,307,208	0	47,939,360	856,398	0
9.1 Inland marine	515,350	31,071,579	0	31,639,528	(52,599)	0
9.2 Pet insurance plans	428,943,329	38,430,911	0	467,374,240	0	0
10. Financial guaranty	0	0	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0	0	0
11.2 Medical professional liability - claims- made	0	0	0	0	0	0
12. Earthquake	0	14,945,579	0	14,680,410	265,169	0
13.1 Comprehensive (hospital and medical) individual	0	0	0	0	0	0
13.2 Comprehensive (hospital and medical) group	0	0	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0	0	0
15.1 Vision only	0	0	0	0	0	0
15.2 Dental only	0	0	0	0	0	0
15.3 Disability income	0	0	0	0	0	0
15.4 Medicare supplement	0	0	0	0	0	0
15.5 Medicaid Title XIX	0	0	0	0	0	0
15.6 Medicare Title XVIII	0	0	0	0	0	0
15.7 Long-term care	0	0	0	0	0	0
15.8 Federal employees health benefits plan	0	0	0	0	0	0
15.9 Other health	0	0	0	0	0	0
16. Workers' compensation	(192)	(256,349)	31	(256,510)	0	0
17.1 Other liability - occurrence	2,949,368	93,052,340	2,622	96,003,560	770	0
17.2 Other liability - claims-made	112,066	8,656,324	0	8,768,390	0	0
17.3 Excess workers' compensation	0	0	0	0	0	0
18.1 Products liability - occurrence	0	0	0	0	0	0
18.2 Products liability - claims-made	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	235,774	4,785,001	0	4,052,307	968,468	0
19.2 Other private passenger auto liability.....	956,819	48,535,557	0	49,231,106	261,270	0
19.3 Commercial auto no-fault (personal injury protection)	76,033	605,903	1,223	682,165	994	0
19.4 Other commercial auto liability.....	5,387,780	45,419,757	52,237	50,759,902	99,872	0
21.1 Private passenger auto physical damage	4,014,375	154,484,754	0	155,894,798	2,604,330	0
21.2 Commercial auto physical damage	7,132,739	12,864,301	0	19,837,985	159,055	0
22. Aircraft (all perils)	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0
26. Burglary and theft	0	19,483	849	20,332	0	0
27. Boiler and machinery	0	36,953	0	36,955	(2)	0
28. Credit	0	0	0	0	0	0
29. International	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0
31. Reinsurance - nonproportional assumed property	XXX	0	0	0	0	0
32. Reinsurance - nonproportional assumed liability	XXX	0	0	0	0	0
33. Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0
35. TOTALS	639,813,666	2,596,980,328	2,881,788	3,197,807,389	41,868,394	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
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [] No [X]

If yes: 1. The amount of such installment premiums \$0

2. Amount at which such installment premiums would have been reported had they been reported on an annualized basis \$0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE American Modern Home Insurance Co.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A , Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire	1,599,315	123,997,966	125,597,281	0	0	0	0.0	
2.1 Allied lines	6,078,990	257,566,899	263,645,889	0	0	0	0.0	
2.2 Multiple peril crop	0	0	0	0	0	0	0.0	
2.3 Federal flood	0	0	0	0	0	0	0.0	
2.4 Private crop	0	0	0	0	0	0	0.0	
2.5 Private flood	0	0	0	0	0	0	0.0	
3. Farmowners multiple peril	0	0	0	0	0	0	0.0	
4. Homeowners multiple peril	41,735,764	538,734,361	580,470,125	0	0	0	0.0	
5.1 Commercial multiple peril (non-liability portion)	128,575	49,984,660	50,113,235	0	0	0	0.0	
5.2 Commercial multiple peril (liability portion)	833,452	19,341,018	20,174,470	0	0	0	0.0	
6. Mortgage guaranty	0	0	0	0	0	0	0.0	
8. Ocean marine	1,266,475	18,998,419	20,264,894	0	0	0	0.0	
9.1 Inland marine	245,781	15,873,061	16,118,842	0	0	0	0.0	
9.2 Pet insurance plans	224,270,753	20,718,731	244,989,485	0	0	0	0.0	
10. Financial guaranty	0	0	0	0	0	0	0.0	
11.1 Medical professional liability - occurrence	0	0	0	0	0	0	0.0	
11.2 Medical professional liability - claims-made	0	0	0	0	0	0	0.0	
12. Earthquake	0	0	0	0	0	0	0.0	
13.1 Comprehensive (hospital and medical) individual	0	0	0	0	0	0	0.0	
13.2 Comprehensive (hospital and medical) group	0	0	0	0	0	0	0.0	
14. Credit accident and health (group and individual)	0	0	0	0	0	0	0.0	
15.1 Vision only	0	0	0	0	0	0	0.0	
15.2 Dental only	0	0	0	0	0	0	0.0	
15.3 Disability income	0	0	0	0	0	0	0.0	
15.4 Medicare supplement	0	0	0	0	0	0	0.0	
15.5 Medicaid Title XIX	0	0	0	0	0	0	0.0	
15.6 Medicare Title XVIII	0	0	0	0	0	0	0.0	
15.7 Long-term care	0	0	0	0	0	0	0.0	
15.8 Federal employees health benefits plan	0	0	0	0	0	0	0.0	
15.9 Other health	0	0	0	0	0	0	0.0	
16. Workers' compensation	(147,822)	13,103,742	12,955,920	0	0	0	0.0	
17.1 Other liability - occurrence	889,172	37,208,403	38,097,575	0	0	0	0.0	
17.2 Other liability - claims-made	0	2,111,749	2,111,749	0	0	0	0.0	
17.3 Excess workers' compensation	0	0	0	0	0	0	0.0	
18.1 Products liability - occurrence	0	0	0	0	0	0	0.0	
18.2 Products liability - claims-made	0	0	0	0	0	0	0.0	
19.1 Private passenger auto no-fault (personal injury protection)	103,678	2,683,332	2,787,010	0	0	0	0.0	
19.2 Other private passenger auto liability	(481,552)	29,669,698	29,188,146	0	0	0	0.0	
19.3 Commercial auto no-fault (personal injury protection)	(65,978)	(292,651)	(358,630)	0	0	0	0.0	
19.4 Other commercial auto liability	3,116,612	16,537,926	19,654,538	0	0	0	0.0	
21.1 Private passenger auto physical damage	1,746,394	46,668,259	48,414,654	0	0	0	0.0	
21.2 Commercial auto physical damage	3,362,905	7,475,091	10,837,997	0	0	0	0.0	
22. Aircraft (all perils)	0	0	0	0	0	0	0.0	
23. Fidelity	0	0	0	0	0	0	0.0	
24. Surety	0	0	0	0	0	0	0.0	
26. Burglary and theft	0	0	0	0	0	0	0.0	
27. Boiler and machinery	2,584	1,259,312	1,261,896	0	0	0	0.0	
28. Credit	0	0	0	0	0	0	0.0	
29. International	0	0	0	0	0	0	0.0	
30. Warranty	0	0	0	0	0	0	0.0	
31. Reinsurance - nonproportional assumed property	XXX	0	0	0	0	0	0.0	
32. Reinsurance - nonproportional assumed liability	XXX	0	0	0	0	0	0.0	
33. Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	0	0	0.0	
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0.0	
35. TOTALS	284,685,097	1,201,639,976	1,486,325,075	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	
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0.0	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE American Modern Home Insurance Co.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	405,215	38,775,330	39,180,545	0	168,098	15,754,359	15,922,457	0	
2.1 Allied lines	988,270	19,198,424	20,186,694	0	500,458	34,296,485	34,796,943	0	
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	
2.3 Federal flood	0	0	0	0	0	0	0	0	
2.4 Private crop	0	0	0	0	0	0	0	0	
2.5 Private flood	0	0	0	0	0	0	0	0	
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	
4. Homeowners multiple peril	18,403,917	85,456,603	103,860,519	0	4,584,568	69,446,979	74,031,547	0	
5.1 Commercial multiple peril (non-liability portion)	424,988	21,826,162	22,251,149	0	152,406	25,167,136	25,319,541	0	
5.2 Commercial multiple peril (liability portion)	1,085,262	20,789,091	21,874,353	0	2,292,376	74,511,415	76,803,791	0	
6. Mortgage guaranty	0	0	0	0	0	0	0	0	
8. Ocean marine	195,951	4,542,884	4,738,834	0	248,268	5,904,015	6,152,283	0	
9.1 Inland marine	135,585	6,912,416	7,048,001	0	196,626	5,541,595	5,738,221	0	
9.2 Pet insurance plans	0	0	0	0	17,263,732	1,519,330	18,783,062	0	
10. Financial guaranty	0	0	0	0	0	0	0	0	
11.1 Medical professional liability - occurrence	0	0	0	0	0	0	0	0	
11.2 Medical professional liability - claims-made	0	0	0	0	0	0	0	0	
12. Earthquake	0	50,000	50,000	0	5	435,997	436,002	0	
13.1 Comprehensive (hospital and medical) individual	0	0	0	0	0	0	0	(a)	
13.2 Comprehensive (hospital and medical) group	0	0	0	0	0	0	0	(a)	
14. Credit accident and health (group and individual)	0	0	0	0	0	0	0	0	
15.1 Vision only	0	0	0	0	0	0	0	(a)	
15.2 Dental only	0	0	0	0	0	0	0	(a)	
15.3 Disability income	0	0	0	0	0	0	0	(a)	
15.4 Medicare supplement	0	0	0	0	0	0	0	(a)	
15.5 Medicaid Title XIX	0	0	0	0	0	0	0	(a)	
15.6 Medicare Title XVIII	0	0	0	0	0	0	0	(a)	
15.7 Long-term care	0	0	0	0	0	0	0	(a)	
15.8 Federal employees health benefits plan	0	0	0	0	0	0	0	(a)	
15.9 Other health	0	0	0	0	0	0	0	(a)	
16. Workers' compensation	29,920	16,341,001	16,370,920	0	195,411	26,525,413	26,720,824	0	
17.1 Other liability - occurrence	773,523	51,165,921	51,939,444	0	1,254,613	84,699,584	85,954,198	0	
17.2 Other liability - claims-made	0	768,000	768,000	0	1,279	2,570,123	2,571,402	0	
17.3 Excess workers' compensation	0	0	0	0	0	0	0	0	
18.1 Products liability - occurrence	0	0	0	0	0	0	0	0	
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0	
19.1 Private passenger auto no-fault (personal injury protection)	96,447	3,362,643	3,459,090	0	109,197	1,088,735	1,197,932	0	
19.2 Other private passenger auto liability	462,159	16,744,456	17,206,615	0	347,156	13,216,797	13,563,953	0	
19.3 Commercial auto no-fault (personal injury protection)	50,000	25,621	75,621	0	109,720	1,046,547	1,156,267	0	
19.4 Other commercial auto liability	1,527,562	21,628,131	23,155,693	0	1,311,700	53,651,415	54,963,115	0	
21.1 Private passenger auto physical damage	374,195	5,143,307	5,517,502	0	64,792	2,278,135	2,342,927	0	
21.2 Commercial auto physical damage	569,358	2,231,596	2,800,954	0	1,697,476	4,431,282	6,128,758	0	
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	
23. Fidelity	0	0	0	0	0	0	0	0	
24. Surety	0	0	0	0	0	0	0	0	
26. Burglary and theft	0	7	7	0	0	320	320	0	
27. Boiler and machinery	4,466	139,497	143,963	0	0	19,309	19,309	0	
28. Credit	0	0	0	0	0	0	0	0	
29. International	0	0	0	0	0	0	0	0	
30. Warranty	0	0	0	0	0	0	0	0	
31. Reinsurance - nonproportional assumed property	XXX	0	0	0	XXX	0	0	0	
32. Reinsurance - nonproportional assumed liability	XXX	0	0	0	XXX	0	0	0	
33. Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	XXX	0	0	0	
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	
35. TOTALS	25,526,815	315,101,089	340,627,904	0	30,497,881	422,104,970	452,602,851	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	
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	11,109,961	0	0	11,109,961
1.2 Reinsurance assumed	153,230,026	0	0	153,230,026
1.3 Reinsurance ceded	169,326,248	0	0	169,326,248
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	(4,986,261)	0	0	(4,986,261)
2. Commission and brokerage:				
2.1 Direct excluding contingent	0	207,587,372	0	207,587,372
2.2 Reinsurance assumed, excluding contingent	0	858,374,347	0	858,374,347
2.3 Reinsurance ceded, excluding contingent	0	1,183,605,444	0	1,183,605,444
2.4 Contingent - direct	0	30,539,773	0	30,539,773
2.5 Contingent - reinsurance assumed	0	0	0	0
2.6 Contingent - reinsurance ceded	0	0	0	0
2.7 Policy and membership fees	0	0	0	0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7) ..	0	(87,103,952)	0	(87,103,952)
3. Allowances to managers and agents	2,533	3,139,217	0	3,141,750
4. Advertising	19	4,132	0	4,151
5. Boards, bureaus and associations	0	5,401,846	0	5,401,846
6. Surveys and underwriting reports	(281)	2,533,477	0	2,533,196
7. Audit of assureds' records	0	(160,501)	0	(160,501)
8. Salary and related items:				
8.1 Salaries	2,799,928	21,384,714	0	24,184,642
8.2 Payroll taxes	0	1,416,997	0	1,416,997
9. Employee relations and welfare	774,750	2,883,046	0	3,657,796
10. Insurance	3	8	0	11
11. Directors' fees	0	0	0	0
12. Travel and travel items	256,818	584,537	0	841,355
13. Rent and rent items	0	5,760,023	0	5,760,023
14. Equipment	82,530	2,619,697	0	2,702,227
15. Cost or depreciation of EDP equipment and software	672,990	986,109	0	1,659,099
16. Printing and stationery	6,336	360,783	0	367,119
17. Postage, telephone and telegraph, exchange and express	17,282	1,588,127	0	1,605,409
18. Legal and auditing	373,353	9,653,996	602,670	10,630,019
19. Totals (Lines 3 to 18)	4,986,261	58,156,208	602,670	63,745,139
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$	0	13,721,953	0	13,721,953
20.2 Insurance department licenses and fees	0	3,380,212	0	3,380,212
20.3 Gross guaranty association assessments	0	600,000	0	600,000
20.4 All other (excluding federal and foreign income and real estate)	0	1,767	0	1,767
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	17,703,932	0	17,703,932
21. Real estate expenses	0	0	6,593,234	6,593,234
22. Real estate taxes	0	0	1,021,670	1,021,670
23. Reimbursements by uninsured plans	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses	0	0	0	0
25. Total expenses incurred	0	(11,243,812)	8,217,574 (a)	(3,026,238)
26. Less unpaid expenses - current year	0	130,341,924	0	130,341,924
27. Add unpaid expenses - prior year	0	114,160,984	0	114,160,984
28. Amounts receivable relating to uninsured plans, prior year	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year	0	0	0	0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	0	(27,424,752)	8,217,574	(19,207,178)
DETAILS OF WRITE-INS				
2401.				
2402.				
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page	0	0	0	0
2499. Totals (Lines 2401 through 2403 plus 2498)(Line 24 above)	0	0	0	0

(a) Includes management fees of \$ 47,123,424 to affiliates and \$ 0 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) 1,135,395	..... 1,371,332
1.1	Bonds exempt from U.S. tax	(a) 0	..... 0
1.2	Other bonds (unaffiliated)	(a) 9,630,822	..... 13,452,891
1.3	Bonds of affiliates	(a) 0	..... 0
2.1	Preferred stocks (unaffiliated)	(b) 0	..... 0
2.11	Preferred stocks of affiliates	(b) 0	..... 0
2.2	Common stocks (unaffiliated) .....	..... 0	..... 0
2.21	Common stocks of affiliates .....	..... 52,787,791	..... 52,787,791
3.	Mortgage loans	(c) 0	..... 0
4.	Real estate	(d) 5,760,023	..... 5,760,023
5.	Contract loans .....	..... 0	..... 0
6.	Cash, cash equivalents and short-term investments	(e) 9,904,473	..... 9,908,956
7.	Derivative instruments	(f) 0	..... 0
8.	Other invested assets .....	..... 0	..... 0
9.	Aggregate write-ins for investment income .....	..... 1,757	..... 1,757
10.	Total gross investment income	79,220,261	83,282,750
11.	Investment expenses		(g) 8,217,574
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13.	Interest expense		(h) 0
14.	Depreciation on real estate and other invested assets		(i) 3,525,196
15.	Aggregate write-ins for deductions from investment income .....		..... 0
16.	Total deductions (Lines 11 through 15) .....		..... 11,742,770
17.	Net investment income (Line 10 minus Line 16)		71,539,980
DETAILS OF WRITE-INS			
0901.	Miscellaneous Income	1,757	1,757
0902.	.....	
0903.	.....	
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	1,757	1,757
1501.	.....	
1502.	.....	
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page		0
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$1,483,289 accrual of discount less \$ 416,687 amortization of premium and less \$3,668,753 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$5,760,023 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$3,525,196 depreciation on real estate and \$0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	435,635	0	435,635	28,992	0
1.1	Bonds exempt from U.S. tax	0	0	0	0	0
1.2	Other bonds (unaffiliated)	92,520	0	92,520	170,390	0
1.3	Bonds of affiliates	0	0	0	0	0
2.1	Preferred stocks (unaffiliated)	0	0	0	0	0
2.11	Preferred stocks of affiliates	0	0	0	0	0
2.2	Common stocks (unaffiliated)	0	0	0	0	0
2.21	Common stocks of affiliates	9,617,844	0	9,617,844	(53,248,745)	0
3.	Mortgage loans	0	0	0	0	0
4.	Real estate	0	0	0	0	0
5.	Contract loans	0	0	0	0	0
6.	Cash, cash equivalents and short-term investments	4,961	0	4,961	0	0
7.	Derivative instruments	0	0	0	0	0
8.	Other invested assets	0	0	0	0	0
9.	Aggregate write-ins for capital gains (losses)	(1,246,750)	0	(1,246,750)	0	0
10.	Total capital gains (losses)	8,904,210	0	8,904,210	(53,049,363)	0
DETAILS OF WRITE-INS						
0901.	Broker Expense	(246,750)	0	(246,750)	0	0
0902.	Contingent Guarantee - Select	(1,000,000)	0	(1,000,000)	0	0
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	(1,246,750)	0	(1,246,750)	0	0

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens.....	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income.....	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)	0	0	0
6. Contract loans	0	0	0
7. Derivatives (Schedule DB)	0	0	0
8. Other invested assets (Schedule BA)	0	0	0
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only)	0	0	0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	971	12,766	11,795
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due ..	0	0	0
15.3 Accrued retrospective premiums and contracts subject to redetermination	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset	16,449	0	(16,449)
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	23,216,966	17,937,634	(5,279,332)
21. Furniture and equipment, including health care delivery assets	4,387,371	3,499,528	(887,843)
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable	0	0	0
25. Aggregate write-ins for other-than-invested assets	1,134,118	967,149	(166,969)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	28,755,875	22,417,077	(6,338,798)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Lines 26 and 27)	28,755,875	22,417,077	(6,338,798)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0
2501. Brokerage Receivable	1,134,118	967,149	(166,969)
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	1,134,118	967,149	(166,969)

NOTES TO FINANCIAL STATEMENTS

NOTE 1 Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

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

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

	SSAP #	F/S Page	F/S Line #	2025	2024
NET INCOME					
(1) American Modern Home Insurance Co., State basis	00	4	20	\$ 82,322,514	\$ 177,134,089
(2) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:	-	-	-	\$ -	\$ -
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:	-	-	-	\$ -	\$ -
(4) NAIC SAP (1-2-3=4)	-	-	-	\$ 82,322,514	\$ 177,134,089
SURPLUS					
(5) American Modern Home Insurance Co., State basis	00	3	37	\$ 112,106,911	\$ 87,586,931
(6) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:	-	-	-	\$ -	\$ -
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:	-	-	-	\$ -	\$ -
(8) NAIC SAP (5-6-7=8)	-	-	-	\$ 112,106,911	\$ 87,586,931

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

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

C. Accounting Policy

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

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

In addition, the Company uses the following accounting policies:

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

D. Going Concern

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

NOTE 2 Accounting Changes and Corrections of Errors

A. Change in Accounting Principle - As a result of the Principles-Based Bond Definition, the Company has re-evaluated its current investments and investment strategy. Starting 1/1/2025 and onward all bonds, loan-backed and structured securities will be accounted for using the prospective adjustment method, replacing the previous retrospective adjustment method. The analysis of this conversion to our current investment pool yielded immaterial changes and therefore had no material surplus impact.

B. Correction of Errors - None.

NOTES TO FINANCIAL STATEMENTS

NOTE 3 Business Combinations and Goodwill

The Company has no business combinations or goodwill at December 31, 2025. However, see Note 22 Events Subsequent for additional details on future combinations.

NOTE 4 Discontinued Operations

The Company has no discontinued operations.

NOTE 5 Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

Not applicable.

B. Debt Restructuring

Not applicable.

C. Reverse Mortgages

Not applicable.

D. Loan-Backed Securities

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

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

Structured Securities:

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

Mortgage-backed Securities:

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

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

Asset-backed Securities:

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

Loan-backed and Structured Securities:

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

1. Less than 12 Months	\$ 80,181
2. 12 Months or Longer	\$ 118,330
 - b) The aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months	\$ 15,811,546
2. 12 Months or Longer	\$ 1,112,356
- (5) The Company considers several factors in its assessment of whether loan-backed and structured securities in a gross unrealized loss position are temporarily impaired or should be recognized as an OTTI. Factors considered in determining whether impairments exist include: the financial condition and creditworthiness of the issuer, the length of time that the asset value has been less than amortized cost, and the Company's ability and intent to hold such investments until the amortized cost basis is recovered. If a decline in value is attributable to changes in market interest rates, impairment is deemed other-than-temporary when the Company does not have the intent to hold the investment at the reporting date.

NOTES TO FINANCIAL STATEMENTS

- E. Dollar Repurchase Agreements and/or Securities Lending Transactions
Not applicable.
- F. Repurchase Agreements Transactions Accounted for as Secured Borrowing
Not applicable.
- G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing
Not applicable.
- H. Repurchase Agreements Transactions Accounted for as a Sale
Not applicable.
- I. Reverse Repurchase Agreements Transactions Accounted for as a Sale
Not applicable.
- J. Real Estate
Not applicable.
- K. Investments in Tax Credit Structures (tax credit investments)

Not applicable
- L. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Collateral held under security lending agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
c. Subject to repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
d. Subject to reverse repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
e. Subject to dollar repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
f. Subject to dollar reverse repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
g. Placed under option contracts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
i. FHLB capital stock	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
j. On deposit with states	\$ 5,634,188	\$ -	\$ -	\$ -	\$ 5,634,188	\$ 6,236,627	\$ (602,439)
k. On deposit with other regulatory bodies	\$ 730,316	\$ -	\$ -	\$ -	\$ 730,316	\$ 730,109	\$ 207
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
m. Pledged as collateral not captured in other categories	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
n. Other restricted assets	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
o. Collateral assets received and on balance sheet	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
p. Assets held under modco reinsurance agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
q. Assets held under funds withheld reinsurance agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
r. Total restricted assets (Sum of a through q)	\$ 6,364,504	\$ -	\$ -	\$ -	\$ 6,364,504	\$ 6,966,736	\$ (602,232)

(a) Subset of Column 1

(b) Subset of Column 3

NOTES TO FINANCIAL STATEMENTS

Restricted Asset Category	Current Year						
	8 Total Non-admitted Restricted	9 Total Admitted Restricted (5 minus 8)	Percentage		12 Reported in General Interrogatories	13 Difference from Note and GI	14 GI Ref
			10 Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	11 Admitted Restricted to Total Admitted Assets (d)			
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	0.000%	0.000%	XXX	XXX	XXX
b. Collateral held under security lending agreements	\$ -	\$ -	0.000%	0.000%	\$ -	\$ -	25.04 + 25.05
c. Subject to repurchase agreements	\$ -	\$ -	0.000%	0.000%	\$ -	\$ -	26.21
d. Subject to reverse repurchase agreements	\$ -	\$ -	0.000%	0.000%	\$ -	\$ -	26.22
e. Subject to dollar repurchase agreements	\$ -	\$ -	0.000%	0.000%	\$ -	\$ -	26.23
f. Subject to dollar reverse repurchase agreements	\$ -	\$ -	0.000%	0.000%	\$ -	\$ -	26.24
g. Placed under option contracts	\$ -	\$ -	0.000%	0.000%	\$ -	\$ -	26.25
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	\$ -	\$ -	0.000%	0.000%	\$ -	\$ -	26.26
i. FHLB capital stock	\$ -	\$ -	0.000%	0.000%	\$ -	\$ -	26.27
j. On deposit with states	\$ -	\$ 5,634,188	0.302%	0.307%	\$ 5,634,188	\$ -	26.28
k. On deposit with other regulatory bodies	\$ -	\$ 730,316	0.039%	0.040%	\$ 730,316	\$ -	26.29
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$ -	\$ -	0.000%	0.000%	\$ -	\$ -	26.31
m. Pledged as collateral not captured in other categories	\$ -	\$ -	0.000%	0.000%	\$ -	\$ -	26.30
n. Other restricted assets	\$ -	\$ -	0.000%	0.000%	\$ -	\$ -	26.32
o. Collateral assets received and on balance sheet	\$ -	\$ -	0.000%	0.000%	XXX	XXX	XXX
p. Assets held under modco reinsurance agreements	\$ -	\$ -	0.000%	0.000%	XXX	XXX	XXX
q. Assets held under funds withheld reinsurance agreements	\$ -	\$ -	0.000%	0.000%	XXX	XXX	XXX
r. Total restricted assets (Sum of a through q)	\$ -	\$ 6,364,504	0.341%	0.347%	XXX	XXX	XXX

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

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

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

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

(a) Subset of column 1

(b) Subset of column 3

(c) Total Line for Columns 1 through 7 should equal 5L(1)m Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)m Columns 9 through 11 respectively.

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

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

(a) Subset of column 1

(b) Subset of column 3

(c) Total Line for Columns 1 through 7 should equal 5L(1)n Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)n Columns 9 through 11 respectively.

NOTES TO FINANCIAL STATEMENTS

4. Collateral Received and Assets Held under Modco/Funds Withheld (FWH) Reinsurance Agreements Reflected as Assets Within the Reporting Entity's Financial Statements

Assets	1 (BACV) Collateral ***	2 (BACV) Modco ****	3 (BACV) FWH *****	4 Fair Value Collateral	5 Fair Value Modco	6 Fair Value FWH	7 % of BACV to Total Assets (Admitted and Nonadmitted)*	8 % of BACV to Total Admitted Assets **
General Account:								
a. Cash, Cash Equivalents and Short-Term Investments	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%
b. Schedule D, Part 1, Section 1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%
c. Schedule D, Part 1, Section 2	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%
d. Schedule D, Part 2, Section 1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%
e. Schedule D, Part 2, Section 2	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%
f. Schedule B	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%
g. Schedule A	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%
h. Schedule BA, Part 1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%
i. Schedule DL, Part 1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%
j. Other	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%
k. Total Assets (a+b+c+d+e+f+g+h+i+j)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%
l. Percentage to Total FWH Assets (including Modco)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Protected Cell:	NONE							
m. Cash, Cash Equivalents and Short-Term Investments	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%
n. Schedule D, Part 1, Section 1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%
o. Schedule D, Part 1, Section 2	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%
p. Schedule D, Part 2, Section 1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%
q. Schedule D, Part 2, Section 2	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%
r. Schedule B	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%
s. Schedule A	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%
t. Schedule BA, Part 1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%
u. Schedule DL, Part 1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%
v. Other	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%
w. Total Assets (m+n+o+p+q+r+s+t+u+v)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000%	0.000%
x. Percentage to Total FWH Assets (including Modco)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

* k=Sum of Columns 1, 2, and 3 divided by Asset Page, Line 26 (Column 1)

w=Sum of Columns 1, 2, and 3 divided by Asset Page, Line 27 (Column 1)

** k=Sum of Columns 1, 2, and 3 divided by Asset Page, Line 26 (Column 3)

w=Sum of Columns 1, 2, and 3 divided by Asset Page, Line 27 (Column 3)

*** k (Collateral BACV) should equal Note 5L(1) Column 1, Line o.

w (Collateral BACV) should equal Note 5L(1) Column 2, Line o.

**** k (Modco BACV) should equal Note 5L(1) Column 1, Line p.

w (Modco BACV) should equal Note 5L(1) Column 2, Line p.

***** k (FWH BACV) should equal Note 5L(1) Column 1, Line q.

w (FWH BACV) should equal Note 5L(1) Column 2, Line q.

NOTES TO FINANCIAL STATEMENTS

Assets	9 Book/Adjusted Carrying Value (BACV) FWH Including Modco	10	11	12	13	14	15
		Related Party Code					
		1	2	3	4	5	6
General Account:							
a. Cash, Cash Equivalents and Short-Term Investments	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Schedule D, Part 1, Section 1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
c. Schedule D, Part 1, Section 2	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
d. Schedule D, Part 2, Section 1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
e. Schedule D, Part 2, Section 2	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
f. Schedule B	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
g. Schedule A	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
h. Schedule BA, Part 1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
i. Schedule DL, Part 1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
j. Other	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
k. Total Assets (a+b+c+d+e+f+g+h+i+j)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
l. Percentage to Total FWH Assets (including Modco)	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
NONE							
Protected Cell:							
m. Cash, Cash Equivalents and Short-Term Investments	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
n. Schedule D, Part 1, Section 1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
o. Schedule D, Part 1, Section 2	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
p. Schedule D, Part 2, Section 1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
q. Schedule D, Part 2, Section 2	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
r. Schedule B	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
s. Schedule A	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
t. Schedule BA, Part 1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
u. Schedule DL, Part 1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
v. Other	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
w. Total Assets (m+n+o+p+q+r+s+t+u+v)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
x. Percentage to Total FWH Assets (including Modco)	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%

	1 Amount	2 % of Liability to Total Liabilities #
y. Recognized Obligation to Return Collateral Asset (General Account)	\$ -	0.000%
z. Recognized Obligation to Return Collateral Asset (Protected Cell)	\$ -	0.000%
aa. Recognized Obligation for Modco assets (General Account)	\$ -	0.000%
bb. Recognized Obligation for Modco assets (Protected Cell)	\$ -	0.000%
cc. Recognized Obligation for FWH (excluding Modco) assets (General Account)	\$ -	0.000%
dd. Recognized Obligation for FWH (excluding Modco) assets (Protected Cell)	\$ -	0.000%
# y + aa + cc = Column 1 divided by Liability Page, Line 26 (Column 1)		
z + bb + dd = Column 1 divided by Liability Page, Line 27 (Column 1)		

5. Disclose whether any of the assets held as collateral or under modified coinsurance (Modco) or funds withheld reinsurance (FWH) agreements have been pledged for another purpose specific to the insurance reporting entity (not for the benefit of the reinsurer). For example, if the insurance reporting entity has used these assets as the collateral in a securities lending agreement, a repo transaction, pledged as collateral to the FHLB, etc. (For Modco/FWH assets, items pledged on behalf of the reinsurer shall not be captured.)

	Collateral Held	Modco	FWH
NONE			
a. Securities Lending	\$ -	\$ -	\$ -
b. Repo / repurchase Agreements	\$ -	\$ -	\$ -
c. Placed under option contracts	\$ -	\$ -	\$ -
d. On deposit with states	\$ -	\$ -	\$ -
e. On deposit with other regulatory bodies	\$ -	\$ -	\$ -
f. Pledged as collateral to FHLB (including assets backing funding agreements)	\$ -	\$ -	\$ -
g. Pledged as collateral not captured in other categories	\$ -	\$ -	\$ -
h. Total (a+b+c+d+e+f+g)	\$ -	\$ -	\$ -

- M. Working Capital Finance Investments
Not applicable.
- N. Offsetting and Netting of Assets and Liabilities
Not applicable.
- O. 5GI Securities
Not applicable.
- P. Short Sales
Not applicable.
- Q. Prepayment Penalty and Acceleration Fees

General Account

1. Number of CUSIPs	3
2. Aggregate Amount of Investment Income	\$ (22,519)

NOTES TO FINANCIAL STATEMENTS

R. Reporting Entity's Share of Cash Pool by Asset Type

Not applicable.

S. Aggregate Collateral Loans by Qualifying Investment Collateral

Not applicable.

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies

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

NOTE 7 Investment Income

Due and accrued income was excluded from surplus on the following bases:

A. All investment income due and accrued with amounts that are over 90 days past due with the exception of mortgage loans in default – None.

B. The total amount excluded was \$0.

C. The gross, nonadmitted and admitted amounts for interest income due and accrued.

Interest Income Due and Accrued	<u>Amount</u>
1. Gross	\$ 4,548,065
2. Nonadmitted	\$ -
3. Admitted	\$ 4,548,065

D. The aggregate deferred interest - None.

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

NOTE 8 Derivative Instruments

The Company holds no derivative instruments.

NOTE 9 Income Taxes

The December 31, 2025, and December 31, 2024, balances and related disclosures are calculated and presented pursuant to SSAP 101.

A. Deferred Tax Asset/(Liability)

1.

	12/31/2025			12/31/2024			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	\$ 3,140,527	\$ 200,052	\$ 3,340,579	\$ 2,640,893	\$ 235,890	\$ 2,876,783	\$ 499,634	\$ (35,838)	\$ 463,796
(b) Statutory Valuation Allowance Adjustment	\$ -	\$ 200,052	\$ 200,052	\$ -	\$ 235,890	\$ 235,890	\$ -	\$ (35,838)	\$ (35,838)
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ 3,140,527	\$ -	\$ 3,140,527	\$ 2,640,893	\$ -	\$ 2,640,893	\$ 499,634	\$ -	\$ 499,634
(d) Deferred Tax Assets Nonadmitted	\$ 16,449	\$ -	\$ 16,449	\$ -	\$ -	\$ -	\$ 16,449	\$ -	\$ 16,449
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ 3,124,079	\$ -	\$ 3,124,079	\$ 2,640,893	\$ -	\$ 2,640,893	\$ 483,186	\$ -	\$ 483,186
(f) Deferred Tax Liabilities	\$ 247,111	\$ 6,032	\$ 253,144	\$ 635,910	\$ -	\$ 635,910	\$ (388,799)	\$ 6,032	\$ (382,766)
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 2,876,967	\$ (6,032)	\$ 2,870,935	\$ 2,004,983	\$ -	\$ 2,004,983	\$ 871,984	\$ (6,032)	\$ 865,952

2.

	12/31/2025			12/31/2024			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	\$ 2,751,751	\$ 59,592	\$ 2,811,343	\$ 2,589,447	\$ -	\$ 2,589,447	\$ 162,304	\$ 59,592	\$ 221,896
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	\$ 59,592	\$ -	\$ 59,592	\$ -	\$ -	\$ -	\$ 59,592	\$ -	\$ 59,592
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	\$ 16,279,912	XXX	XXX	\$ 12,837,292	XXX	XXX	\$ 3,442,620
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	\$ 247,111	\$ 6,032	\$ 253,144	\$ 51,446	\$ -	\$ 51,446	\$ 195,665	\$ 6,032	\$ 201,698
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 3,058,454	\$ 65,624	\$ 3,124,079	\$ 2,640,893	\$ -	\$ 2,640,893	\$ 417,561	\$ 65,624	\$ 483,186

3.

	<u>2025</u>	<u>2024</u>
a. Ratio percentage used to determine recovery period and threshold limitation amount in 2(b)1 above.	1592%	1435%
b. Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above.	\$ 108,532,749	\$ 85,581,948

NOTES TO FINANCIAL STATEMENTS

4. Impact of Tax Planning Strategies

	12/31/2025		12/31/2024		Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col. 1 - 3) Ordinary	(6) (Col. 2 - 4) Capital
Impact of Tax Planning Strategies:						
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.						
1. Adjusted Gross DTAs amount from Note 9A1(c)	\$ 3,140,527	\$ -	\$ 2,640,893	\$ -	\$ 499,634	\$ -
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 3,124,079	\$ -	\$ 2,640,893	\$ -	\$ 483,186	\$ -
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%

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

B. Unrecognized Deferred Tax Liabilities

1. There are no temporary differences for which deferred tax liabilities are not recognized.
2. There are no unrecognized DTL for temporary differences related to investments in foreign subsidiaries and foreign corporate joint ventures that are essentially permanent in duration.
3. There are no DTL for temporary differences other than those in item (3) above that are not recognized.

NOTES TO FINANCIAL STATEMENTS

C. Income taxes incurred consist of the following major components:

	(1) 12/31/2025	(2) 12/31/2024	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Current year tax expense	\$ 5,095,550	\$ 12,408,571	\$ (7,313,021)
(b) Foreign taxes	\$ -	\$ -	\$ -
(c) Current income taxes incurred	\$ 5,095,550	\$ 12,408,571	\$ (7,313,021)
(d) Tax on capital gains	\$ 1,630,107	\$ -	\$ 1,630,107
(e) Utilization of capital loss carry-forwards	\$ -	\$ -	\$ -
(f) Other, including prior year underaccrual (overaccrual)	\$ (286)	\$ 1,504,902	\$ (1,505,188)
(g) Current income taxes incurred	\$ 6,725,371	\$ 13,913,473	\$ (7,188,102)
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ -	\$ -	\$ -
(2) Unearned premium reserve	\$ -	\$ -	\$ -
(3) Advance premiums	\$ 16,999	\$ 34,788	\$ (17,789)
(4) Guarantee fund	\$ 220,792	\$ 124,074	\$ 96,718
(5) Deferred acquisition costs	\$ 1,341,150	\$ 1,181,355	\$ 159,795
(6) Exam fee	\$ 145,940	\$ 197,411	\$ (51,471)
(7) Holdback reserve	\$ -	\$ 32,520	\$ (32,520)
(8) Legal reserve	\$ 557,914	\$ 558,711	\$ (797)
(9) FID rate adjustment	\$ -	\$ 26,234	\$ (26,234)
(10) Receivables - nonadmitted	\$ 238,369	\$ 205,782	\$ 32,587
(11) Reserve for bad debts	\$ 409,364	\$ 280,019	\$ 129,345
(13) Other	\$ 210,000	\$ -	\$ 210,000
Total ordinary deferred tax assets	\$ 3,140,527	\$ 2,640,893	\$ 499,634
(b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(c) Nonadmitted	\$ 16,449	\$ -	\$ 16,449
(d) Admitted ordinary deferred tax assets	\$ 3,124,079	\$ 2,640,893	\$ 483,186
(e) Capital:			
(1) Net capital loss carry-forward	\$ -	\$ 35,838	\$ (35,838)
(2) Unrealized losses	\$ -	\$ -	\$ -
(3) Other	\$ 200,052	\$ 200,052	\$ 0
Total capital deferred tax assets	\$ 200,052	\$ 235,890	\$ (35,838)
(f) Statutory valuation allowance adjustment	\$ 200,052	\$ 235,890	\$ (35,838)
(g) Nonadmitted capital deferred tax assets	\$ -	\$ -	\$ -
(h) Admitted capital deferred tax assets	\$ -	\$ -	\$ -
(i) Admitted deferred tax assets	\$ 3,124,079	\$ 2,640,893	\$ 483,186
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Fixed assets	\$ 247,111	\$ 599,637	\$ (352,526)
(2) Policyholder reserves	\$ -	\$ 36,273	\$ (36,273)
Total ordinary deferred tax liabilities	\$ 247,111	\$ 635,910	\$ (388,799)
(b) Capital:			
(1) Investments	\$ 6,032	\$ -	\$ 6,032
(2) Real estate	\$ -	\$ -	\$ -
(3) Other	\$ -	\$ -	\$ -
(99) Subtotal (3b1+3b2+3b3)	\$ 6,032	\$ -	\$ 6,032
(c) Deferred tax liabilities	\$ 253,144	\$ 635,910	\$ (382,766)
4. Net deferred tax assets/liabilities	\$ 2,870,935	\$ 2,004,983	\$ 865,952

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

In 2025, the Company decreased the valuation allowance for capital losses by \$35,838.

	12/31/2025	12/31/2024	Change
Adjusted gross deferred tax assets	\$ 3,340,579	\$ 2,876,783	\$ 463,796
Valuation Allowance	\$ (200,052)	\$ (235,890)	\$ 35,838
Total deferred tax assets	\$ 3,140,527	\$ 2,640,893	\$ 499,634
Total deferred tax liabilities	\$ (253,143)	\$ (635,910)	\$ 382,767
Net deferred tax assets (liabilities)	\$ 2,887,384	\$ 2,004,983	\$ 882,401
Tax effect of unrealized gains (losses)	\$ 6,032	\$ -	\$ 6,032
Prior period adjustment	\$ -	\$ -	\$ -
Change in net deferred income tax [(change) benefit]	\$ 2,893,416	\$ 2,004,983	\$ 888,433

NOTES TO FINANCIAL STATEMENTS**D. Reconciliation of federal income tax rate to actual effective rate**

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

	12/31/2025	12/31/2024
Current income taxes incurred	\$ 6,725,371	\$ 13,913,473
Change in deferred income tax (without tax on unrealized gains and losses)	\$ (888,433)	\$ (2,004,983)
Total statutory income taxes	\$ 5,836,938	\$ 11,908,490
Income before taxes	\$ 89,047,885	\$ 191,047,568
Statutory Rate	21%	21%
Expected Income tax expense (benefit) at 21% statutory rate	\$ 18,700,056	\$ 40,119,990
Increase (decrease) in actual tax reported resulting from:		
(a) Tax exempt interest	\$ (449,778)	\$ -
(b) Penalties	\$ 75	\$ 5,023
(c) Intercompany tax loss	\$ -	\$ (8,234,633)
(d) Change in deferred taxes on nonadmitted assets	\$ (1,327,693)	\$ (1,503,798)
(e) RTP prior year	\$ (286)	\$ (21,444)
(f) Valuation allowance	\$ -	\$ (6,332,994)
(g) Nontaxable dividends	\$ (11,085,436)	\$ (13,650,000)
(h) Current taxes - Prior year	\$ -	\$ 1,526,346
Total statutory income taxes	\$ 5,836,938	\$ 11,908,490

E. Operating and capital loss carry-forwards

- At December 31, 2025, the Company has no operating loss or tax credit carry-forwards available at December 31, 2025. The Company has a capital loss carry-forward of \$7,268 that expires in 2028 and \$28,346 that expires in 2030.
- The Company is a member of the Munich American Holding Corporation ("MAHC") consolidated U.S. federal income tax group. During 2025, the MAHC U.S. consolidated tax return group does not expect to waive deductions to eliminate the liability under the base-erosion anti-abuse (BEAT) section of the Tax Cuts and Jobs Act (TCJA) as the regular tax liability is expected to exceed the BEAT liability. In 2025, the Company's income tax incurred that is available for recoupment is \$4,355,704 and has been allocated in accordance with the written tax allocation agreement as indicated below. During 2025 and 2024, MAHC incurred a corporate alternative minimum tax (CAMT) liability that is not available for recoupment in the event of future losses. The tax sharing agreement was amended effective December 31, 2024, and states that the CAMT liability will be paid by MAHC. Therefore, the Company is not subject to CAMT.

During 2024, the MAHC U.S. consolidated tax return group elected to waive deductions to eliminate the liability under the BEAT section of the TCJA, and the remainder of the tax liability was offset by net operating loss carryforwards and foreign tax credits. The Company's income taxes incurred for 2024 available for recoupment in the event of future losses is \$8,994,644. The MAHC consolidated U.S. Federal income tax group is comprised of 70 entities, including the Company. Intercompany tax balances are settled quarterly.

Income Taxes -- The One Big Beautiful Bill (BBB) Tax Reform was signed on July 4, 2025. The bill modified the BEAT rate from 10% to 10.5% beginning in 2026 and would be permanent. The Global intangible low-taxed income (GILTI) deduction was also reduced from 50% (10.5% rate) to 40% (14% rate). There is no change to the 21% corporate income tax rate. The changes in the BBB are not expected to have a material impact to the MAHC US tax group. There were no significant changes to the Company's income taxes from the 2024 annual statement filing.

- The aggregate amount of deposits admitted under Section 6603 of the Internal Revenue Code are: N/A

F. Consolidated federal income tax return

- Schedule Y, Part 1, as filed within this Annual Statement, contains a listing of MAHC's subsidiaries. A listing of the MAHC companies that was included in the 2025 consolidated federal tax return will be available upon request.
- Tax Allocation Agreement: The Company has a written tax allocation agreement with MAHC setting forth the manner in which total consolidated federal income tax is allocated to each member of the consolidated group. The agreement allows for offsetting current period taxable losses against current period taxable income among the first level direct subsidiary subgroup. Generally the agreement states that MAHC will not charge the Company more of the consolidated tax liability than the Company would have incurred had it filed a separate return. Intercompany tax balances are settled quarterly.

G. Federal or Foreign Federal Income Tax Loss Contingencies

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

H. Repatriation Transition Tax (RTT)

Not applicable.

I. Alternative Minimum Tax (AMT) Credit

Not applicable.

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

- The Company is a wholly-owned subsidiary of American Modern Insurance Group, Inc. ("AMIG"), an insurance holding company domiciled in the state of Ohio.

B. Detail of Transactions Greater than 1/2% of Admitted Assets.

The Company received an extraordinary dividend of \$7,600,000 from American Modern Select Insurance Company on July 1, 2025.

On November 7, 2025, the Company completed the sale of all the issued and outstanding shares of its wholly-owned subsidiary, American Modern Select Insurance Company, pursuant to a stock purchase agreement, following approval by the Ohio Department of Insurance on October 17, 2025. The effects of this transaction are reflected in the financial statements reported herein.

The Company received an extraordinary dividend of \$44,005,037 from AWHIC on December 30, 2025. In addition, the Company received a \$7,494,963 extraordinary distribution as a return of capital from AWHIC on December 30, 2025.

C. Transactions with related party who are not reported on Schedule Y

Not applicable.

- As of December 31, 2025, the Company had a balance due from related parties in the amount of \$8,428,894 and a balance due to related parties in the amount of \$5,329,743.

E. The Company has no guarantees outstanding which would result in a material contingent liability.

- AMIG has agreed to provide all necessary services and materials to the Company. The Company reimburses AMIG for the actual cost of providing such services and materials.

- All outstanding shares of the Company are owned by AMIG.

NOTES TO FINANCIAL STATEMENTS

- H. The Company does not own any shares of stock of AMIG.
- I. At December 31, 2025, the Company owned 100% of the common stock of AWHIC, an insurance company domiciled in the state of Oklahoma. This stock is valued on the equity basis.
- J. The Company has no impaired investments in Subsidiary, Controlled and Affiliated Entities.
- K. Foreign Insurance Subsidiary Valued Using CARVM.
Not applicable.
- L. Downstream Holding Company Valued Using Look-Through Method.
Not applicable.
- M. Non-Insurance Subsidiary, Controlled and Affiliated (SCA) Entity Valuations
Not applicable.
- N. Investment in Insurance SCA Entities Utilizing Prescribe or Permitted Practices
Not applicable.
- O. SCA or SSAP 48 Entity Loss Tracking
Not applicable.

NOTE 11 Debt

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

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

- A. Defined Benefit Plan
Not applicable.
- B. Investment Policies
Not applicable.
- C. The fair value of each class of plan assets
Not applicable.
- D. Rate or Return Assumptions
Not applicable.
- E. Defined Contribution Plan
Not applicable.
- F. Multiemployer Plans
Not applicable.
- G. Consolidated/Holding Company Plans
Not applicable.
- H. Postemployment Benefits and Compensated Absences
Not applicable.
- I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)
Not applicable.

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

- A. The Company has 10,000 shares of \$1,250.00 par value capital stock issued and outstanding as of December 31, 2025.
- B. The Company currently has no issue of preferred stock outstanding.
- C. Dividends are restricted based upon the guidelines set forth from the state of Ohio to the amount of earned surplus. Any dividends exceeding the greater of 100% of prior year net income, or 10% of statutory surplus require prior regulatory approval.
- D. Dates and Amounts of Dividends Paid:
Not applicable.
- E. No restrictions exist as to the portion of Company profits that may be paid as ordinary dividends to stockholders.
- F. No restrictions exist as to the unassigned surplus funds shown in this statement.
- G. Mutual Surplus Advances
Not applicable.
- H. Company Stock Held for Special Purposes
Not applicable.
- I. Changes in Special Surplus Funds
Not applicable.
- J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$28,726
- K. Surplus Notes
Not applicable.
- L. Impact of Quasi-Reorganizations
Not applicable.
- M. Date of Quasi-Reorganizations
Not applicable.

NOTES TO FINANCIAL STATEMENTS

NOTE 14 Liabilities, Contingencies and Assessments

A. Contingent Commitments

None.

B. Assessments

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

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

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

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

There were no significant accrued liabilities for Other Facility Assessments at December 31, 2025 or 2024. However, assessments could result from the recognition of a financial deficit greater than the level currently estimated by the states' facilities. The facilities may, in turn, assess participating insurers when financial deficits or insolvencies occur, which could result in additional assessments to the Company.

The Company also participates in various state mandated FAIR plans and underwriting pools. In certain cases, where the state insurance code supports the application of SSAP 63 Underwriting Pools, results are accounted for on a gross basis whereby the Company's portion of premium, losses, expenses and other operations of the pools are recorded separately in the financial statements. It is reasonably possible that a loss or an additional loss may have been incurred which may result in the adjustment of these items. However, at this time the Company is unable to estimate the possible amounts and the corresponding impact on the financial statements.

C. Gain Contingencies

Not applicable.

D. Claims related extra contractual obligations and bad faith losses stemming from lawsuits

Not applicable.

E. Product Warranties

Not applicable.

F. Joint and Several Liabilities

Not applicable.

G. All Other Contingencies

Not applicable.

NOTE 15 Leases

A. Lessee Operating Lease

(1) No significant change.

(2) At December 31, 2025, the Company had no minimum aggregate rental commitments.

B. Lessor Leases

Not applicable.

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

A. Face or Contract Amounts

Not applicable.

B. Nature and Terms

Not applicable.

C. Exposure to Credit-Related Losses

Not applicable.

D. Collateral Policy

Not applicable.

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

A. Transfers of Receivables Reported as Sales

The Company did not sell any receivable balances during 2025.

B. Transfer and Servicing of Financial Assets

Not applicable.

NOTES TO FINANCIAL STATEMENTS

C. Wash Sales

The Company was not involved in any wash sale transactions during 2025.

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

A. Administrative Service Only (ASO) Plans

Not applicable.

B. Administrative Services Contract (ASC) Plans

Not applicable.

C. Medicare or Similarly Structured Cost Based Reimbursement Contract

Not applicable.

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

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

Name and Address of Managing General Agent or Third Party Administrator	FEIN NUMBER	Exclusive Contract	Types of Business Written	Type of Authority Granted	Total Direct Premiums Written/Produced By
Embrace Pet Insurance Agency, LLC DBA: Cleverland Holdings, LLC 4530 Richmond Road Cleveland, OH 44128	20-4939968	Yes	Pet Health Insurance and Wellness Rewards Program	CA,C,B,P,U	\$ 428,943,329
Total	XXX	XXX	XXX	XXX	\$ 428,943,329

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

NOTE 20 Fair Value Measurements

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

(1) The following table presents, for each of the fair value levels, the Company's assets and liabilities that are measured at fair value on a recurring basis as of December 31, 2025:

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Issuer Credit Obligations	\$ -	\$ 166,236	\$ -	\$ -	\$ 166,236
Preferred Stock	\$ -	\$ -	\$ -	\$ -	\$ -
Total assets at fair value/NAV	\$ -	\$ 166,236	\$ -	\$ -	\$ 166,236

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

There were no transfers to or from Levels 1 and 2 for the year ended December 31, 2025. The Level 2 securities held at December 31, 2025, have been measured at fair value using Level 2 inputs since acquisition.

(2) Fair Value Measurements in (Level 3) of the Fair Value hierarchy

Not applicable.

(3) Policy on transfers into and out of Level 3

There were no transfers between Levels during the year ended December 31, 2025.

(4) Valuation techniques and inputs used in fair value measurement

The inputs and valuation techniques used by the Company to measure fair value utilize a price source hierarchy to select which price source it will use in order to determine the fair value. The hierarchy prioritizes pricing sources based on the source's expertise, reliability and availability. Priority is given to established pricing services ahead of broker-dealer price sources. The highest level price source available in the hierarchy is used to measure fair value. The majority of the Company's selected price sources are vendors.

The Company relies on its third-party investment accounting provider to analyze prices received from pricing services and broker-dealers to ensure they represent a reasonable estimate of fair value. The Company performs additional analyses to gain assurance on the overall reasonableness of inputs and valuation methodologies used by those sources. These analyses include an annual review of the respective pricing services methodologies and processes, including quarterly comparison of market prices to prices obtained from different independent pricing sources.

(5) Derivative Fair Values

Not applicable.

B. Other Fair Value Disclosures

Not applicable.

NOTES TO FINANCIAL STATEMENTS

C. Fair Values for All Financial Instruments by Level December 31, 2025

The table below reflects the fair values and admitted values of all admitted assets and liabilities that are financial instruments excluding those accounted for under the equity method (subsidiaries). The fair values are also categorized into the three-level fair value hierarchy as described above.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Issuer Credit Obligations	\$ 376,611,586	\$ 372,984,797	\$ -	\$ 376,611,586	\$ -	\$ -	\$ -
Asset-Backed Securities	\$ 141,893,695	\$ 140,531,697	\$ -	\$ 141,893,695	\$ -	\$ -	\$ -
Cash Equivalents and Short Term Investments	\$ 275,034,013	\$ 275,033,783	\$ 274,534,964	\$ 499,048	\$ -	\$ -	\$ -

Included in the Company's fixed income securities are TIPS. The admitted asset value of TIPS reflect a combination of the security's amortized cost and adjustments related to the security's inflation factor. The difference between the amortized cost and the admitted asset value is an unrealized gain or loss which is recorded in the Company's unassigned surplus, net of applicable taxes. The carry value of the Company's investment in TIPS was \$5,404,261 at December 31, 2025. The net pre-tax unrealized gain on TIPS reflected in unassigned surplus was \$28,992 (\$22,904 net of tax) at December 31, 2025.

D. Items for which Not Practicable to Estimate Fair Value

None.

E. Investments measured using the NAV practical expedient

None.

NOTE 21 Other Items

A. Unusual or Infrequent Items

Not applicable.

B. Troubled Debt Restructuring: Debtors

Not applicable.

C. Other Disclosures

i. Agents' Balances or Uncollected Premiums as reported on Page 2, Line 15.1: \$189,317,067

ii. Amount of Agents' Balances or Uncollected Premiums from Page 2, Line 15.1 that is due from "controlled" or "controlling" persons: \$0

iii. N/A

D. Business Interruption Insurance Recoveries

Not applicable.

E. State Transferable and Non-transferable Tax Credits

Not applicable.

F. Subprime Mortgage Related Risk Exposure

Not applicable.

G. Insurance-Linked Securities (ILS) Contracts

Note applicable.

H. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control

Not applicable.

NOTE 22 Events Subsequent

Type I – Recognized Subsequent Events:

The Company has considered recognized subsequent events through February 28, 2026, the date of issuance of these statutory financial statements. There are no events occurring subsequent to the end of the year, which may have a material effect on the financial condition of the Company.

Type II – Nonrecognized Subsequent Events:

At December 31, 2025, the Company owned 100% of the common stock of American Western Home Insurance Company, an insurance company domiciled in the state of Oklahoma. On January 1, 2026, American Western Home Insurance Company was merged with and into an affiliate, The Princeton Excess and Surplus Lines Insurance Company, with The Princeton Excess and Surplus Lines Insurance Company as the surviving company.

NOTE 23 Reinsurance

A. Unsecured Reinsurance Recoverables

The Company has no unsecured reinsurance recoverable.

B. Reinsurance Recoverable in Dispute

The Company has no unsecured reinsurance recoverable currently in dispute.

NOTES TO FINANCIAL STATEMENTS

C. Reinsurance Assumed and Ceded

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

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$1,315,209,823	\$ 237,918,684	\$1,635,473,454	\$ 358,022,258	\$ (320,263,631)	\$ (120,103,574)
b. All Other	\$ 1,548,585	\$ 2,591	\$ 373,706	\$ -	\$ 1,174,879	\$ 2,591
c. Total (a+b)	\$1,316,758,408	\$ 237,921,275	\$1,635,847,160	\$ 358,022,258	\$ (319,088,752)	\$ (120,100,983)
d. Direct Unearned Premium Reserve						\$ 319,088,753

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

- (3) The Company has no protected cell risks.

D. Uncollectible Reinsurance

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

E. Commutation of Reinsurance Reflected in Income and Expenses.

The Company commuted a ceded reinsurance treaty with Münchener Rückversicherungs-Gesellschaft Aktiengesellschaft ("Munich Re") in the current year. The Company received funds from Munich Re amounting to \$135,715.48 for the Quota Share Treaty. The funds received were equal to the reinsurance recoverable due to the Company and, therefore, the commutation had no net impact on the Company's Statement of Income.

The Company commuted an assumed reinsurance treaty with Lloyd's Syndicates in the current year. Contractual consideration amounted to \$1.00 for the Quota Share Treaty. The consideration was equal to the reinsurance recoverable due to Lloyd's Syndicates and, therefore, the commutation had no net impact on the Company's Statement of Income.

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

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

F. Retroactive Reinsurance

Not applicable.

G. Reinsurance Accounted for as a Deposit

Not applicable.

H. Disclosures for the Transfer of Property and Casualty Run-off Agreements

Not applicable.

I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

Not applicable.

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation

Not applicable.

K. Reinsurance Credit

Not applicable.

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination

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

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

Yes [] No [X]

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

Not applicable.

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

Not applicable.

NOTE 25 Changes in Incurred Losses and Loss Adjustment Expenses

The Company cedes 100% of its losses to MRAM. As such, on a net basis, the Company has no incurred losses and loss adjustment expenses.

NOTES TO FINANCIAL STATEMENTS

NOTE 26 Intercompany Pooling Arrangements

A. The Company acts as the lead company in the American Modern Home Group intercompany pooling arrangement, referred to as the "AMHG Pooling Arrangement." The American Modern Home Group affiliates, their NAIC#, and pooling percentages are as follows:

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

The Company participates in an intercompany pooling arrangement with MRAM. MRAM acts as the lead company in the MRAM Pooling Agreement. The parties to the arrangement, their NAIC#, and pooling percentages are as follows:

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

- B. All lines and types of business are subject to the pooling arrangement.
- C. After assuming 100% of the net business from the affiliated members of the AMHG Pooling Arrangement, the Company cedes to external reinsurers its direct and assumed business in accordance with the terms of the respective reinsurance contracts. The retained business is then ceded to MRAM under the MRAM Pooling Arrangement.
- D. There are no individual reinsurance agreements that provide a contractual right of direct recovery for any member of the pooling arrangements, with the exception of state-mandated pools.
- E. No discrepancies exist on the corresponding assumed and ceded reinsurance schedules of the pool participants.
- F. The majority of ceded transactions with non-affiliated reinsurers, and also to affiliated non-pool reinsurers are done through the lead company after the assumption from the affiliated members of the pool. Therefore, the Provision for Unauthorized Reinsurance liability and the risk of uncollectible reinsurance remains with the lead company.
- G. The amounts due to/from the lead entity and all affiliated entities participating in the two intercompany pooling arrangements as of December 31, 2025, are as follows:

Intercompany pooling arrangement with American Modern Insurance Group affiliates.

American Modern Home Insurance Company	(\$212,934,251)
American Family Home Insurance Company	\$33,250,677
American Western Home Insurance Company	\$726,259
American Southern Home Insurance Company	\$53,023,714
American Modern Property and Casualty Insurance Company	\$125,299,745
American Modern Lloyds Insurance Company	\$633,856

Intercompany pooling arrangement with Munich Reinsurance America, Inc.

Munich Reinsurance America, Inc.	(\$1,665,158,859)
American Modern Home Insurance Company	\$1,087,792,558
American Alternative Insurance Corporation	\$92,712,496
The Princeton Excess and Surplus Lines Insurance Company	\$288,654,102
Digital Advantage Insurance Company	(\$264,592)
Bridgeway Insurance Company	\$196,264,295

NOTE 27 Structured Settlements

The Company has no structured settlements.

NOTE 28 Health Care Receivables

The Company has no health care receivables.

NOTE 29 Participating Policies

The Company has no participating policies.

NOTE 30 Premium Deficiency Reserves

The Company has no premium deficiency reserves.

NOTE 31 High Deductibles

The Company has no high deductibles.

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

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

NOTE 33 Asbestos/Environmental Reserves

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

NOTE 34 Subscriber Savings Accounts

The Company does not have any subscriber savings accounts.

NOTE 35 Multiple Peril Crop Insurance

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

NOTES TO FINANCIAL STATEMENTS

NOTE 36 Financial Guaranty Insurance

The Company does not have any financial guaranty insurance exposures.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes No
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes No N/A
- 1.3 State Regulating? Ohio
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes No
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. 0001437199
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes No
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2024
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2019
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 05/19/2021
- 3.4 By what department or departments?
Ohio Department of Insurance
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes No N/A
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes No N/A
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes No
4.12 renewals? Yes No
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes No
4.22 renewals? Yes No
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes No
If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes No
- 6.2 If yes, give full information
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes No
- 7.2 If yes,
7.21 State the percentage of foreign control 100.0 %
7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity
German	Corporation

GENERAL INTERROGATORIES

- 8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If the response to 8.1 is yes, please identify the name of the DIHC.
.....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]
- 8.4 If response to 8.3 is yes, please provide below the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? Yes [] No [X]
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [] N/A [X]
9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Ernst & Young LLP One Manhattan West, New York, New York 10001
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
- 10.6 If the response to 10.5 is no or n/a, please explain.
.....
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Kathleen C. Odomiok, FCAS, MAAA, Partner/Principal, Ernst & Young LLP 200 Clarendon Street, Boston, MA 02116
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
- 12.11 Name of real estate holding company ...
- 12.12 Number of parcels involved 0
- 12.13 Total book/adjusted carrying value \$ 0
- 12.2 If yes, provide explanation
.....
- 13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:
.....
- 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
.....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

GENERAL INTERROGATORIES

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

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

BOARD OF DIRECTORS

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

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers.....\$0
 - 20.12 To stockholders not officers.....\$0
 - 20.13 Trustees, supreme or grand (Fraternal Only)\$0
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers.....\$0
 - 20.22 To stockholders not officers.....\$0
 - 20.23 Trustees, supreme or grand (Fraternal Only)\$0
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others.....\$0
 - 21.22 Borrowed from others.....\$0
 - 21.23 Leased from others\$0
 - 21.24 Other\$0
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$0
 - 22.22 Amount paid as expenses\$0
 - 22.23 Other amounts paid\$0
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:\$0
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [] No [X]
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

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

INVESTMENT

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

GENERAL INTERROGATORIES

- 25.02 If no, give full and complete information, relating thereto
 Bonds on deposit with various state and regulatory bodies as described in Schedule E Part 3. \$ 0
- 25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)

- 25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$ 0
- 25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$ 0
- 25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]
- 25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:
- 25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$ 0
- 25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$ 0
- 25.093 Total payable for securities lending reported on the liability page \$ 0

- 26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [X] No []
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements \$ 0
- 26.22 Subject to reverse repurchase agreements \$ 0
- 26.23 Subject to dollar repurchase agreements \$ 0
- 26.24 Subject to reverse dollar repurchase agreements \$ 0
- 26.25 Placed under option agreements \$ 0
- 26.26 Letter stock or securities restricted as to sale -
 excluding FHLB Capital Stock \$ 0
- 26.27 FHLB Capital Stock \$ 0
- 26.28 On deposit with states \$ 5,634,188
- 26.29 On deposit with other regulatory bodies \$ 730,316
- 26.30 Pledged as collateral - excluding collateral pledged to
 an FHLB \$ 0
- 26.31 Pledged as collateral to FHLB - including assets
 backing funding agreements \$ 0
- 26.32 Other \$ 0

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

- 27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]
- 27.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
 If no, attach a description with this statement.

LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

- 27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? Yes [] No []
- 27.4 If the response to 27.3 is YES, does the reporting entity utilize:
- 27.41 Special accounting provision of SSAP No. 108 Yes [] No []
- 27.42 Permitted accounting practice Yes [] No []
- 27.43 Other accounting guidance Yes [] No []
- 27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes [] No []
- The reporting entity has obtained explicit approval from the domiciliary state.
 - Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
 - Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
 - Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.
- 28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]
- 28.2 If yes, state the amount thereof at December 31 of the current year. \$ 0
29. Excluding items in Schedule E, Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []

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

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

GENERAL INTERROGATORIES

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

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

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

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

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

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

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

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

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

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

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

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

30.2 If yes, complete the following schedule:

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

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

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

GENERAL INTERROGATORIES

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Issuer Credit Obligations	507,283,652	510,910,670	3,627,018
31.2 Asset-Backed Securities	140,531,697	141,893,695	1,361,998
31.3 Preferred stocks	0	0	0
31.4 Totals	647,815,349	652,804,365	4,989,016

- 31.5 Describe the sources or methods utilized in determining the fair values:
Fair Values are based on quoted market prices by independent dealers, pricing services and index providers where available.
- 32.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [] No [X]
- 32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No []
- 32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
.....
- 33.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No []
- 33.2 If no, list exceptions:
.....
34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:
a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
b. Issuer or obligor is current on all contracted interest and principal payments.
c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
Has the reporting entity self-designated 5GI securities? Yes [] No [X]
35. By self-designating PLGI securities, the reporting entity is certifying its compliance with the requirements as specified in the Purposes and Procedures Manual of the NAIC Investment Analysis Office (P&P Manual) for private letter rating (PLR) securities and the following elements of each self-designated PLGI security:
a. The security was either:
i. issued prior to January 1, 2018 (which is exempt from PLR filing requirements pursuant to the P&P Manual), or
ii. issued from January 1, 2018 to December 31, 2021 and subject to a confidentiality agreement executed prior to January 1, 2022 which confidentiality agreement remains in force, for which an insurance company cannot provide a copy of a private letter rating rationale report to the SVO due to confidentiality or other contractual reasons ("waived submission PLR securities").
b. The reporting entity is holding capital commensurate with the NAIC Designation and NAIC Designation Category reported for the security.
c. The NAIC Designation and NAIC Designation Category were derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating, dated during the financial statement year, held by the insurer and available for examination by state insurance regulators.
d. Other than for waived submission PLR securities, defined above, on or after January 1, 2024 for any PLR securities issued on or after January 1, 2022, if the reporting entity is not permitted to share this private credit rating or the private rating letter rationale report of the PL security with the SVO, it certifies that it is reporting it as an NAIC 5.B GI and may not assign any other self-designation.
Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual? Yes [] No [X]
36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
a. The shares were purchased prior to January 1, 2019.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
d. The fund only or predominantly holds bonds in its portfolio.
e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.
Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]
37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:
a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.
Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [] No [] N/A [X]

GENERAL INTERROGATORIES

38.1 Does the reporting entity directly hold cryptocurrencies? Yes [] No [X]

38.2 If the response to 38.1 is yes, on what schedule are they reported?
.....

39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? Yes [] No [X]

39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?

39.21 Held directly Yes [] No []

39.22 Immediately converted to U.S. dollars Yes [] No []

39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

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

OTHER

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 4,805,871

40.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations, and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
ISO	4,258,575

41.1 Amount of payments for legal expenses, if any? \$ 138,882

41.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
Faegre Drinker	63,623

42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers, or departments of government, if any? \$ 0

42.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers, or departments of government during the period covered by this statement.

1 Name	2 Amount Paid

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]

1.2 If yes, indicate premium earned on U. S. business only.\$ 0

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?\$ 0
 1.31 Reason for excluding

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.\$ 0

1.5 Indicate total incurred claims on all Medicare Supplement insurance.\$ 0

1.6 Individual policies:

	Most current three years:	
1.61 Total premium earned	\$	0
1.62 Total incurred claims	\$	0
1.63 Number of covered lives		0
	All years prior to most current three years:	
1.64 Total premium earned	\$	0
1.65 Total incurred claims	\$	0
1.66 Number of covered lives		0

1.7 Group policies:

	Most current three years:	
1.71 Total premium earned	\$	0
1.72 Total incurred claims	\$	0
1.73 Number of covered lives		0
	All years prior to most current three years:	
1.74 Total premium earned	\$	0
1.75 Total incurred claims	\$	0
1.76 Number of covered lives		0

2. Health Test:

	1	2	
	Current Year	Prior Year	
2.1 Premium Numerator	0	0	
2.2 Premium Denominator	0	0	
2.3 Premium Ratio (2.1/2.2)	0.000	0.000	
2.4 Reserve Numerator	0	0	
2.5 Reserve Denominator	0	0	
2.6 Reserve Ratio (2.4/2.5)	0.000	0.000	

3.1 Did the reporting entity issue participating policies during the calendar year? Yes [] No [X]

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

3.21 Participating policies	\$	0
3.22 Non-participating policies	\$	0

4. For mutual reporting Entities and Reciprocal Exchanges only:

4.1 Does the reporting entity issue assessable policies? Yes [] No []

4.2 Does the reporting entity issue non-assessable policies? Yes [] No []

4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders? % 0.0

4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums.\$ 0

5. For Reciprocal Exchanges Only:

5.1 Does the Exchange appoint local agents? Yes [] No []

5.2 If yes, is the commission paid:

5.21 Out of Attorney's-in-fact compensation.....	Yes []	No []	N/A []
5.22 As a direct expense of the exchange.....	Yes []	No []	N/A []

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

5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred? Yes [] No []

5.5 If yes, give full information

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?
The Company participates in an intercompany pooling arrangement in which it cedes 100% of its losses, including workers' compensation, to Munich Reinsurance America, Inc. with no retrocession back to the company, see note 26.
- 6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process:
The Company uses software developed by RMS and is also party to a catastrophe reinsurance program. Primary exposures are personal lines property (manufactured and site built homes). The Company cedes 100% of its losses to an affiliated reinsurer, Munich Reinsurance America, Inc. No retrocession occurs. See note 26.
- 6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?
The Company cedes 100% of its losses to an affiliated reinsurer, Munich Reinsurance America, Inc. No retrocession occurs. See note 26.
- 6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? Yes [X] No []
- 6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss
.....
- 7.1 Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)?..... Yes [] No [X]
- 7.2 If yes, indicate the number of reinsurance contracts containing such provisions.0
- 7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?..... Yes [] No []
- 8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? Yes [] No [X]
- 8.2 If yes, give full information
.....
- 9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
(c) Aggregate stop loss reinsurance coverage;
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. Yes [] No [X]
- 9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. Yes [] No [X]
- 9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.
- 9.4 Except for transactions meeting the requirements of paragraph 36 of SSAP No. 62 - Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes [] No [X]
- 9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.
- 9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
(a) The entity does not utilize reinsurance; or, Yes [] No [X]
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or Yes [] No [X]
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. Yes [] No [X]
10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes [X] No [] N/A []

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force? Yes [] No [X]
- 11.2 If yes, give full information
.....
- 12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
- 12.11 Unpaid losses\$0
12.12 Unpaid underwriting expenses (including loss adjustment expenses)\$0
- 12.2 Of the amount on Line 15.3, Page 2, state the amount which is secured by letters of credit, collateral and other funds.\$ 0
- 12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? Yes [] No [X] N/A []
- 12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
- 12.41 From0.0 %
12.42 To.....0.0 %
- 12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? Yes [] No [X]
- 12.6 If yes, state the amount thereof at December 31 of the current year:
- 12.61 Letters of Credit\$0
12.62 Collateral and other funds.....\$0
- 13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation):\$ 0
- 13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes [] No [X]
- 13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. 3
- 14.1 Is the company a cedant in a multiple cedant reinsurance contract? Yes [X] No []
- 14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:
There is an intercompany pooling arrangement between the property and casualty companies within the American Modern Home Group, see note 26. Within this arrangement, each company cedes all business to the lead company, American Modern Home Insurance Company. American Modern Home Insurance Company then cedes all business to Munich Reinsurance America, Inc.
- 14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes [X] No []
- 14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? Yes [] No []
- 14.5 If the answer to 14.4 is no, please explain:
.....
- 15.1 Has the reporting entity guaranteed any financed premium accounts? Yes [] No [X]
- 15.2 If yes, give full information
.....
- 16.1 Does the reporting entity write any warranty business? Yes [] No [X]
If yes, disclose the following information for each of the following types of warranty coverage:

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

* Disclose type of coverage:
.....

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

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

17.11 Gross amount of unauthorized reinsurance in Schedule F - Part 3 exempt from the statutory provision for unauthorized reinsurance\$0
17.12 Unfunded portion of Interrogatory 17.11\$0
17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11.....\$0
17.14 Case reserves portion of Interrogatory 17.11\$0
17.15 Incurred but not reported portion of Interrogatory 17.11\$0
17.16 Unearned premium portion of Interrogatory 17.11\$0
17.17 Contingent commission portion of Interrogatory 17.11\$0

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 18.1 Do you act as a custodian for health savings accounts? Yes [] No [X]
- 18.2 If yes, please provide the amount of custodial funds held as of the reporting date.\$0
- 18.3 Do you act as an administrator for health savings accounts? Yes [] No [X]
- 18.4 If yes, please provide the balance of funds administered as of the reporting date.\$0
19. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [X] No []
- 19.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [] No []

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE American Modern Home Insurance Co.

FIVE-YEAR HISTORICAL DATA

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

	1 2025	2 2024	3 2023	4 2022	5 2021
Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1. Liability lines (Lines 11, 16, 17, 18 & 19)	210,572,294	203,294,974	182,701,916	167,292,064	158,002,500
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	1,596,516,594	1,380,571,871	1,106,530,049	890,269,942	741,263,227
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	1,432,586,894	1,325,494,778	1,111,580,663	987,325,637	879,685,318
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
6. Total (Line 35)	3,239,675,782	2,909,361,623	2,400,812,628	2,044,887,642	1,778,951,045
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11, 16, 17, 18 & 19)	0	(7,946,207)	13,075,991	28,743,943	30,666,879
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	0	(85,423,294)	137,292,983	267,404,599	243,157,478
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	(33,856,652)	41,740,872	165,723,410	193,234,907
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
12. Total (Line 35)	(1)	(127,226,153)	192,109,847	461,871,952	467,059,264
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	11,243,811	80,812,882	17,141,082	(2,087,436)	(22,060,102)
14. Net investment gain (loss) (Line 11)	78,814,089	112,302,999	3,653,135	608,212	4,882,663
15. Total other income (Line 15)	(2,640,123)	(2,068,319)	(1,490,363)	(2,708,727)	(943,205)
16. Dividends to policyholders (Line 17)	0	0	0	0	0
17. Federal and foreign income taxes incurred (Line 19)	5,095,264	13,913,473	(3,034,309)	(8,790,259)	(415,436)
18. Net income (Line 20)	82,322,514	177,134,089	22,338,163	4,602,308	(17,705,207)
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	1,835,981,071	1,693,334,712	1,062,462,024	1,218,777,442	1,269,108,670
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	189,316,095	205,576,597	209,338,074	245,693,122	403,048,143
20.2 Deferred and not yet due (Line 15.2)	215,161,358	188,305,686	149,839,711	116,011,548	93,579,562
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	1,723,874,159	1,605,747,781	846,955,704	966,071,444	1,020,042,781
22. Losses (Page 3, Line 1)	0	0	54,343,930	97,333,932	84,069,274
23. Loss adjustment expenses (Page 3, Line 3)	0	0	5,781,899	9,217,800	9,534,669
24. Unearned premiums (Page 3, Line 9)	0	0	127,226,154	222,525,515	240,817,970
25. Capital paid up (Page 3, Lines 30 & 31)	5,000,000	5,000,000	5,000,000	6,000,000	6,000,000
26. Surplus as regards policyholders (Page 3, Line 37)	112,106,911	87,586,931	215,506,323	235,805,998	249,065,888
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	221,421,503	640,115,703	(330,198,653)	93,691,160	66,693,728
Risk-Based Capital Analysis					
28. Total adjusted capital	112,106,911	87,586,931	215,506,323	252,705,997	249,065,888
29. Authorized control level risk-based capital	7,042,089	6,101,700	89,949,984	83,422,532	70,785,697
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0					
30. Bonds (Line 1)	59.7	10.9	31.3	25.5	27.0
31. Stocks (Lines 2.1 & 2.2)	0.6	10.4	50.3	50.7	55.3
32. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3)	7.9	9.5	11.6	8.7	10.1
34. Cash, cash equivalents and short-term investments (Line 5)	31.6	69.0	6.7	15.1	7.5
35. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7)	0.0	0.0	0.0	0.0	0.0
37. Other invested assets (Line 8)	0.0	0.0	0.1	0.1	0.1
38. Receivables for securities (Line 9)	0.2	0.0	0.0	0.0	0.0
39. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
40. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Schedule D, Summary, Line 9 + 15, Col. 1)	0	0	0	0	0
43. Affiliated preferred stocks (Schedule D, Summary, Line 22, Col. 1)	0	0	0	0	0
44. Affiliated common stocks (Schedule D, Summary, Line 28, Col. 1)	5,005,036	72,318,149	232,339,864	293,320,145	287,493,489
45. Affiliated mortgage loans on real estate	0	0	0	0	0
46. All other affiliated	0	0	0	0	0
47. Total of above Lines 42 to 46	5,005,036	72,318,149	232,339,864	293,320,145	287,493,489
48. Total Investment in Parent included in Lines 42 to 46 above	0	0	0	0	0
49. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 47 above divided by Page 3, Col. 1, Line 37 x 100.0)	4.5	82.6	107.8	124.8	123.9

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2025	2 2024	3 2023	4 2022	5 2021
Capital and Surplus Accounts (Page 4)					
50. Net unrealized capital gains (losses) (Line 24)	(53,091,233)	(22,492,036)	(43,272,342)	5,591,677	(12,292,917)
51. Dividends to stockholders (Line 35)	0	(255,489,536)	0	(10,000,000)	(18,000,000)
52. Change in surplus as regards policyholders for the year (Line 38)	24,519,980	(127,919,389)	(19,613,159)	(13,259,890)	(58,736,127)
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
53. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	104,436,308	87,627,414	87,374,549	63,485,818	54,217,882
54. Property lines (Lines 1, 2, 9, 12, 21 & 26)	709,604,146	723,748,000	560,340,681	391,447,990	329,177,118
55. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	672,284,620	703,863,593	568,983,049	451,902,941	400,146,403
56. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	184,266	27,203	(328)
57. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
58. Total (Line 35)	1,486,325,074	1,515,239,007	1,216,882,545	906,863,952	783,541,075
Net Losses Paid (Page 9, Part 2, Col. 4)					
59. Liability lines (Lines 11, 16, 17, 18 & 19)	0	18,050,163	20,905,376	12,288,756	9,049,925
60. Property lines (Lines 1, 2, 9, 12, 21 & 26)	0	17,474,887	114,097,787	131,605,768	105,877,680
61. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	18,818,880	70,043,555	98,106,346	94,911,093
62. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
63. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
64. Total (Line 35)	(1)	54,343,930	205,046,718	242,000,869	209,838,698
Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0					
65. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
66. Losses incurred (Line 2)	0.0	0.0	56.4	53.2	53.9
67. Loss expenses incurred (Line 3)	0.0	0.0	6.0	5.6	6.4
68. Other underwriting expenses incurred (Line 4)	0.0	0.0	31.7	41.7	45.0
69. Net underwriting gain (loss) (Line 8)	0.0	0.0	6.0	(0.4)	(5.2)
Other Percentages					
70. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	0.0	61.9	48.2	43.9	40.9
71. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	0.0	0.0	62.4	58.7	60.2
72. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	0.0	(145.3)	89.1	188.5	193.2
One Year Loss Development (\$000 omitted)					
73. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	0	0	(977)	(2,813)	(893)
74. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 73 above divided by Page 4, Line 21, Col. 1 x 100.0).....	0.0	0.0	(0.4)	(1.2)	(0.3)
Two Year Loss Development (\$000 omitted)					
75. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	0	0	(2,914)	(1,723)	(5,393)
76. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 75 above divided by Page 4, Line 21, Col. 2 x 100.0)	0.0	0.0	(1.3)	(0.6)	(1.5)

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

Schedule P - Part 1 - Summary

N O N E

Schedule P - Part 2 - Summary

N O N E

Schedule P - Part 3 - Summary

N O N E

Schedule P - Part 4 - Summary

N O N E

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status (a)	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)	
		2 Direct Premiums Written	3 Direct Premiums Earned							
1. Alabama	AL	L	6,321,993	5,885,877	0	1,861,320	1,757,677	218,082	100,870	0
2. Alaska	AK	L	3,651,223	3,278,076	0	1,504,164	1,573,728	243,735	16,230	0
3. Arizona	AZ	L	13,872,546	13,551,708	0	5,023,324	4,714,058	1,051,442	385,245	0
4. Arkansas	AR	L	2,796,251	2,729,717	0	941,851	922,156	228,842	74,953	0
5. California	CA	L	111,931,719	98,966,540	0	67,056,134	66,733,992	10,365,851	1,526,098	0
6. Colorado	CO	L	16,718,532	15,393,134	0	7,126,023	6,272,089	1,268,663	375,649	0
7. Connecticut	CT	L	8,056,424	7,838,895	0	3,716,228	3,639,677	606,336	125,624	0
8. Delaware	DE	L	2,005,835	1,807,933	0	846,737	848,689	85,023	36,635	0
9. District of Columbia	DC	L	3,869,587	3,717,485	0	1,673,064	1,775,384	425,618	69,014	0
10. Florida	FL	L	29,172,144	29,265,506	0	7,834,565	8,703,267	6,939,994	1,627,179	0
11. Georgia	GA	L	21,189,333	20,886,587	0	7,856,364	7,511,825	2,157,584	581,093	0
12. Hawaii	HI	L	5,106,257	4,673,764	0	2,398,788	2,346,196	499,855	63,813	0
13. Idaho	ID	L	3,273,087	3,034,465	0	1,196,013	1,099,686	124,193	49,770	0
14. Illinois	IL	L	15,482,270	14,699,334	0	7,233,574	7,138,085	775,893	269,931	0
15. Indiana	IN	L	7,407,723	6,898,065	0	3,071,908	2,911,445	595,524	173,385	0
16. Iowa	IA	L	2,629,494	2,502,649	0	647,464	628,496	111,874	36,011	0
17. Kansas	KS	L	3,755,763	3,812,798	0	1,435,367	1,341,903	332,073	88,121	0
18. Kentucky	KY	L	3,224,857	3,159,319	0	1,415,126	1,425,743	261,119	67,473	0
19. Louisiana	LA	L	6,488,580	6,225,206	0	2,160,499	1,878,814	414,890	214,418	0
20. Maine	ME	L	1,628,981	1,471,472	0	739,847	734,756	69,797	10,383	0
21. Maryland	MD	L	20,219,824	19,774,788	0	9,365,094	9,346,902	1,327,615	233,923	0
22. Massachusetts	MA	L	22,232,849	20,688,523	0	9,534,023	9,423,119	1,048,672	321,338	0
23. Michigan	MI	L	8,138,417	7,724,695	0	2,889,857	2,962,127	579,053	120,289	0
24. Minnesota	MN	L	6,516,905	6,227,886	0	2,356,014	2,513,589	696,128	153,840	0
25. Mississippi	MS	L	2,147,757	2,219,837	0	517,606	344,914	87,348	41,406	0
26. Missouri	MO	L	6,644,471	6,281,634	0	4,429,124	4,073,141	616,652	152,882	0
27. Montana	MT	L	1,946,267	1,875,926	0	816,738	1,127,813	673,931	22,601	0
28. Nebraska	NE	L	2,368,211	2,203,799	0	824,083	672,234	95,582	54,711	0
29. Nevada	NV	L	8,366,599	7,471,459	0	3,273,975	3,144,139	653,733	223,324	0
30. New Hampshire	NH	L	6,883,997	6,472,248	0	3,214,901	3,218,520	301,858	29,285	0
31. New Jersey	NJ	L	20,592,312	19,389,973	0	10,441,208	10,778,836	1,314,638	309,060	0
32. New Mexico	NM	L	2,580,377	2,417,258	0	816,439	797,800	130,989	57,573	0
33. New York	NY	L	42,227,503	41,391,304	0	21,462,635	21,642,408	4,383,453	550,424	0
34. North Carolina	NC	L	13,493,785	12,416,509	0	4,925,956	4,913,790	793,511	122,311	0
35. North Dakota	ND	L	1,522,361	1,519,664	0	488,834	537,422	113,391	30,347	0
36. Ohio	OH	L	14,619,405	13,962,735	0	6,448,294	6,170,233	508,754	251,282	0
37. Oklahoma	OK	L	2,370,629	2,144,084	0	731,462	740,983	144,634	77,011	0
38. Oregon	OR	L	7,415,668	7,119,437	0	2,936,428	2,843,725	445,347	128,794	0
39. Pennsylvania	PA	L	20,736,939	19,537,411	0	9,585,952	9,747,303	1,541,130	293,204	0
40. Rhode Island	RI	L	4,042,755	3,590,866	0	2,610,939	2,539,933	273,972	50,115	0
41. South Carolina	SC	L	11,004,273	10,372,546	0	4,632,940	4,653,452	988,356	340,139	0
42. South Dakota	SD	L	835,913	810,305	0	508,728	1,222,188	763,037	6,886	0
43. Tennessee	TN	L	11,019,367	10,340,832	0	3,229,667	3,381,151	1,346,289	309,820	0
44. Texas	TX	L	68,133,860	64,565,380	0	23,831,704	23,071,567	6,509,756	2,629,735	0
45. Utah	UT	L	3,568,489	3,438,016	0	1,221,639	1,083,863	288,070	86,244	0
46. Vermont	VT	L	1,179,494	1,081,497	0	587,310	583,439	49,460	16,026	0
47. Virginia	VA	L	26,592,231	23,820,734	0	11,120,583	11,255,471	1,317,693	517,525	0
48. Washington	WA	L	26,789,763	26,594,827	0	13,281,063	12,801,575	1,468,640	409,767	0
49. West Virginia	WV	L	1,169,553	1,105,034	0	359,485	368,453	102,369	8,805	0
50. Wisconsin	WI	L	5,276,130	5,033,291	0	2,313,010	2,406,016	656,802	97,297	0
51. Wyoming	WY	L	594,963	578,483	0	191,047	189,291	27,448	8,606	0
52. American Samoa	AS	N	0	0	0	0	0	0	0	0
53. Guam	GU	N	0	0	0	0	0	0	0	0
54. Puerto Rico	PR	N	0	0	0	0	0	0	0	0
55. U.S. Virgin Islands	VI	N	0	0	0	0	0	0	0	0
56. Northern Mariana Islands	MP	N	0	0	0	0	0	0	0	0
57. Canada	CAN	N	0	0	0	0	0	0	0	0
58. Aggregate other alien	OT	XXX	0	0	0	0	0	0	0	0
59. Totals	XXX		639,813,666	601,969,516	0	284,685,097	282,513,063	56,024,696	13,546,450	0
DETAILS OF WRITE-INS										
58001.	XXX									
58002.	XXX									
58003.	XXX									
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX		0	0	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		0	0	0	0	0	0	0	0

(a) Active Status Counts:

- 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 51
- 2. R - Registered - Non-domiciled RRGs..... 0
- 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI)..... 0
- 4. Q - Qualified - Qualified or accredited reinsurer..... 0
- 5. D - Domestic Surplus Lines Insurer (DSLII) - Reporting entities authorized to write surplus lines in the state of domicile..... 0
- 6. N - None of the above - Not allowed to write business in the state..... 6

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

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

Parent Company	Subsidiary Company	Company Profile	% Shares Owned	Federal ID Number	NAIC Company Code	State of Domicile
Münchener Rückversicherung AG, München		Holding - Ultimate Controlling Entity		AA-1340165		
Münchener Rückversicherung AG, München		Holding of insurances	100,0	22-3753262		
Munich-American Holding Corporation, Wilmington, Delaware	Munich-American Holding Corporation, Wilmington, Delaware	Holding of insurances	100,0	13-4141052		
	HSB Group, Inc., Dover, Delaware	Financial services institutions	100,0	06-1398157		
	MEAG New York Corporation, Dover, Delaware	Service company	100,0	85-0872897		
	MR Group Investment US Inc., Dover, Delaware	Financial enterprises	100,0	47-2669634		
	MR Infrastructure, Inc., Dover, Delaware	Others	100,0	81-1175895		
	MR Investment Inc, Dover., Delaware	Holding of insurances	100,0	95-4551801		
	Munich Life Holding Corporation, Dover, Delaware	Holding of insurances	100,0	13-3672116		
	Munich Re America Corporation, Dover, Delaware	Service company	100,0	13-3069874		
	Munich Re America Services Inc., Wilmington, Delaware	Holding	100,0	82-4783372		
	Munich Re CVC Investment Corp., Dover, Delaware	Holding of insurances	100,0	81-4214393		
	Munich Re Digital Partners US Holding Corporation, Dover, Delaware	Service company	100,0	82-4793656		
	Munich Re Ventures Inc., Dover, Delaware	Holding	100,0	61-1600414		
	Munich Re Weather & Commodity Risk Holding, Inc., Dover, Delaware	Holding of insurances	100,0	31-0742526		
	The Midland Company, Amelia, Ohio	Others	100,0	06-1497387		
HSB Group, Inc., Dover, Delaware	HSB Engineering Finance Corporation, Dover, Delaware	Others	99,9	82-5466379		
	HSB Fund I LP, Dover, Delaware	Others	99,9			
	HSB Fund II LP, Dover, Delaware	Others	100,0			
	IoT Financing Services LLC, Dover, Delaware	Service company	100,0	47-4825604		
	Meshify, Inc., Dover, Delaware	Service company	100,0	82-4660975		
	Munich Re Ventures LLC, Dover, Delaware	Holding	100,0	47-1782226		
	Relayr, Inc., Dover, Delaware	Insurance	100,0	06-0384680	11452	CT
MEAG New York Corporation, Dover, Delaware	The Hartford Steam Boiler Inspection and Insurance Company, Hartford, Connecticut	Financial services institutions	100,0			
MR Infrastructure, Inc., Dover, Delaware	MEAG Hong Kong Limited, Hong Kong	Others	0,0	76-0147496		
	13th & F associates Limited Partnership, Washington D.C.	Others	0,0	82-3750998		
	1440 New York Ave. Associates, LP, Dover, Delaware	Others	0,0	87-3245206		
	320 Park Avenue Associates LLC, Dover, Delaware	Others	0,0	84-3920647		
	330 Madison Holdings LLC, Dover, Delaware	Holding	0,0	82-4913749		
	MR Bazos LP, Dover, Delaware	Others	0,0	82-2077246		
	MR Electra LP, Dover, Delaware	Others	0,0	84-2945908		
	MR Falcon LP, Dover, Delaware	Others	0,0			
	MR Highland LP, Dover, Delaware	Others	0,0	88-2816837		
	MR Hunu LP, Dover, Delaware	Others	0,0	84-2934714		
	MR Gotham LP, Dover, Delaware	Others	0,0	81-4521635		
	MR Jordan LP, Dover, Delaware	Others	0,0	99-3316784		
	MR Magnolia LP, Dover, Delaware	Holding	0,0	85-3158935		
	MR McQueen LP, Dover, Delaware	Others	0,0	84-2945908		
	MR Olivia LP, Dover, Delaware	Others	0,0	99-3338078		
	MR Redwood LP, Dover, Delaware	Others	0,0	92-0335047		
MR Investment Inc, Dover., Delaware	MR US Multifamily Investment LLC, Dover, Delaware	Others	100,0			
	Urban Elevation Social Club LLC, Dover, Delaware	Holding	100,0	82-1283339		
	Picus Silva Inc., Wilmington, Delaware	Others	99,9			
	MR Highland LP, Dover, Delaware	Others	72,3	81-4521635		
	MR Jordan LP, Dover, Delaware	Others	58,9	82-2077246		
	MR Electra LP, Dover, Delaware	Holding	73,6	82-4913749		
	MR Bazos LP, Dover, Delaware	Others	58,6	84-2945908		
	MR Olivia LP, Dover, Delaware	Others	54,8	84-2934714		
	MR Gotham LP, Dover, Delaware	Others	100,0			
	Tellus Demetra LLC, Wilmington, Delaware	Others	100,0	85-3508292		
	Chinook Silva LLC, Wilmington, Delaware	Others	100,0	86-2684061		
	Raccoon Silva LLC, Camden, Delaware	Others	99,9	87-2251180		
	MR Falcon LP, Dover, Delaware	Others	99,9	88-2816837		
	MR Hunu LP, Dover, Delaware	Others	99,9	92-0335047		
	MR US Multifamily Investment LLC, Dover, Delaware	Others	99,9	99-3338078		
	MR Redwood LP, Dover, Delaware	Others	100,0			
	Tutela Demetra LLC, Wilmington, Delaware	Others	4,2			
Munich Life Holding Corporation, Dover, Delaware	ISQGIF III U.S. AIV Telecom Aggregator LP, Wilmington, Delaware	Holding	19,2			
	Dawn Holdings LLC, Wilmington, Delaware	Others	12,9			
	Global Atlantic IVY Co-Invest Vehicle III LP, Hamilton, Bermuda	Others	30,0			
	MR EHR Co., Dover, Delaware	Reinsurance	100,0	58-0828824	66346	GA
	Munich American Reassurance Company, Norcross, Georgia	Insurance	100,0	98-0157330		
	Munich Re of Bermuda, Ltd., Hamilton, Bermuda	Insurance	100,0	59-2378916	69604	GA
	Munich Re US Life Corporation, Norcross, Georgia	Others	100,0	93-2350348		
Munich Re America Corporation, Dover, Delaware	Munich Reinsurance Intermediary Inc., Wilmington, Delaware	Insurance	100,0	52-2048110	19720	DE
	American Alternative Insurance Corporation, Wilmington, Delaware	Insurance	100,0	20-3901790	12489	DE
	Bridgeway Insurance Company, Dover, Delaware	Reinsurance	100,0	13-4924125	10227	DE
	Munich Reinsurance America, Inc., Wilmington, Delaware	Insurance	100,0	22-3410482	10786	DE
	The Princeton Excess and Surplus Lines Insurance Company, Wilmington, Delaware	Holding of insurances	100,0	81-0830573		DE
	Next Insurance, Inc., Wilmington, Delaware	Others	99,9	82-5421722		
Munich Re CVC Investment Corp., Dover, Delaware	Munich Re Fund I LP, Dover, Delaware	Others	99,9			
	Munich Re Fund II LP, Dover, Delaware	Others	99,9			

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

Parent Company	Subsidiary Company	Company Profile	% Shares Owned	Federal ID Number	NAIC Company Code	State of Domicile
Munich Re Digital Partners US Holding Corporation, Dover, Delaware	Digital Advantage Insurance Company, Dover, Delaware	Insurance	100,0	05-0443418	34711	RI
Munich Re Ventures Inc., Wilmington, Delaware	ERGO Fund I LP, Dover, Delaware	Others	0,0	82-5437491		
	HSB Fund I LP, Dover, Delaware	Others	0,0	82-5466379		
	HSB Fund II LP, Dover, Delaware	Others	0,0			
	Munich Re Fund II LP, Dover, Delaware	Others	0,0			
	Munich Re Fund I LP, Dover, Delaware	Others	0,0	82-5421722		
Munich Re Weather & Commodity Risk Holding, Inc., Dover, Delaware	Munich Re Trading LLC, Dover, Delaware	Others	100,0	98-0436600		
	Munich Re Energy Transition Finance Inc., Dover, Delaware	Others	100,0	47-5044276		
The Midland Company, Amelia, Ohio	Midland-Guardian Co., Amelia, Ohio	Holding of insurances	100,0	31-0626204		
HSB Fund I LP, Dover, Delaware	At-bay Inc., Wilmington, Delaware	Others	3,7			
	Augury, Inc., Wilmington, Delaware	Others	6,8			
	HELIXintel Corporation, Wilmington, Delaware	Others	19,3			
	Notch Insurance Inc., Dover, Delaware	Others	11,9			
	Nova Labs Inc., Dover, Delaware	Others	3,9			
	Inspectify Inc., Dover, Delaware	Others	14,4			
	Span.io Inc., Dover, Delaware	Others	7,7			
	Super Home, Inc, Wilmington, Delaware	Others	12,8	61-1743387		
IoT Financing Services LLC	IFS Europe Holding GmbH, München	Others	100,0			
	IoT Equipment Financing Services GmbH, München	Others	100,0			
IFS Europe Holding GmbH, München	HSB Offset Print EaaS GmbH & Co. KG, München	Others	0,0			
MR Equity Investment GmbH, München	HSB Offset Print EaaS GmbH & Co. KG, München	Others	100,0			
Relayr, Inc., Dover, Delaware	Relayr GmbH, Pullach i. Isartal	Others	100,0			
	Relayr Sp. z o.o., Katowice	Others	100,0			
The Hartford Steam Boiler Inspection and Insurance Company, Hartford, Connecticut	EIG, Co., Wilmington, Delaware	Holding of insurances	100,0	06-1413773		
	Global Standards, LLC, Dover, Delaware	Holding of insurances	100,0	06-1636726		
	Hartford Steam Boiler Colombia Ltda, Bogota	Others	10,0			
	HSB Associates, Inc., New York City, New York	Others	100,0	06-1041366		
	HSB Brasil Servicos de Engenharia e Inspecao, Ltda., Sao Paulo	Others	10,0			
	HSB Secure Services, Inc., Hartford, Connecticut	Insurance	100,0	06-1120606		CT
	HSB Solomon Associates LLC, Dover, Delaware	Others	100,0	54-2013079		
	HSB Specialty Insurance Company, Hartford, Connecticut	Insurance	100,0	45-5518320	14438	CT
	MR Electra LP, Dover, Delaware	Others	6,9	82-2077246		
	MR Gotham LP, Dover, Delaware	Others	5,3	84-2934714		
	MR Jordan LP, Dover, Delaware	Others	4,6	81-4521635		
	MR Olivia LP, Dover, Delaware	Others	6,9	84-2945908		
	The Polytechnic Club, Inc., Hartford, Connecticut	Others	100,0	06-1084969		
320 Park Avenue Associates LLC, Dover, Delaware	320 Park Avenue Holdings LLC, Wilmington, Delaware	Others	25,0	87-3245206		
330 Madison Holdings LLC, Dover, Delaware	330 Madison Associates LLC, Dover, Delaware	Others	100,0	82-3920647		
MR Bazos LP, Dover, Delaware	Bazos CIV LP, Wilmington, Delaware	Others	100,0			
MR Electra LP, Dover, Delaware	SR Texas Wind Holdings 1, LLC, Dover, Delaware	Others	49,0	47-5416967		
MR Falcon LP, Dover, Delaware	Maverick 67 Holdco LLC, Wilmington, Delaware	Others	50,0			
	Maverick 67 Class B Holdco LLC, Wilmington, Delaware	Others	62,5			
MR Gotham LP, Dover, Delaware	Astoria Power Partners Holding LLC, Dover, Delaware	Others	20,0			
MR Hunu LP, Dover, Delaware	Longroad Energy Holdings LLC, Wilmington, Delaware	Others	11,4			
MR Jordan LP, Dover, Delaware	1818 Acquisition LLC, Dover, Delaware	Others	21,0			
MR McQueen LP, Dover, Delaware	2014 Sol I LLC, Wilmington, Delaware	Others	50,0			
MR Olivia LP, Dover, Delaware	Olivia Holdings LLC, Wilmington, Delaware	Others	8,8			
MR US Multifamily Investment LLC, Dover, Delaware	MR Residential Holding LLC, Wilmington, Delaware	Others	100,0			
MR Residential Holding LLC, Wilmington, Delaware	Boylston Street Associates LLC, Wilmington, Delaware	Others	100,0			
	Liberty Warehouse Associates LLC, Wilmington, Delaware	Others	100,0			
	Laurel Preston Hollow Associates LLC, Wilmington, Delaware	Others	100,0			
	Westlight Associates JV Member LLC, Wilmington, Delaware	Others	100,0			
Faunus Silva LLC, Wilmington, Delaware	FS Louisiana I LLC, Wilmington, Delaware	Others	100,0	83-2610744		
	FS San Augustine LLC, Wilmington, Delaware	Others	100,0	83-2595468		
Picus Silva Inc., Wilmington, Delaware	PS Louisiana I LLC, Wilmington, Delaware	Others	100,0	83-2570325		
Munich American Reassurance Company, Norcross, Georgia	1440 New York Ave. Associates, LP, Dover, Delaware	Others	78,0	82-3750998		
	Munich American Reassurance Company PAC, Inc., Norcross, Georgia	Others	0,0	45-3612660		
Munich Reinsurance America, Inc., Wilmington, Delaware	13th & F associates Limited Partnership, Washington D.C.	Others	99,9	76-0147496		
	1440 New York Ave. Associates, LP, Dover, Delaware	Others	22,0	82-3750998		
	320 Park Avenue Associates LLC, Dover, Delaware	Others	99,9	87-3245206		
	330 Madison Holdings LLC, Dover, Delaware	Others	99,9	84-3920647		
	Faunus Silva LLC, Wilmington, Delaware	Holding	100,0			
	MR Bazos LP, Dover, Delaware	Holding	26,4	82-4913749		
	MR Electra LP, Dover, Delaware	Others	34,2	82-2077246		
	MR Gotham LP, Dover, Delaware	Others	39,9	84-2934714		
	MR Jordan LP, Dover, Delaware	Others	23,1	81-4521635		
	MR Magnolia LP, Dover, Delaware	Others	99,9	99-3316784		
	MR McQueen LP, Dover, Delaware	Holding	99,9	85-3158935		
	MR Olivia LP, Dover, Delaware	Others	34,5	84-2945908		
Munich Re Fund I LP, Dover, Delaware	Acko Technology & Services Private Limited, Bangalore	Others	2,0			
	BitSight Technologies Inc., Wilmington, Delaware	Others	0,3			

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

Parent Company	Subsidiary Company	Company Profile	% Shares Owned	Federal ID Number	NAIC Company Code	State of Domicile
	Cyber Sepio Systems Limited, Tel Aviv	Others	8,6			
	Dayforward Inc., Wilmington, Delaware	Others	2,9			
	Forge Global Holdings Inc., Wilmington, Delaware	Holding	2,0			
	Fraugster Services GmbH i.L., Berlin	Others	6,7			
	High Definition Vehicle Insurance Inc., Dover, Delaware	Others	9,8			
	Inshur Holding Corp., Wilmington, Delaware	Others	12,2			
	Manypets Ltd, London	Others	9,5			
	Orbit Fab Inc., Dover, Delaware	Others	6,6			
	Slice Labs, Inc., Ottawa, Ontario	Others	8,1			
	Team8 Capital I LP, George Town, Grand Cayman	Others	3,1			
	Team8 Partners II LP, George Town, Grand Cayman	Others	5,9			
	Ticker Limited, Godalming	Others	16,4			
	Twelve Benefit Corporation, Wilmington, Delaware	Others	5,7			
Munich Re Fund II LP, Dover, Delaware	Abstract Security Inc., Dover, Delaware	Others	12,3			
	Azos Holdings, George Town, Grand Cayman	Others	6,5			
	Amplify Life Insurance Company, Dover, Delaware	Others	10,8			
	Ballistic Ventures I LP, Wilmington, Delaware	Others	1,7			
	Ballistic Ventures II LP, Wilmington, Delaware	Others	0,8			
	Defendermate Systems Inc., Wilmington, Delaware	Others	18,5			
	Flow Specialty Insurance Inc. Wilmington, Delaware	Others	19,3			
	Found Energy Co, Wilmington, Delaware	Others	4,4			
	Fourth Power Inc., Wilmington, Delaware	Others	11,8			
	Functional Finance Inc., Wilmington, Delaware	Others	11,3			
	Future Family Inc., Wilmington, Delaware	Others	24,1			
	Ghost Security Inc., Wilmington, Delaware	Others	4,5			
	Insify International B.V., Amsterdam	Others	9,9			
	Mending Health Inc., Newark, Delaware	Others	9,2			
	OKAPI:Orbits GmbH, Braunschweig	Others	8,3			
	Pendulum Intelligence Inc., Dover, Delaware	Others	8,9			
	Salient Predictions Inc., Dover, Delaware	Others	9,7			
	Sentra Inc., Wilmington, Delaware	Others	8,2			
	Shipln Systems Inc., Wilmington, Delaware	Others	11,7			
	Sixfold AI Inc., Wilmington, Delaware	Others	3,1			
	Starfish Space Inc., Wilmington, Delaware	Others	14,4			
	Stoik SAS, Paris	Others	9,1			
	Sweet Security Inc., Ra'anana	Others	8,1			
	The Empathy Project Ltd., Tel Aviv	Others	2,2			
	Unwind Finance Inc., Wilmington, Delaware	Others	19,4			
	VEIR Inc., Wilmington, Delaware	Others	9,7			
	Zanskar Geothermal & Minerals Inc., Wilmington, Delaware	Others	8,6			
ERGO Fund I LP, Dover, Delaware	ZwitterCo Inc., Lewes, Delaware	Others	5,7			
	Air Doctor Ltd., Beit Nekofa	Others	2,7			
	Ferrride GmbH, München	Others	5,1			
	Foundational Data Inc., Dover, Delaware	Others	6,9			
	Mechanical Orchard Inc., Wilmington, Delaware	Others	2,5			
	Quantile Health Inc., Lewes, Delaware	Others	19,9			
	Ridecell Inc., Wilmington, Delaware	Others	1,9			
	Zenner Inc., Middletown, Delaware	Others	10,3			
Munich Re Trading LLC, Wilmington, Delaware	Parametrix Group Holdings Inc., Wilmington, Delaware	Others	0,2			
Midland-Guardian Co., Amelia, Ohio	American Modern Insurance Group, Inc., Amelia, Ohio	Holding of insurances	100,0	31-1395650		
EIG, Co., Wilmington, Delaware	HSB Engineering Insurance Limited, Manchester	Insurance	100,0			
Global Standards, LLC, Dover, Delaware	Hartford Steam Boiler Colombia Ltda, Bogota	Others	90,0			
	Hartford Steam Boiler International GmbH, Rheine	Others	100,0			
	Hartford Steam Boiler Ireland Limited, Dublin	Others	100,0			
	Hartford Steam Boiler (M) Sdn. Bhd., Kuala Lumpur	Others	100,0			
	Hartford Steam Boiler (Singapore) PTE Ltd, Singapur	Others	100,0			
	Hartford Steam Boiler UK Limited, Manchester	Others	100,0			
	HSB Brasil Servicos de Engenharia e Inspecao, Ltda., Sao Paulo	Others	90,0			
	HSB International (India) Private Limited, Vadodara	Others	100,0			
	HSB Japan KK, Tokyo	Others	100,0			
	HSB Technical Consulting & Service (Shanghai) Company, Ltd, Shanghai	Others	100,0			
American Modern Insurance Group, Inc., Amelia, Ohio	The Hartford Steam Boiler Inspection and Insurance Company of Connecticut, Hartford, Connecticut	Insurance	100,0	06-1240885	29890	CT
	American Family Home Insurance Company, Jacksonville, Florida	Insurance	100,0	31-0711074	23450	FL
	American Modern Home Insurance Company, Amelia, Ohio	Insurance	100,0	31-0715697	23469	OH
	American Modern Property & Casualty Insurance Company, Amelia, Ohio	Insurance	100,0	43-1262602	42722	OH
	American Southern Home Insurance Company, Jacksonville, Florida	Insurance	100,0	59-2236254	41998	FL
	Lloyds Modern Corporation, Dallas, Texas	Holding	100,0	31-1056196		
	Specialty Insurance Services Corporation, Amelia, Ohio	Others	100,0	34-1894203		
	The Atlas Insurance Agency, Inc., Amelia, Ohio	Others	100,0	31-0530321		
American Modern Home Insurance Company, Amelia, Ohio	American Modern Lloyds Insurance Company, Dallas, Texas	Insurance	100,0	31-1056196	42005	TX
	American Western Home Insurance Company, Oklahoma City, Oklahoma	Insurance	100,0	31-0920414	35912	OK

**SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
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Parent Company	Subsidiary Company	Company Profile	% Shares Owned	Federal ID Number	NAIC Company Code	State of Domicile
ERGO Group AG, Düsseldorf	ERGO Fund I LP, Dover, Delaware	Others	99,9	82-5437491		
Next Insurance, Inc., Wilmington, Delaware	Next-Ins Holding, Inc., Wilmington, Delaware	Holding of insurances	100,0	32-0543095		DE
	Next Software N.I.I Ltd, Kfar Saba	Others	100,0			
	Forward Reinsurance, Ltd, Camana Bay, Grand Cayman	Reinsurance	100,0	98-1705944		
Next-Ins Holding, Inc.	Next Insurance US Company, Wilmington, Delaware	Insurance	100,0	82-2948682	16285	DE
	Next First Insurance Agency, Inc., Wilmington, Delaware	Others	100,0	82-2930770		DE
	Next Claims Management, Inc., Wilmington, Delaware	Others	100,0	83-0819173		DE
	Prestwick Holdings LLC, Waltham, Massachusetts	Others	100,0	20-5135044		MA
Prestwick Holdings LLC	AP Intego Insurance Group LLC, Waltham, Massachusetts	Others	100,0	20-0708459		MA
HSB Solomon Associates LLC, Dover, Delaware	HSB Solomon Associates Canada Ltd., Saint John, Province of New Brunswick	Others	100,0			
	Solomon Associates Limited, Farnborough	Others	100,0			
FS Louisiana I LLC, Wilmington, Delaware	FS Louisiana II LLC, Wilmington, Delaware	Others	100,0	83-2580281		
PS Louisiana I LLC, Wilmington, Delaware	PS Louisiana II LLC, Wilmington, Delaware	Others	100,0	83-2583278		
HSB Engineering Insurance Limited, London	HSB Engineering Insurance Services Limited, London	Others	100,0			
	The Boiler Inspection and Insurance Company of Canada, Toronto, Ontario	Insurance	100,0			
	MD Insurance Services Limited, Birkenhead	Others	100,0			
	MD Affinity Schemes Limited, Birkenhead	Others	100,0			
	MDIS (International) Limited, Birkenhead	Others	100,0			
MD Insurance Services Limited, Birkenhead	MD Warranty Inspection Services Limited, Birkenhead	Others	100,0			
	MD Warranty Support Services Limited, Birkenhead	Others	100,0			
	MD Remedial Contractors Limited, Birkenhead	Others	100,0			
	MD Technical Surveyors Limited, Birkenhead	Others	100,0			
	The Premier Guarantee Limited, Birkenhead	Others	100,0			
MR Redwood LP, Dover, Delaware	Hometown Purchaser LLC, Wilmington, Delaware	Others	7,1			
MR Magnolia LP, Dover, Delaware	InfraRed LiveOak CIV LP, Wilmington, Delaware	Others	14,2			
Westlight Associates JV Member LLC, Wilmington, Delaware	Westlight Associates LLC, Wilmington, Delaware	Others	98,1			
	Westlight Condo Associates LLC, Wilmington, Delaware	Others	98,1			
320 Park Avenue Holdings LLC, Wilmington, Delaware	320 Park Avenue LLC, Wilmington, Delaware	Others	100,0			
HSB Fund II LP, Dover, Delaware	Orange Charger Inc., Dover, Delaware	Others	16,8			
	Litmus Automation Inc., Dover, Delaware	Others	5,0			
HSB Engineering Insurance Services Limited, London	HSB EIS Pension Trustee Limited, Manchester	Others	100,0			
MR Highland LP, Dover, Delaware	TowerPoint Infrastructure Partners LLC, Dover, Delaware	Others	15,0			
2568521 Alberta Ltd.	2578649 Alberta Ltd. Calgary, Alberta	Service company	40,0			
2585593 Alberta Ltd.	Canoe Benefits LPNisku, Alberta	Service company	49,0			
AGRA Ges. für landwirt. Entwicklung u. Beteiligung GmbH	UAB Agra Corporation Vilnius	Holding	100,0			
	UAB Lila Holdingas Vilnius	Service company	100,0			
Åkrås Silva Oy	Mielikki Silva KyHelsinki	Others	0,0			
ALLYSCA Assistance GmbH	Assistance Partner GmbH & Co. KGMünchen	Others	21,7			
Battery Park Holding GmbH	Battery Park Metelen GmbHMünchen	Others	100,0			
	Battery Park Höxter GmbHMünchen	Others	100,0			
Bell & Clements (London) Ltd.	Bell & Clements (USA) Inc. Wilmington, Delaware	Holding	100,0			
	Bell & Clements Ltd. London	Service company	100,0			
Bell & Clements (USA) Inc.	Bell & Clements Inc. Herndon, Virginia	Service company	100,0			
	E&S Claims Management Inc. Herndon, Virginia	Service company	100,0			
Cardea Silva I LP	Saline Silva LP Wilmington, Delaware	Others	100,0			
Carthage GP LLC	Toledo Silva I LP Wilmington, Delaware	Others	0,0			
	TS Louisiana I LP Wilmington, Delaware	Others	0,0			
	TS Louisiana II LP Wilmington, Delaware	Others	0,0			
	TS Texas I LP Wilmington, Delaware	Others	0,0			
	TS Texas II LP Wilmington, Delaware	Others	0,0			
CBIG – Canadian Benefits Investment & Insurance Group Inc.	CBIG Investments Inc. Vancouver, British Columbia	Holding	100,0			
	GroupHealth Northern Partners Inc. Vancouver, British Columbia	Holding	100,0			
	CBIG Mortgage Group Ltd. Vancouver, British Columbia	Service company	100,0			
Ceres Demetra GmbH	ATU Landbau GmbH & Co. KGMünchen	Service company	94,9			
Comino Beteiligungen GmbH	MFI Munich Finance and Investment Holding Limited Ta' Xbiex	Holding	100,0			
Compenso GP LLC	Laren Silva I LP Wilmington, Delaware	Others	0,0			
	Haley Silva LP Wilmington, Delaware	Others	0,0			
DAS Holding N.V.	DAS Nederlandse Rechtsbijstand Verzekeringmaatschappij N.V. Amsterdam	Insurance	100,0			
	DAS Legal Services B.V. Amsterdam	Others	100,0			
DKV Belgium S.A.	MEAG INSTITUTIONAL FUND S.C.S. SICAV-RAIF - Infra Debt IILuxemburg	Others	2,8			
DKV Deutsche Krankenversicherung Aktiengesellschaft	DKV Pflegedienste & Residenzen GmbH Köln	Others	100,0			
	ERGO Private Capital Dritte GmbH & Co. KGDüsseldorf	Others	100,0			
	ERGO Private Capital Gesundheit GmbH Düsseldorf	Others	100,0			
	weilvit Solarfonds GmbH & Co. KGDüsseldorf	Power company	50,0			
	DKV Erste Real Estate GmbH & Co. KGDüsseldorf	Others	100,0			
	DKV Zweite Real Estate GmbH & Co. KGDüsseldorf	Others	100,0			
	ERGO Infrastructure Investment Gesundheit GmbH Düsseldorf	Others	100,0			
	GBG Vogelsanger Straße GmbH Köln	Others	94,8			
	goDentis - Ges. für Innovation in der Zahnheilkunde mbH Köln	Others	100,0			
	Sana Kliniken AG München	Others	22,6			
	MEDICLIN Aktiengesellschaft Offenburg	Others	11,8			

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Parent Company	Subsidiary Company	Company Profile	% Shares Owned	Federal ID Number	NAIC Company Code	State of Domicile
	heal.capital II GmbH & Co. KGBerlin	Others	5,2			
	heal.capital I GmbH & Co. KGBerlin	Others	14,9			
	OIK MediclinFrankfurt am Main		70,7			
	MEAG HBG 1München		100,0			
	MEAG IRENMünchen		100,0			
	MEAG RenditePlusMünchen		100,0			
	MEAG Property Fund IMünchen		100,0			
	MEAG PREMIUMMünchen		100,0			
	MEAG European Prime OpportunitiesMünchen		10,5			
	MEAG AmbitionMünchen		100,0			
	MEAG NOVUSMünchen		100,0			
	Invesco MEAG US Immobilien Fonds I/Luxemburg		15,7			
	MEAG EuropeOfficeSelect EOS SCSp SICAV-RAIFMunsbach		16,7			
DKV Pflegedienste & Residenzen GmbH	miCura Pflegedienste Düsseldorf GmbHDüsseldorf	Others	100,0			
	DKV-Residenz am Tibusplatz gGmbHMünster	Others	100,0			
	miCura Pflegedienste Münster GmbHMünster	Others	100,0			
	miCura Pflegedienste Krefeld GmbHKrefeld	Others	100,0			
	DKV-Residenz in der Contrescarpe GmbHBremen	Others	100,0			
	miCura Pflegedienste Bremen GmbHBremen	Others	100,0			
	miCura Pflegedienste München / Dachau GmbHDachau	Others	51,0			
	miCura Pflegedienste Nürnberg GmbHNürnberg	Others	51,0			
	miCura Pflegedienste München Ost GmbH i. L.München	Others	100,0			
	miCura Pflegedienste Hamburg GmbHHamburg	Others	100,0			
DKV Seguros y Reaseguros S.A. Española	ERGO Vida Seguros y Reaseguros S.A.Saragossa	Insurance	100,0			
	Unión Médica La Fuencisla S.A., Compañía de SegurosSaragossa	Insurance	100,0			
	DKV Servicios S.A.Saragossa	Service company	100,0			
	ERGO Generales Seguros y Reaseguros S.A.Madrid	Insurance	100,0			
ERGO Austria International AG	ERGO Versicherung AktiengesellschaftWien	Insurance	94,7			
ERGO Beratung und Vertrieb AG	ERGO Versicherungs- und Finanzierungs-Vermittlung GmbHHamburg	Others	100,0			
	ver.di Service GmbHBerlin	Service company	19,8			
ERGO Deutschland AG	DKV Deutsche Krankenversicherung AktiengesellschaftKöln	Insurance	100,0			
	Flexitel Telefonservice GmbHBerlin	Others	100,0			
	ERGO Versicherung AktiengesellschaftDüsseldorf	Insurance	100,0			
	ERGO Mobility Solutions GmbHDüsseldorf	Others	100,0			
	Cominia Aktuarielle Services GmbHHamburg	Others	74,9			
ERGO DIREKT Versicherung AG	KQV Solarpark Franken 1 GmbH & Co. KGDüsseldorf	Power company	100,0			
	wse Solarpark Spanien 1 GmbH & Co. KGDüsseldorf	Power company	47,3			
	ERGO Private Capital ERGO Direkt GmbH & Co. KGDüsseldorf	Others	100,0			
	MEAG INSTITUTIONAL FUND S.C.S. SICAV-RAIF - Infra Debt IILuxemburg	Others	0,9			
	MEAG EDS AGILMünchen		100,0			
ERGO Elfte Beteiligungsgesellschaft mbH	welivt GmbHDüsseldorf	Power company	100,0			
	ARTES Assekuranzservice GmbHDüsseldorf	Others	100,0			
ERGO Group AG	ERGO Reiseversicherung AGMünchen	Insurance	100,0			
	ALLYSCA Assistance GmbHMünchen	Others	100,0			
	ERGO Pensionsfonds AktiengesellschaftDüsseldorf	Insurance	100,0			
	ITERGO Informationstechnologie GmbHDüsseldorf	Others	100,0			
	MEAG Cash Management GmbHMünchen	Others	40,0			
	ERGO Neunte Beteiligungsgesellschaft mbHDüsseldorf	Others	100,0			
	ERGO Beratung und Vertrieb AGDüsseldorf	Others	100,0			
	ERGO Deutschland AGDüsseldorf	Holding of insurances	100,0			
	ERGO Technology & Services Management AGDüsseldorf	Others	100,0			
	ERGO Direkt AGFürth	Others	100,0			
	ERGO Lebensversicherung AktiengesellschaftHamburg	Insurance	100,0			
	ERGO Elfte Beteiligungsgesellschaft mbHDüsseldorf	Power company	100,0			
	ERGO Vorsorge Lebensversicherung AGDüsseldorf	Insurance	100,0			
	ERGO Life S.A.Grevenmacher	Insurance	100,0			
	ERGO Pensionskasse AGDüsseldorf	Insurance	100,0			
	Longial GmbHDüsseldorf	Others	100,0			
	ERGO International AktiengesellschaftDüsseldorf	Holding of insurances	100,0			
	ERGO Insurance N.V.Brüssel	Insurance	0,0			
	IDEENKAPITAL GmbHDüsseldorf	Holding	100,0			
	ERGO DIREKT Versicherung AGFürth	Insurance	100,0			
	nexible Versicherung AGNürnberg	Insurance	100,0			
	ERGO Krankenversicherung AGFürth	Insurance	100,0			
	ERGO International Services GmbHDüsseldorf	Others	100,0			
	WNE Solarfonds Süddeutschland 2 GmbH & Co. KGDüsseldorf	Power company	100,0			
	ERGO Private Capital GmbHDüsseldorf	Others	100,0			
	nexurance GmbHDüsseldorf	Others	100,0			
	Thipara GmbHHamburg	Others	100,0			
	Viwis GmbHMünchen	Others	100,0			
	nexible GmbHDüsseldorf	Holding of industrial companies	100,0			

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Parent Company	Subsidiary Company	Company Profile	% Shares Owned	Federal ID Number	NAIC Company Code	State of Domicile
	MTC Mobility Technology Center GmbHGarching	Others	74,0			
	ERGO Rechtsschutz Leistungs-GmbHMünchen	Others	100,0			
	ERGO Gourmet GmbHDüsseldorf	Others	100,0			
	ERGO Zehnte Beteiligungsgesellschaft mbHDüsseldorf	Others	100,0			
	ERGO-FESCO Broker Company LimitedBeijing	Others	33,0			
	Wattanasin Co., Ltd.Bangkok	Holding	0,0			
	Rung Sup Somboon Co., Ltd.Bangkok	Holding	0,0			
	MEDICLIN AktiengesellschaftOffenburg	Others	23,2			
	ERGO China Life Insurance Co. Ltd.Jinan, Shandong Province	Insurance	35,0			
	Earlybird Growth Opportunities Fund V GmbH & Co. KGMünchen	Others	20,0			
	Earlybird Growth Opportunities Fund V AIV GmbH & Co. KGMünchen	Others	21,5			
	MEAG Kubus 1München		100,0			
ERGO Infrastructure Investment Gesundheit GmbH	Autobahn Tank & Rast Gruppe GmbH & Co. KGBonn	Service company	1,6			
	Autobahn Tank & Rast Management GmbHBonn	Service company	1,6			
	T&R MLP GmbHBonn	Others	1,6			
	T&R Real Estate GmbHBonn	Service company	1,6			
ERGO Infrastructure Investment Komposit GmbH	Autobahn Tank & Rast Gruppe GmbH & Co. KGBonn	Service company	0,7			
	Autobahn Tank & Rast Management GmbHBonn	Service company	0,7			
	T&R MLP GmbHBonn	Others	0,7			
	T&R Real Estate GmbHBonn	Service company	0,7			
ERGO Insurance (Thailand) Public Co. Ltd.	Nam Seng Insurance Public Co. Ltd.Bangkok	Others	99,5			
	Thailand Insurance InstituteBangkok	Others	1,0			
	Dhipaya Insurance Co. Ltd. (Laos)Vientiane	Insurance	10,0			
	Rabitham Co. Ltd.Bangkok	Others	10,0			
	Road Victims Protection Co. Ltd.Bangkok	Insurance	4,9			
	National Digital ID Co. Ltd.Bangkok	Service company	0,0			
ERGO Insurance Company Single Member S.A.	Eurosos Assistance S.A.Athen	Others	100,0			
	MEAG INSTITUTIONAL FUND S.C.S. SICAV-RAIF - Infra Debt IILuxemburg	Others	1,9			
ERGO Insurance N.V.	welvit Solarfonds GmbH & Co. KGDüsseldorf	Power company	25,0			
	MEAG INSTITUTIONAL FUND S.C.S. SICAV-RAIF - Infra Debt IILuxemburg	Others	4,2			
	MEAG FlexConcept - EuroGrowthLuxemburg		29,8			
ERGO Insurance SE	DEAX Ögusbüroo ÖUTallinn	Service company	100,0			
	MEAG INSTITUTIONAL FUND S.C.S. SICAV-RAIF - Infra Debt IILuxemburg	Others	0,6			
ERGO International Aktiengesellschaft	ERGO Forsikring A/SKopenhagen	Insurance	100,0			
	D.A.S. S.A. belge d'assurances de Protection JuridiqueBrüssel	Insurance	0,0			
	DKV Seguros y Reaseguros S.A. EspañolaSaragossa	Insurance	100,0			
	DKV Belgium S.A.Brüssel	Insurance	100,0			
	ERGO Insurance N.V.Brüssel	Insurance	100,0			
	Sopockie Towarzystwo Ubezpieczen Ergo Hestia Spolka AkcyjnaSopot	Insurance	100,0			
	Sopockie Towarzystwo Ubezpieczen na Zycie Ergo Hestia S.A.Sopot	Insurance	100,0			
	ERGO Insurance Company Single Member S.A.Athen	Insurance	100,0			
	ERGO Versicherung AktiengesellschaftWien	Insurance	5,3			
	ERGO Austria International AGWien	Holding of insurances	100,0			
	ERGO Danismanlik A.S.Istanbul	Others	100,0			
	ERGO Insurance SETallinn	Insurance	100,0			
	ERGO Insurance Pte. Ltd.Singapur	Insurance	100,0			
	ERGO Life Insurance SEVilnius	Insurance	100,0			
	ERGO Insurance (Thailand) Public Co. Ltd.Bangkok	Insurance	75,0			
	ERGO Health Management Services (Beijing) Co. LtdBeijing	Others	100,0			
	ERGO Technology & Services Private LimitedMumbai	Others	0,0			
	ERGO (China) Management Company LimitedBeijing	Holding	100,0			
	Wattanasin Co., Ltd.Bangkok	Holding	49,0			
	Rung Sup Somboon Co., Ltd.Bangkok	Holding	49,0			
	HDFC ERGO General Insurance Company Ltd.Mumbai	Insurance	49,5			
ERGO Krankenversicherung AG	wse Solarpark Spanien 1 GmbH & Co. KGDüsseldorf	Power company	7,5			
	ERGO Private Capital ERGO Kranken GmbHDüsseldorf	Others	100,0			
	heal capital I GmbH & Co. KGBerlin	Others	1,0			
	MEAG EDK QuantumMünchen		100,0			
	MEAG European Prime OpportunitiesMünchen		1,4			
	MEAG SPECTRUMMünchen		100,0			
ERGO Lebensversicherung Aktiengesellschaft	ERGO Private Capital ERGO Leben GmbHDüsseldorf	Others	100,0			
	Victoria Viertel Bauabschnitt GmbH & Co. KGDüsseldorf	Others	95,1			
	ERGO Private Capital Zweite GmbH & Co. KGDüsseldorf	Others	95,5			
	DWS Concept SICAV (Subfonds Instit. FI, Inh.-Ant. I6D oN)Luxemburg	Others	100,0			
	DWS Concept SICAV (Subfonds Instit. FI, Inh.-Ant. I7D oN)Luxemburg	Others	100,0			
	DWS Concept SICAV (Subfonds Instit. FI, Inhaber-Ant. I4D)Luxemburg	Others	100,0			
	ERGO Grundstücksverwaltung GbRDüsseldorf	Others	40,0			
	ERGO Private Capital Victoria Leben GmbHDüsseldorf	Others	100,0			
	DWS Concept SICAV (Subfonds Instit. FI, Inh.-Ant. I8D oN)Luxemburg	Others	100,0			
	ERGO Leben Erste Real Estate GmbH & Co. KGDüsseldorf	Others	100,0			
	ERGO Leben Zweite Real Estate GmbH & Co. KGDüsseldorf	Others	100,0			

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Parent Company	Subsidiary Company	Company Profile	% Shares Owned	Federal ID Number	NAIC Company	
					Code	State of Domicile
	Gebäude Service Gesellschaft Überseering 35 mbHHamburg	Others	100,0			
	Victoria Leben Erste Real Estate GmbH & Co. KG Düsseldorf	Others	100,0			
	ERGO China Life Insurance Co. Ltd. Jinan, Shandong Province	Insurance	30,0			
	Fernkälte Geschäftsstadt Nord GmbH & Co. GbRHamburg	Power company	37,6			
	GIG City Nord GmbH Hamburg	Others	25,0			
	Protektor Lebensversicherungs-AG Berlin	Others	10,3			
	iii-Fonds VICTORIA Lebensversicherung München		100,0			
	MEAG Euro 1 München		100,0			
	MEAG Euro 2 München		100,0			
	MEAG HMR 2 München		100,0			
	MEAG German Prime Opportunities (GPO) München		100,0			
	MEAG Pension Invest München		19,7			
	MEAG Anglo Celtic Fund München		100,0			
	MEAG HMR 1 München		100,0			
	MEAG ATLAS München		100,0			
	MEAG Property Fund III München		100,0			
	MEAG Multi Life München		100,0			
	MEAG FlexConcept - Eurobond Luxemburg		100,0			
	MEAG European Prime Opportunities München		29,0			
	MEAG Pension Rent München		26,7			
	MEAG Pension Safe München		40,9			
	MEAG Vermögensanlage Komfort München		51,0			
	MEAG Vermögensanlage Return (A+1 Tranche) München		63,4			
	MEAG Europe Office Select EOS SCSp SICAV-RAIF Munsbach		8,3			
ERGO Life Insurance SE	ERGO Invest SIARiga	Others	100,0			
	MEAG INSTITUTIONAL FUND S.C.S. SICAV-RAIF - Infra Debt III Luxemburg	Others	0,7			
ERGO Life S.A.	MEAG FlexConcept - Wachstum Luxemburg		17,7			
ERGO Neunte Beteiligungsgesellschaft mbH	ERGO Sechzehnte Beteiligungs-AG München	Others	100,0			
	HMV GFKL Beteiligungs GmbH Düsseldorf	Financial enterprises	100,0			
	Victoria US Property Investment GmbH Düsseldorf	Holding of industrial companies	100,0			
	VHDK Beteiligungsgesellschaft mbH Düsseldorf	Holding of industrial companies	100,0			
ERGO Pensionsfonds Aktiengesellschaft	MEAG Pension Invest München		34,6			
	MEAG Pension Rent München		64,9			
	MEAG Pension Safe München		55,4			
ERGO Pensionskasse AG	ERGO Private Capital Pensionskasse GmbH Düsseldorf	Others	100,0			
	ERGO Private Capital Zweite GmbH & Co. KG Düsseldorf	Others	4,5			
	MEAG Pensionskasse West München		100,0			
	MEAG Pensionskasse Nord München		100,0			
	MEAG Pension Invest München		45,7			
	MEAG European Prime Opportunities München		1,5			
	MEAG Pension Rent München		8,4			
	MEAG Pension Safe München		3,7			
	MEAG Europe Office Select EOS SCSp SICAV-RAIF Munsbach		5,0			
ERGO Private Capital Dritte GmbH & Co. KG	Vier Gas Investments S.à r.l. Luxemburg	Holding	16,9			
	FREE MOUNTAIN SYSTEMS S.L. Madrid	Power company	28,0			
ERGO Private Capital Gesundheit GmbH	Cardea Silva I LP Wilmington, Delaware	Others	100,0			
	Toledo Silva I LP Wilmington, Delaware	Others	100,0			
	Mielikki Silva Ky Helsinki	Others	100,0			
	Optical Fibre Networks TopCo GmbH & Co. KG München	Holding	99,9			
	Battery Park Holding GmbH München	Others	100,0			
	Peony Demetra LP Wilmington, Delaware	Others	99,9			
	Sala GP LLC Wilmington, Delaware	Others	100,0			
	Carthage GP LLC Wilmington, Delaware	Others	100,0			
	Äkräs Silva Oy Helsinki	Others	100,0			
	Freyja Demetra K/S Kopenhagen	Others	100,0			
	Merkurstaven ApS Kopenhagen	Others	100,0			
	Greenwood Demetra LLC Wilmington, Delaware	Others	100,0			
	PGIM Senior Loan Opportunities (Parallel Fund) II LP Letterkenny	Others	8,9			
	Wind Fund I AS Oslo	Power company	11,3			
	IAE-2 HoldCo 3 Limited London	Others	12,2			
	Optimus Tower Holding GmbH Wien	Holding	12,8			
	Bionic GmbH & Co. KG Vechta	Power company	5,9			
	Open German Fiber GmbH & Co. KG Berlin	Others	24,9			
	Bionic General Partner GmbH Frankfurt am Main	Power company	5,9			
	Open German Fiber Management GmbH Berlin	Others	25,0			
	Earlybird Fund VII GmbH & Co. geschl. InvKG München	Others	8,6			
	Earlybird DWES Fund VIII GmbH & Co. KG München	Others	3,8			
	MEAG Volante DC Investor SCSp Munsbach		54,6			
	Allianz Private Debt Secondary Fund II SCSp SICAV-RAIF Senningerberg		14,0			
ERGO Private Capital GmbH	ERGO Private Capital Dritte GmbH & Co. KG Düsseldorf	Others	0,0			
	DKV Erste Real Estate GmbH & Co. KG Düsseldorf	Others	0,0			

**SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
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Parent Company	Subsidiary Company	Company Profile	% Shares Owned	Federal ID Number	NAIC Company Code	State of Domicile
	DKV Zweite Real Estate GmbH & Co. KG Düsseldorf	Others	0,0			
	ERGO Private Capital Komposit GmbH & Co. KG Düsseldorf	Others	0,0			
	ERGO Private Capital Zweite GmbH & Co. KG Düsseldorf	Others	0,0			
	ERGO Private Capital Vierte GmbH & Co. KG Düsseldorf	Others	0,0			
	ERGO SU Erste Real Estate GmbH & Co. KG Düsseldorf	Others	0,0			
	ERGO Leben Erste Real Estate GmbH & Co. KG Düsseldorf	Others	0,0			
	ERGO Leben Zweite Real Estate GmbH & Co. KG Düsseldorf	Others	0,0			
	Victoria Leben Erste Real Estate GmbH & Co. KG Düsseldorf	Others	0,0			
	ERGO Private Capital ERGO Direkt GmbH & Co. KG Düsseldorf	Others	0,0			
ERGO Private Capital Komposit GmbH & Co. KG	Laren Silva I LP Wilmington, Delaware	Others	100,0			
	Metso Silva Oy Helsinki	Others	100,0			
	Compenso GP LLC Wilmington, Delaware	Others	100,0			
	PGIM Senior Loan Opportunities (Parallel Fund) II LP Letterkenny	Others	0,6			
	Wind Fund I AS Oslo	Power company	3,0			
	IAE-2 HoldCo 3 Limited London	Others	5,0			
	Bionic GmbH & Co. KG Vechta	Power company	2,0			
	Bionic General Partner GmbH Frankfurt am Main	Power company	2,0			
	Earlybird Fund VII GmbH & Co. geschl. InvKGM München	Others	2,9			
	Earlybird DWES Fund VIII GmbH & Co. KGM München	Others	1,3			
	Allianz Private Debt Secondary Fund II SCSp SICAV-RAIF Senningerberg	Others	1,0			
ERGO Private Capital Pensionskasse GmbH	Earlybird Fund VII GmbH & Co. geschl. InvKGM München	Others	2,1			
ERGO Private Capital Vierte GmbH & Co. KG	FREE MOUNTAIN SYSTEMS S.L. Madrid	Power company	10,0			
ERGO Private Capital Vorsorge GmbH	Hirvi Silva Ky Helsinki	Others	100,0			
	Kettu Silva Oy Helsinki	Others	100,0			
	PGIM Senior Loan Opportunities (Parallel Fund) II LP Letterkenny	Others	3,6			
	Optimus Tower Holding GmbH Wien	Holding	7,0			
	Bionic GmbH & Co. KG Vechta	Power company	2,0			
	Open German Fiber GmbH & Co. KG Berlin	Others	24,9			
	Bionic General Partner GmbH Frankfurt am Main	Power company	2,0			
	Open German Fiber Management GmbH Berlin	Others	25,0			
	Earlybird Fund VII GmbH & Co. geschl. InvKGM München	Others	0,7			
	Earlybird DWES Fund VIII GmbH & Co. KGM München	Others	1,3			
	MEAG Volante DC Investor SCSp Munsbach	Others	20,5			
	Allianz Private Debt Secondary Fund II SCSp SICAV-RAIF Senningerberg	Others	5,2			
ERGO Private Capital Zweite GmbH & Co. KG	FREE MOUNTAIN SYSTEMS S.L. Madrid	Power company	62,0			
ERGO Reiseversicherung AG	ERV Evropská pojišťovna a.s. Prag	Insurance	100,0			
	Euro-Center Holding SE Prag	Others	83,3			
	ERGO Travel Insurance Services Ltd. London	Others	100,0			
	Meag Eurostar München	Others	100,0			
ERGO Technology & Services Management AG	ERGO Technology & Services S.A. Danzig	Others	100,0			
	ERGO Technology & Services Private Limited Mumbai	Others	100,0			
ERGO Travel Insurance Services Ltd.	Insurance Administration Services Ltd. Mansfield	Others	100,0			
ERGO UK SPECIALTY LIMITED	MPL Claims Management Ltd. London	Others	100,0			
	MPL LEGAL SERVICES Ltd. London	Others	100,0			
	Dutch Digital Systems Limited London	Others	100,0			
ERGO Versicherung Aktiengesellschaft	DAS Holding N.V. Amsterdam	Holding of insurances	50,0			
	D.A.S. S.A. belge d'assurances de Protection Juridique Brüssel	Insurance	100,0			
	LEGIAL AG München	Others	100,0			
	KA Köln Assekuranz Agentur GmbH Köln	Others	100,0			
	welivit Solarfonds GmbH & Co. KG Düsseldorf	Power company	25,0			
	ERGO Private Capital Komposit GmbH & Co. KG Düsseldorf	Others	100,0			
	Victoria Vierter Bauabschnitt GmbH & Co. KG Düsseldorf	Others	4,9			
	ERGO Private Capital Vierte GmbH & Co. KG Düsseldorf	Others	100,0			
	ERGO Grundstücksverwaltung GbR Düsseldorf	Others	60,0			
	ERGO SU Erste Real Estate GmbH & Co. KG Düsseldorf	Others	100,0			
	Renaissance Hotel Realbesitz GmbH Wien	Others	60,0			
	ERGO UK SPECIALTY LIMITED London	Others	100,0			
	ERGO Infrastructure Investment Komposit GmbH Düsseldorf	Others	100,0			
	Stichting Beheer Aandelen DAS Holding Amsterdam	Others	100,0			
	ERGO Vorsorgemanagement GmbH Wien	Others	100,0			
	Merkur Grundstücks- und Beteiligungs-GmbH Düsseldorf	Financial enterprises	100,0			
	Victoria Vierter Bauabschnitt Management GmbH Düsseldorf	Others	100,0			
	JRP Insurance Management Limited London	Others	100,0			
	VV-Consulting Ges. f. Risikoa., Vorsorgeb., Vers.Verm. GmbH Wien	Others	100,0			
	Care4Business Versicherungsmakler GmbH Wien	Others	100,0			
	MEAG INSTITUTIONAL FUND S.C.S. SICAV-RAIF - Infra Debt IILuxemburg	Others	5,1			
	D.A.S. Difesa Automobilistica Sinistri, S.p.A. di Assicuraz. Verona	Insurance	50,0			
	Taishan Property & Casualty Insurance Co. Ltd. Jinan, Shandong Province	Insurance	24,9			
	carexpert KFZ-Sachverständigen GmbH Mainz	Others	25,0			
	Teko - Technisches Kontor für Versicherungen GmbH Düsseldorf	Others	30,0			
	SPN Service Partner Netzwerk GmbH München	Service company	30,0			

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
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Parent Company	Subsidiary Company	Company Profile	% Shares Owned	Federal ID Number	NAIC Company Code	State of Domicile
	Nürberger Beteiligungs-AGNürnberg	Holding of insurances	0,9			
	MEAG VLAMünchen		100,0			
	MEAG Kapital 2München		100,0			
	MEAG HM Sach Rent 1München		100,0			
	MEAG ESUS 1München		100,0			
	MEAG European Prime OpportunitiesMünchen		4,2			
ERGO Versicherungs- und Finanzierungs-Vermittlung GmbH	ERGO-FESCO Broker Company LimitedBeijing	Others	33,0			
ERGO Vorsorge Lebensversicherung AG	ERGO Private Capital Vorsorge GmbHDüsseldorf	Others	100,0			
	Solarpark Fusion 3 GmbHDüsseldorf	Power company	100,0			
	wse Solarpark Spanien 1 GmbH & Co. KGDüsseldorf	Power company	10,0			
	Protektor Lebensversicherungs-AGBerlin	Others	0,5			
	MEAG EDL CurryGovMünchen		100,0			
	MEAG FlexConcept - BasisLuxemburg		100,0			
	MEAG FlexConcept - WachstumLuxemburg		82,3			
	MEAG European Prime OpportunitiesMünchen		10,0			
	MEAG VISIONMünchen		100,0			
	MEAG EuropeOfficeSelect EOS SCSp SICAV-RAIFMunsbach		5,0			
ERV Evropská pojišťovna a.s.	Etics ITP s.r.o.Prag	Others	100,0			
Euro-Center Holding SE	Euro-Center Prague s.r.o.Prag	Others	100,0			
	Euro-Center Ltda.São Paulo	Others	100,0			
	Euro-Center (Thailand) Co., Ltd.Bangkok	Others	100,0			
	EUROCENTER S.A.Palma de Mallorca	Others	100,0			
	Euro-Center (Cyprus) Ltd.Larnaca	Others	100,0			
	EURO-CENTER YEREL YARDIM HIZMETLERI Ltd. Sti.Istanbul	Others	100,0			
	Euro-Center USA Inc.Plantation, Florida	Others	100,0			
	Euro-Center Sydney Pty Ltd.Sydney	Others	100,0			
	Euro-Center Cape Town (Pty) LtdKapstadt	Others	100,0			
	Euro-Center Holding North Asia (HK) Pte. Ltd.Hongkong	Others	100,0			
GHGH Holdings Inc.	GroupHEALTH Global Benefit Systems Inc.Vancouver, British Columbia	Service company	100,0			
	Manion Wilkins & Associates Ltd.Toronto, Ontario	Service company	64,7			
	GroupSource GP Inc.Vancouver, British Columbia	Service company	100,0			
	GroupSource Limited PartnershipCalgary, Alberta	Service company	100,0			
	DMI Disability Management Institute Inc.Vancouver, British Columbia	Service company	100,0			
	CBIG – Canadian Benefits Investment & Insurance Group Inc.Vancouver, British Columbia	Holding	67,5			
	1000908130 Ontario Inc.Toronto, Ontario	Others	100,0			
	1000908131 Ontario Inc. Toronto, Ontario	Others	100,0			
	Benelogix Benefits Inc.Vancouver, British Columbia	Service company	50,0			
	2568521 Alberta Ltd.Calgary, Alberta	Holding	100,0			
	2585593 Alberta Ltd.Calgary, Alberta	Holding	100,0			
	CDAT Software Inc.Vancouver, British Columbia	Service company	40,0			
	Trident Global Assistance Inc.Etobicoke, Ontario	Service company	33,0			
	GroupStrength Benefits Direct Inc.Vancouver, British Columbia	Service company	50,0			
Great Lakes Insurance SE	Great Lakes Insurance UK LimitedLondon	Insurance	100,0			
Greenwood Demetra LLC	Peony Demetra LPWilmington, Delaware	Others	0,1			
GroupSource GP Inc.	GroupSource Limited PartnershipCalgary, Alberta	Service company	0,0			
Highspeed Nord out-of-area Verwaltungs-GmbH	Highspeed Nord out-of-area GmbH & Co. KGNeustadt am Rübenberge	Others	0,0			
IDEENKAPITAL GmbH	IK Einkauf Objektmanagement GmbHDüsseldorf	Others	6,0			
	IK Premium Fonds GmbH & Co. KGDüsseldorf	Holding of industrial companies	100,0			
	IK FE Fonds Management GmbHDüsseldorf	Others	100,0			
	IDEENKAPITAL Financial Service GmbHDüsseldorf	Others	100,0			
	IDEENKAPITAL Investment GmbHDüsseldorf	Others	100,0			
	IDEENKAPITAL Media Finance GmbH i. L.Düsseldorf	Others	100,0			
	IK Komp GmbHDüsseldorf	Others	100,0			
IDEENKAPITAL Investment GmbH	IK Treuhand Invest GmbHDüsseldorf	Others	100,0			
IDEENKAPITAL Metropolen Europa Verwaltungsgesellschaft mbH	IDEENKAPITAL Metropolen Europa GmbH & Co. KGDüsseldorf	Others	0,0			
iii-Fonds VICTORIA Lebensversicherung	Ibero Property Portugal - Investimentos Imobiliários S.A.Lissabon	Others	100,0			
	Habiriscos - Investimentos Imobiliários, S.A.Lissabon	Others	100,0			
	Imofloresmira - Investimentos Imobiliários S.A.Lissabon	Others	100,0			
IK Einkauf Objektmanagement GmbH	IK Einkauf Objekt Eins GmbH & Co. KGDüsseldorf	Others	6,0			
IK Einkauf Objektverwaltungsgesellschaft mbH	IK Einkauf Objekt Eins GmbH & Co. KGDüsseldorf	Others	0,0			
IK Einkaufsmärkte Deutschland GmbH & Co. KG	IK Einkauf Objektmanagement GmbHDüsseldorf	Others	94,0			
	IK Einkauf Objekt Eins GmbH & Co. KGDüsseldorf	Others	94,0			
IK Einkaufsmärkte Deutschland Verwaltungsgesellschaft mbH	IK Einkaufsmärkte Deutschland GmbH & Co. KGDüsseldorf	Others	0,0			
IK FE Fonds Management GmbH	IDEENKAPITAL Metropolen Europa GmbH & Co. KGDüsseldorf	Others	0,0			
	K & P Pflegezentrum Uelzen IMMAC Renditefonds GmbH & Co. KGDüsseldorf	Others	0,0			
	IK Einkaufsmärkte Deutschland GmbH & Co. KGDüsseldorf	Others	0,0			
	IK Objekt Bensheim Immobilienfonds GmbH & Co. KGDüsseldorf	Others	0,1			
IK Komp GmbH	IK Premium Fonds GmbH & Co. KGDüsseldorf	Holding of industrial companies	0,0			
	IDEENKAPITAL Metropolen Europa Verwaltungsgesellschaft mbHDüsseldorf	Others	100,0			
	IK Pflegezentrum Uelzen Verwaltungs-GmbHDüsseldorf	Others	100,0			
	IK Einkauf Objektverwaltungsgesellschaft mbHDüsseldorf	Others	100,0			

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Parent Company	Subsidiary Company	Company Profile	% Shares Owned	Federal ID Number	NAIC Company Code	State of Domicile
	IK Objekt Bensheim GmbH	Düsseldorf Others	100,0			
	IK Einkaufsmärkte Deutschland Verwaltungsgesellschaft mbH	Düsseldorf Others	100,0			
IK Objekt Bensheim GmbH	IK Objekt Bensheim Immobilienfonds GmbH & Co.	KG Düsseldorf Others	0,0			
IK Pflegezentrum Uelzen Verwaltungs-GmbH	K & P Pflegezentrum Uelzen IMMAC Renditefonds GmbH & Co.	KG Düsseldorf Others	0,0			
IK Premium Fonds GmbH & Co. KG	IDEENKAPITAL Metropolen Europa GmbH & Co.	KG Düsseldorf Others	72,3			
	IKFE Properties I AG	Zürich Others	72,2			
	K & P Pflegezentrum Uelzen IMMAC Renditefonds GmbH & Co.	KG Düsseldorf Others	85,6			
	IK Einkaufsmärkte Deutschland GmbH & Co.	KG Düsseldorf Others	52,1			
	IK Objekt Bensheim Immobilienfonds GmbH & Co.	KG Düsseldorf Others	16,2			
IK Treuhand Invest GmbH	IDEENKAPITAL Metropolen Europa GmbH & Co.	KG Düsseldorf Others	0,0			
	IK Einkaufsmärkte Deutschland GmbH & Co.	KG Düsseldorf Others	0,0			
ITERGO Informationstechnologie GmbH	ITERGO Service GmbH	Düsseldorf Others	100,0			
JRP Insurance Management Limited	JRP Underwriting Ltd.	London Others	100,0			
	JRP (London) Limited	London Others	100,0			
Junos Verwaltungs GmbH	ATU Landbau GmbH & Co.	München Service company	0,0			
Kettu Silva Oy	Hirvi Silva Ky	Helsinki Others	0,0			
Laren Silva I LP	Haley Silva LP	Wilmington, Delaware Others	100,0			
Lietuva Demetra GmbH	UAB VL Investment Vilnius	Vilnius Holding	100,0			
	UAB Sietuve Vilnius	Vilnius Holding of industrial companies	100,0			
MEAG European Prime Opportunities	WFB Stockholm Management AB	Stockholm Others	50,0			
	Gaucheret S.A.	Isxelles Others	100,0			
MEAG HMR 1	Nürberger Beteiligungs-AG	Nürnberg Holding of insurances	2,0			
MEAG Infrastructure Co-Invest GP S.à r.l.	MEAG Volante DC Investor SCSp	Munzbach Others	0,0			
	MEAG European Infrastructure One SCSp	Munzbach Others	1,0			
MEAG Infrastructure GP GmbH	Optical Fibre Networks TopCo GmbH & Co.	München Holding	0,0			
	Optical Fibre Networks GmbH & Co.	München Holding	0,0			
MEAG Infrastructure Managing LP GmbH	Optical Fibre Networks TopCo GmbH & Co.	München Holding	0,1			
	Optical Fibre Networks GmbH & Co.	München Holding	0,1			
MEAG Institutional Fund GP S.à r.l.	MEAG INSTITUTIONAL FUND S.C.S.	SICAV-RAIF - Infra Debt III Luxembourg Others	0,0			
MEAG MUNICH ERGO AssetManagement GmbH	MEAG MUNICH ERGO Kapitalanlagegesellschaft mbH	München Credit institutions	100,0			
	Gaucheret S.A.	Isxelles Others	0,0			
	MEAG Infrastructure Managing LP GmbH	München Holding	100,0			
	MEAG Infrastructure GP GmbH	München Holding	100,0			
MEAG MUNICH ERGO Kapitalanlagegesellschaft mbH	MEAG Institutional Fund GP S.à r.l.	Munzbach Others	100,0			
	MEAG SFEF GP S.à r.l.	Munzbach Others	100,0			
	MEAG Infrastructure Co-Invest GP S.à r.l.	Munzbach Others	100,0			
	MEAG IDF III GP S.à r.l.	Munzbach Others	100,0			
	MEAG IDF I GP S.à r.l.	Munzbach Others	100,0			
	MEAG INSTITUTIONAL FUND S.C.S.	SICAV-RAIF - Infra Debt III Luxembourg Others	0,0			
	MEAG EuropeOfficeSelect EOS GP S.à r.l.	Munzbach Others	50,0			
	MEAG European Infrastructure One SCSp	Munzbach Others	99,0			
	MEAG EuropeOfficeSelect EOS SCSp	SICAV-RAIF Munzbach Others	0,0			
MEAG Property Fund I	Poincaré N.V.	Brüssel Others	100,0			
	Strawinskyhuis B.V.	Amsterdam Others	100,0			
	CITY OFFICE S.A.	Brüssel Others	100,0			
	Avenida Miguel Bombarda 4, S.A.	Lissabon Others	100,0			
MEAG Property Fund III	MEAG Prof III Beteiligungsgesellschaft mbH	München Others	100,0			
	Houten Property B.V.	Amsterdam Others	100,0			
MEAG Volante DC Investor SCSp	Volante GP S.à r.l.	Howald Others	30,0			
	Volante JV SCSp	Howald Others	30,0			
MedNet Holding GmbH	MR HealthTech Ltd.	Nicosia Holding	100,0			
	MedNet Europa GmbH	München Holding	100,0			
	MedNet Jordan Co.	W.L.L. Amman Service company	100,0			
	MedNet Greece S.A.	Athen Service company	78,7			
	MedNet UAE FZ LLC	Dubai Service company	100,0			
	MedNet Bahrain W.L.L.	Manama Service company	100,0			
	MedNet Saudi Arabia LLC	Jeddah Service company	100,0			
	MedNet Egypt LLC	Kairo Service company	100,0			
MedNet UAE FZ LLC	Munich Re Healthtech Societe Anonyme	Athen Service company	50,1			
	MedNet Global Healthcare Solutions LLC	Abu Dhabi Service company	100,0			
	MedNet SPCM	Muscat Service company	100,0			
Merkur Grundstücks- und Beteiligungs-GmbH	Schrömbgens & Stephan GmbH	Versicherungsmakler Düsseldorf Others	100,0			
Merkurstaven ApS	Freyja Demetra K/S	Kopenhagen Others	0,0			
MFI Munich Finance and Investment Holding Limited	MFI Munich Finance and Investment Limited	Ta' Xbiex Service company	100,0			
MR Beteiligungen 18. GmbH	MR Beteiligungen 18. GmbH & Co.	Immobilien KGG Grünwald Others	0,0			
	MR Beteiligungen 18. GmbH & Co.	Real Estate KGG Grünwald Others	0,0			
	MR Beteiligungen 18. GmbH & Co. 2.	Real Estate KGG Grünwald Others	0,0			
	MR Beteiligungen 18. GmbH & Co. 3.	Real Estate KGG Grünwald Others	0,0			
	MR Beteiligungen 18. GmbH & Co. 4.	Real Estate KGG Grünwald Others	0,0			
MR Beteiligungen 19. GmbH	Invesco MEAG US Immobilien Fonds IV	Luxembourg Others	21,5			
MR Beteiligungen 2. EUR AG & Co. KG	MEAG Lambda EUR EM Local	München Others	100,0			

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Parent Company	Subsidiary Company	Company Profile	% Shares Owned	Federal ID Number	NAIC Company	
					Code	State of Domicile
MR Beteiligungen 2. GmbH	Fotouno S.r.l.Brixen	Power company	100,0			
	Fotowatio Italia Galatina S.r.l.Brixen	Power company	100,0			
	Adelfa Servicios a Instalaciones Fotovoltaicas S.L.Santa Cruz de Tenerife	Power company	100,0			
	MAGAZ FOTOVOLTAICA S.L.U.Alcobendas	Power company	100,0			
	Sun Energy & Partners S.r.l.Brixen	Power company	100,0			
	Windpark MR-N GmbHBremen	Power company	100,0			
	Wind Farms Götaland Svealand ABHässelholm	Power company	100,0			
	Wind Farm Jenasen ABHässelholm	Power company	100,0			
	FW Zary Sp.z.o.o.Warschau	Power company	100,0			
	Stor-Skälisjön Vind Holding ABHässelholm	Power company	75,0			
	Munich Renewables GmbHMünchen	Others	100,0			
	Wind Fund I ASOslo	Power company	19,0			
	EGM Wind SASParis	Power company	40,0			
	MEAG Munich Re PlacementMünchen		100,0			
	MEAG Cash Management GmbHMünchen	Others	60,0			
	MR Beteiligungen UK AG & Co. KGGrünwald	Others	0,0			
	MR Beteiligungen USD AG & Co. KGGrünwald	Others	0,0			
	MR Beteiligungen EUR AG & Co. KGGrünwald	Others	0,0			
	MR Beteiligungen GBP AG & Co. KGGrünwald	Others	0,0			
	MR Beteiligungen 2. EUR AG & Co. KGGrünwald	Others	0,0			
MR Beteiligungen 3. EUR AG & Co. KGGrünwald	Others	0,0				
MR Beteiligungen EUR AG & Co. KG	MEAG Lambda EURMünchen		100,0			
	MR Beteiligungen GBP AG & Co. KG		100,0			
	MR Beteiligungen USD AG & Co. KG		100,0			
	MR Debt Finance GmbH		100,0			
	PGIM Senior Loan Opportunities (Parallel Fund) II LPLetterkenny	Others	7,1			
	Allianz Private Debt Secondary Fund II SCSp SICAV-RAIFSenningerberg		16,6			
	MR Beteiligungen 1. GmbHMünchen	Others	100,0			
	Munich Re Healthtech Societe AnonymeAthen	Service company	49,9			
	Vier Gas Investments S.à r.l.Luxemburg	Holding	83,1			
	Autobahn Tank & Rast Gruppe GmbH & Co. KGBonn	Service company	7,7			
MR Equity Investment GmbH	Infra Foch Topco SASPuteaux	Service company	10,9			
	Marchwood Power LimitedSouthampton	Power company	50,0			
	Arcapark SASParis La Défense Cedex	Service company	15,1			
	Poolbeg Investments LimitedLondon	Holding	37,5			
	Bionic GmbH & Co. KGVechna	Power company	39,5			
	Autobahn Tank & Rast Management GmbHBonn	Service company	7,7			
	T&R MLP GmbHBonn	Others	7,7			
	Bionic General Partner GmbHFrankfurt am Main	Power company	39,5			
	M 31 Beteiligungsgesellschaft mbH & Co. Energie KGDüsseldorf	Power company	18,6			
	T&R Real Estate GmbHBonn	Service company	7,7			
	Solarfonds Götzelborn 2 GmbH & Co. KGDüsseldorf	Power company	34,4			
	MR Solar S.a.s. di welivit Solar Italia S.r.l.Bozen	Power company	100,0			
	wse Solarpark Spanien 1 GmbH & Co. KGDüsseldorf	Power company	10,0			
	40 Courcelles SASParis	Others	100,0			
	Forst Ebnath GmbHHbnath	Others	100,0			
Münchener Rückversicherungs-Gesellschaft AG	MR Infrastructure Investment GmbHMünchen	Others	100,0			
	Sustainable Infrastructure GmbHMünchen	Others	100,0			
	MedNet Holding GmbHMünchen	Holding	100,0			
	Silvanus Vermögensverwaltungsgesellschaft mbHMünchen	Others	100,0			
	MR Equity Investment GmbHMünchen	Others	100,0			
	MR Beteiligungen UK AG & Co. KGGrünwald	Others	100,0			
	MR Beteiligungen 19. GmbHMünchen	Others	100,0			
	Munich Re do Brasil Resseguradora SASão Paulo	Reinsurance	100,0			
	MunichFinancialGroup GmbHMünchen	Holding	100,0			
	MR Debt Finance GmbHGrünwald	Holding	100,0			
	Munich Re UK Services LimitedLondon	Service company	100,0			
	Bell & Clements (London) Ltd.London	Holding	100,0			
	WFB Stockholm Management ABStockholm	Others	50,0			
	Munich Re Automation Solutions LimitedDublin	Service company	100,0			
	MR Beteiligungen USD AG & Co. KGGrünwald	Others	100,0			
	MR Beteiligungen EUR AG & Co. KGGrünwald	Others	100,0			
	MR Beteiligungen GBP AG & Co. KGGrünwald	Others	100,0			
	Munich Re of Malta Holding LimitedTa' Xbiex	Holding of insurances	100,0			
	MR Beteiligungen 18. GmbH & Co. Immobilien KGGrünwald	Others	100,0			
	MR Beteiligungen 2. EUR AG & Co. KGGrünwald	Others	100,0			
	MR Beteiligungen 3. EUR AG & Co. KGGrünwald	Others	100,0			
	MR ERGO Beteiligungen GmbHGrünwald	Financial services institutions	100,0			
	Great Lakes Insurance SEMünchen	Insurance	100,0			
	Munich Re Digital Partners LimitedLondon	Service company	100,0			
	Prosper Pass-Thru Trust I Series 2024-06Wilmington, Delaware	Others	95,0			
	Prosper Pass-Thru Trust I Series 2024-07Wilmington, Delaware	Others	95,0			

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

Parent Company	Subsidiary Company	Company Profile	% Shares Owned	Federal ID Number	NAIC Company Code	State of Domicile
	Prosper Pass-Thru Trust I Series 2025-01Wilmington, Delaware	Others	95,0			
	Prosper Pass-Thru Trust I Series 2025-02Wilmington, Delaware	Others	95,0			
	Prosper Pass-Thru Trust I Series 2025-03Wilmington, Delaware	Others	95,0			
	Prosper Pass-Thru Trust I Series 2025-04Wilmington, Delaware	Others	95,0			
	PONTORMO DESIGNATED ACTIVITY COMPANYDublin	Others	100,0			
	Prosper Pass-Thru Trust I Series 2025-05Wilmington, Delaware	Others	95,0			
	Prosper Pass-Thru Trust I Series 2025-06Wilmington, Delaware	Others	95,0			
	Prosper Pass-Thru Trust I Series 2025-07Wilmington, Delaware	Others	95,0			
	Prosper Pass-Thru Trust I Series 2025-08Wilmington, Delaware	Others	95,0			
	Munich Re New Ventures Inc.Toronto, Ontario	Holding	100,0			
	MR Beteiligungen 2. GmbHMünchen	Others	100,0			
	MR Beteiligungen 3. GmbHMünchen	Others	100,0			
	Munich Re PCC LimitedTa' Xbiex	Insurance	100,0			
	MR Beteiligungen 18. GmbH & Co. Real Estate KGGrünwald	Others	100,0			
	New Reinsurance Company Ltd.Zürich	Reinsurance	100,0			
	MR Beteiligungen 18. GmbH & Co. 2. Real Estate KGGrünwald	Others	100,0			
	MR Beteiligungen 18. GmbH & Co. 3. Real Estate KGGrünwald	Others	100,0			
	MR Beteiligungen 18. GmbH & Co. 4. Real Estate KGGrünwald	Others	100,0			
	Prosper Pass-Thru Trust I Series 2020-01Wilmington, Delaware	Others	95,0			
	Prosper Pass-Thru Trust I Series 2020-02Wilmington, Delaware	Others	95,0			
	Prosper Pass-Thru Trust I Series 2021-01Wilmington, Delaware	Others	95,0			
	Prosper Pass-Thru Trust I Series 2021-02Wilmington, Delaware	Others	95,0			
	Prosper Pass-Thru Trust I Series 2021-03Wilmington, Delaware	Others	95,0			
	Prosper Pass-Thru Trust I Series 2021-04Wilmington, Delaware	Others	95,0			
	Prosper Pass-Thru Trust I Series 2021-05Wilmington, Delaware	Others	95,0			
	Prosper Pass-Thru Trust I Series 2022-01Wilmington, Delaware	Others	95,0			
	Prosper Pass-Thru Trust I Series 2022-02Wilmington, Delaware	Others	95,0			
	Prosper Pass-Thru Trust I Series 2022-03Wilmington, Delaware	Others	95,0			
	Prosper Pass-Thru Trust I Series 2022-04Wilmington, Delaware	Others	95,0			
	Prosper Pass-Thru Trust I Series 2022-05Wilmington, Delaware	Others	95,0			
	Prosper Pass-Thru Trust I Series 2022-06Wilmington, Delaware	Others	95,0			
	Prosper Pass-Thru Trust I Series 2022-07Wilmington, Delaware	Others	95,0			
	Prosper Pass-Thru Trust I Series 2022-08Wilmington, Delaware	Others	95,0			
	Prosper Pass-Thru Trust I Series 2022-09Wilmington, Delaware	Others	95,0			
	Prosper Pass-Thru Trust I Series 2023-01Wilmington, Delaware	Others	95,0			
	Prosper Pass-Thru Trust I Series 2023-02Wilmington, Delaware	Others	95,0			
	Prosper Pass-Thru Trust I Series 2023-03Wilmington, Delaware	Others	95,0			
	Prosper Pass-Thru Trust I Series 2023-04Wilmington, Delaware	Others	95,0			
	Prosper Pass-Thru Trust I Series 2023-05Wilmington, Delaware	Others	95,0			
	Prosper Pass-Thru Trust I Series 2023-06Wilmington, Delaware	Others	95,0			
	Prosper Pass-Thru Trust I Series 2023-07Wilmington, Delaware	Others	95,0			
	Prosper Pass-Thru Trust I Series 2023-08Wilmington, Delaware	Others	95,0			
	Prosper Pass-Thru Trust I Series 2024-01Wilmington, Delaware	Others	95,0			
	Prosper Pass-Thru Trust I Series 2024-02Wilmington, Delaware	Others	95,0			
	Prosper Pass-Thru Trust I Series 2024-03Wilmington, Delaware	Others	95,0			
	Prosper Pass-Thru Trust I Series 2024-04Wilmington, Delaware	Others	95,0			
	Prosper Pass-Thru Trust I Series 2024-05Wilmington, Delaware	Others	95,0			
	Munich Re Specialty Group Ltd.London	Holding of insurances	100,0			
	Munich Holdings of Australasia Pty LtdSydney	Holding of insurances	100,0			
	Munich Holdings Ltd.Toronto, Ontario	Holding of insurances	100,0			
	ERGO Group AGDüsseldorf	Holding of insurances	100,0			
	MEAG MUNICH ERGO AssetManagement GmbHMünchen	Financial services institutions	100,0			
	MR Financial Group GmbHMünchen	Holding	100,0			
	Larus Vermögensverwaltungsgesellschaft mbHMünchen	Holding	100,0			
	MR Beteiligungen 15. GmbHMünchen	Others	100,0			
	1880fwd GmbHMünchen	Service company	100,0			
	MR Beteiligungen 18. GmbHGrünwald	Others	100,0			
	DYRISK GmbHMünchen	Others	100,0			
	MR Beteiligungen AGGrünwald	Others	100,0			
	MR Beteiligungen 24. GmbHMünchen	Others	100,0			
	MR Beteiligungen 25. GmbHMünchen	Others	100,0			
	Münchener de Argentina Servicios Técnicos S.R.L.Buenos Aires	Service company	90,0			
	Munich Re Investment Partners GmbHMünchen	Financial services institutions	100,0			
	Reaseguradora de las Américas S.A.La Habana	Service company	100,0			
	MR Beteiligungen 17. GmbHGrünwald	Others	100,0			
	Schloss Hohenkammer GmbHHohenkammer	Others	100,0			
	Munich Re Capital Markets GmbHMünchen	Others	100,0			
	MR Solar GmbH & Co. KGDüsseldorf	Power company	99,8			
	Comino Beteiligungen GmbHGrünwald	Holding	100,0			
	Munich Re Serviços Ltda.São Paulo	Service company	100,0			
	Hansekuranz Kontor GmbHMünster	Service company	100,0			

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
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Parent Company	Subsidiary Company	Company Profile	% Shares Owned	Federal ID Number	NAIC Company Code	State of Domicile
	Sustainable Finance Risk Consulting GmbHMünchen	Service company	100,0			
	Munich Re Service GmbHMünchen	Service company	100,0			
	Munich Re Markets GmbHMünchen	Others	100,0			
	MR Beteiligungen 20. GmbHMünchen	Others	100,0			
	MR Beteiligungen 21. GmbHMünchen	Others	100,0			
	MR Beteiligungen 22. GmbHMünchen	Others	100,0			
	Squalify RQx GmbHMünchen	Service company	100,0			
	Tree Trust GmbHMünchen	Others	100,0			
	CertAI GmbHMünchen	Others	100,0			
	Gut Eichthof Landwirtschaft GmbHHohenkammer	Others	100,0			
	TALARIA ONE DESIGNATED ACTIVITY COMPANYDublin	Others	0,0			
	Münchener de Mexico S.A.Mexiko-Stadt	Service company	0,2			
	Munich Reinsurance Company of Africa LimitedJohannesburg	Others	100,0			
	VICTORIA US Property Zwei GmbH i. L.München	Holding	100,0			
	SNIC Insurance B.S.C. (c)Manama	Insurance	22,5			
	Global Aerospace Underwriting Managers Ltd.London	Others	51,0			
	Consorcio Internacional de Aseguradores de Crédito S.A.Madrid	Holding of insurances	15,0			
	Suramericana S.A.Medellín	Holding of insurances	18,9			
	King Price Financial Services (Pty) LtdPretoria	Holding of insurances	13,7			
	Saxon Land B.V.Amsterdam	Holding	50,0			
	PERILS AGZürich	Service company	10,0			
	versdiagnose GmbHHannover	Service company	49,0			
	FlexFactory GmbH i. L.Stuttgart	Others	50,0			
	Extremus Versicherungs-AktiengesellschaftKöln	Insurance	16,0			
	Nürnberger Beteiligungs-AGNürnberg	Holding of insurances	16,3			
	Deutsches Forschungszentrum für Künstliche Intelligenz GmbHKaiserslautern	Others	2,5			
	MEAG EURO-FONDSMünchen		10,0			
	MEAG EURO-YieldMünchen		10,0			
	MEAG EUR Global 1München		10,0			
	MEAG BenedictMünchen		100,0			
	MEAG PEGASUSMünchen		100,0			
	MEAG GBP Global-STARMünchen		10,0			
	Munich Re Investment Partners Enhanced EUR Liquidity StrategMunsbach		10,0			
	MEAG EuropeOfficeSelect EOS SCSp SICAV-RAIFMunsbach		15,0			
Munich Holdings Ltd.	Temple Insurance CompanyToronto, Ontario	Insurance	100,0			
	Munich Reinsurance Company of CanadaToronto, Ontario	Reinsurance	100,0			
	Munich Life Management Corporation LimitedToronto, Ontario	Service company	100,0			
	Munich Management Pte. Ltd.Singapur	Service company	100,0			
	Munichre Service LimitedHongkong	Service company	100,0			
Munich Holdings of Australasia Pty Ltd	Münchener de Mexico S.A.Mexiko-Stadt	Service company	99,8			
	Munich Reinsurance Company of Australasia LimitedSydney	Reinsurance	100,0			
	Corion Pty LtdSydney	Service company	100,0			
	Otway Silva Pty LimitedMelbourne	Service company	100,0			
Munich Re Automation Solutions Limited	Munich Re Automation Solutions Inc.Wilmington, Delaware	Service company	100,0			
	Munich Re Automation Solutions K.K.Tokio	Service company	100,0			
	Munich Re Automation Solutions Pty LtdSydney	Service company	100,0			
	Munich Re Automation Solutions GmbHMünchen	Service company	100,0			
	Munich Re Automation Solutions Pte. Ltd.Singapur	Service company	100,0			
Munich Re do Brasil Resseguradora SA	Fundo Invest Exclusivo referenciado di Munich Re BrasilSão Paulo		100,0			
Munich Re Investment Partners Enhanced EUR Liquidity Strateg	Munich Re Invest. Partner - Global Climate Transition EquityMunsbach		100,0			
	Munich Re Invest. Partner - Europe Climate Transition EquityMunsbach		100,0			
Munich Re Investment Partners GmbH	Munich Re Invest. Partner - Global Climate Transition EquityMunsbach		0,0			
	Munich Re Invest. Partner - Europe Climate Transition EquityMunsbach		0,0			
Munich Re New Ventures Inc.	GHGH Holdings Inc.Vancouver, British Columbia	Holding	100,0			
Munich Re of Malta Holding Limited	Munich Re of Malta p.l.c.Ta' Xbiex	Reinsurance	100,0			
	Munich Re Underwriting Agents (DIFC) Ltd.Dubai	Service company	100,0			
Munich Re Specialty Group Ltd.	Munich Re Syndicate LimitedLondon	Service company	100,0			
	Munich Re Capital LimitedLondon	Insurance	100,0			
	Munich Re Specialty Insurance (UK) LimitedManchester	Service company	100,0			
	Munich Re Syndicate Singapore Ltd.Singapur	Service company	100,0			
	Roanoke International Brokers LimitedLondon	Service company	100,0			
	Roanoke International Brokers (MENA) LimitedDubai	Service company	100,0			
	Munich Re Specialty Group N.A. Inc.Wilmington, Delaware	Holding	100,0			
	Munich Re Syndicate Labuan LimitedLabuan	Service company	100,0			
	MRSO UK Services LimitedLondon	Service company	100,0			
	Munich Re Capital No.2 LimitedLondon	Service company	100,0			
	Munich Re Risk Solutions Ireland LimitedDublin	Service company	100,0			
	NMU (Specialty) LimitedLondon	Others	100,0			
Munich Re Specialty Group N.A. Inc.	Munich Re Specialty Group Insurance Services Inc.Boston, Massachusetts	Service company	100,0			
	Roanoke Insurance Group Inc.Schaumburg, Illinois	Service company	100,0			
	Roanoke Insurance Group Canada Inc.Toronto, Ontario	Service company	100,0			

**SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
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Parent Company	Subsidiary Company	Company Profile	% Shares Owned	Federal ID Number	NAIC Company Code	State of Domicile
Munich Re UK Services Limited	Munich Re Group UK Plan Trustees Limited	London	100,0			
MunichFinancialGroup GmbH	Munich Re of Malta Holding Limited	Ta' Xbiex	0,0			
	Munich Re of Malta p.l.c.	Ta' Xbiex	0,0			
Munichre Service Limited	Munichre Digital Solutions China Ltd.	Beijing	100,0			
New Reinsurance Company Ltd.	PGIM Senior Loan Opportunities (Parallele Fund) II LP	Letterkenny	1,6			
	MEAG EURO-FONDS	München	90,0			
	MEAG EURO-Yield	München	90,0			
	MEAG EUR Global 1	München	90,0			
	MEAG GBP Global-STAR	München	90,0			
	Munich Re Investment Partners Enhanced EUR Liquidity Strateg	Munsbach	90,0			
	Allianz Private Debt Secondary Fund II SCSp SICAV-RAIF	Senningerberg	4,7			
nexible Versicherung AG	MEAG INSTITUTIONAL FUND S.C.S. SICAV-RAIF - Infra Debt	Illuxemburg	0,2			
Optical Fibre Networks GmbH & Co. KG	Highspeed Nord out-of-area GmbH & Co. KG	Neustadt am Rübenberge	74,9			
	Highspeed Nord out-of-area Verwaltungs-GmbH	Neustadt am Rübenberge	74,9			
	Highspeed Nord Stadtgebiet GmbH & Co. KG	Neustadt am Rübenberge	49,9			
	Highspeed Nord Stadtgebiet Verwaltungs-GmbH	Neustadt am Rübenberge	49,9			
Optical Fibre Networks TopCo GmbH & Co. KG	Optical Fibre Networks GmbH & Co. KG	München	99,9			
Pegasos Holding GmbH	AGRA Ges. für landwirt. Entwicklung u. Beteiligung	GmbHBerlin	100,0			
Rung Sup Somboon Co., Ltd.	Wattanasin Co., Ltd.	Bangkok	51,0			
Sala GP LLC	Cardea Silva I LP	Wilmington, Delaware	0,0			
	Saline Silva LP	Wilmington, Delaware	0,0			
Silvanus Vermögensverwaltungsgesellschaft mbH	Lietuva Demetra GmbH	München	100,0			
	Ceres Demetra GmbH	München	100,0			
	Pan Estates LLC	Wilmington, Delaware	100,0			
	Pegasos Holding GmbH	München	100,0			
	Dansk Demetra ApS	Frederiksberg C	100,0			
	Ponga Silva Limited	Rotorua	100,0			
	Beehive Demetra Limited	Christchurch	100,0			
	Calluna Silva Limited	London	100,0			
	Junos Verwaltungs GmbH	München	100,0			
	Sesom Holding AB	Falun	34,2			
	FIA Timber Partners II LP	Wilmington, Delaware	39,1			
	RMS Forest Growth International LP	George Town, Grand Cayman	43,5			
	Hancock Timberland XII LP	Wilmington, Delaware	15,2			
	Green Acre Investments DE LP	Wilmington, Delaware	31,9			
	Craigmore Permanent Crop LP	Christchurch	27,5			
Solarpark Fusion 3 GmbH	m'editerran Power S.a.s. di welivit Solar Italia S.r.l.	Bozen	100,0			
	SAINT LEON ENERGIE S.A.R.L.	Saargemünd	100,0			
Sopockie Towarzystwo Ubezpieczen Ergo Hestia Spolka Akcyjna	Sopockie Towarzystwo Doradcze Sp.z.o.o.	Sopot	100,0			
	Hestia Loss Control Sp.z.o.o.	Sopot	100,0			
	Centrum Pomocy Osobom Poszkodowanym Sp.z.o.o.	Danzig	100,0			
Stichting Beheer Aandelen DAS Holding	DAS Holding N.V.	Amsterdam	1,0			
Stor-Skålsjön Vind Holding AB	Stor-Skålsjön Vind AB	Hässleholm	100,0			
Toledo Silva I LP	TS Louisiana I LP	Wilmington, Delaware	100,0			
	TS Texas I LP	Wilmington, Delaware	100,0			
TS Louisiana I LP	TS Louisiana II LP	Wilmington, Delaware	100,0			
TS Texas I LP	TS Texas II LP	Wilmington, Delaware	100,0			
UAB Agra Corporation	UAB Terra Culta	Vilnius	100,0			
	UAB Agra Optima	Vilnius	100,0			
	UAB Agra Aurata	Vilnius	100,0			
	UAB Agrora	Vilnius	100,0			
UAB Agrovalda	UAB Agrovesta	Vilnius	100,0			
	UAB G.Q.F.	Vilnius	100,0			
UAB Sietuve	UAB Agrofondas	Vilnius	100,0			
	UAB Agrolauka	Vilnius	100,0			
	UAB Agrovalda	Vilnius	100,0			
	UAB Vasaros Brizas	Vilnius	100,0			
	UAB Ukelis	Vilnius	100,0			
UAB Vasaros Brizas	UAB VL Investment Vilnius 1	Vilnius	100,0			
UAB VL Investment Vilnius	UAB VL Investment Vilnius 2	Vilnius	100,0			
	UAB VL Investment Vilnius 3	Vilnius	100,0			
	UAB VL Investment Vilnius 4	Vilnius	100,0			
	UAB VL Investment Vilnius 5	Vilnius	100,0			
	UAB VL Investment Vilnius 6	Vilnius	100,0			
	UAB VL Investment Vilnius 7	Vilnius	100,0			
	UAB VL Investment Vilnius 8	Vilnius	100,0			
	UAB VL Investment Vilnius 9	Vilnius	100,0			
	UAB VL Investment Vilnius 10	Vilnius	100,0			
Victoria Vierter Bauabschnitt Management GmbH	Victoria Vierter Bauabschnitt GmbH & Co. KG	Düsseldorf	0,0			
Vier Gas Investments S.à r.l.	Vier Gas Holdings S.à r.l.	Illuxemburg	18,8			
Viwis GmbH	ANOVA GmbH	Rostock	100,0			

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

Parent Company	Subsidiary Company	Company Profile	% Shares Owned	Federal ID Number	NAIC Company	
					Code	State of Domicile
Wattanasin Co., Ltd.	ERGO Insurance (Thailand) Public Co. Ltd. Bangkok	Insurance	11,9			
welivit GmbH	MR Solar GmbH & Co. KGDüsseldorf	Power company	0,2			
	welivit New Energy GmbH Düsseldorf	Power company	100,0			
	welivit Solar España GmbH Düsseldorf	Power company	100,0			
	welivit Solar Italia s.r.l. Bozen	Power company	100,0			
welivit New Energy GmbH	Solarpark 1000 Jahre Fürth GmbH & Co. KGDüsseldorf	Power company	0,9			
	welivit Solarfonds GmbH & Co. KGDüsseldorf	Power company	0,0			
	MR Solar GmbH & Co. KGDüsseldorf	Power company	0,0			
	Solarfonds Göttelborn 2 GmbH & Co. KGDüsseldorf	Power company	0,0			
	WNE Solarfonds Süddeutschland 2 GmbH & Co. KGDüsseldorf	Power company	0,0			
	KQV Solarpark Franken 1 GmbH & Co. KGDüsseldorf	Power company	0,0			
	wse Solarpark Spanien 1 GmbH & Co. KGDüsseldorf	Power company	0,5			
	Solarpark 1000 Jahre Fürth GmbH & Co. KGDüsseldorf	Power company	0,0			
	m:solarPOWER GmbH & Co. KGDüsseldorf	Power company	0,0			
	welivit TOP SOLAR GmbH & Co. KGDüsseldorf	Power company	0,0			
welivit Solar España GmbH	wse Solarpark Spanien 1 GmbH & Co. KGDüsseldorf	Power company	0,0			
welivit Solar Italia s.r.l.	welivit Solarfonds S.a.s. di welivit Solar Italia S.r.l. Bozen	Power company	0,0			
	MR Solar S.a.s. di welivit Solar Italia S.r.l. Bozen	Power company	0,0			
	m:editerran Power S.a.s. di welivit Solar Italia S.r.l. Bozen	Power company	0,0			
welivit Solarfonds GmbH & Co. KG	welivit Solarfonds S.a.s. di welivit Solar Italia S.r.l. Bozen	Power company	100,0			
wse Solarpark Spanien 1 GmbH & Co. KG	Zumcasba 1001 S.L. Valencia	Power company	100,0			
	Zucarboiso 2002 S.L. Valencia	Power company	100,0			
	Zucampobi 3003 S.L. Valencia	Power company	100,0			
	Zuncabu 4004 S.L. Valencia	Power company	100,0			
	Zumbicobi 5005 S.L. Valencia	Power company	100,0			
	Zacuba 6006 S.L. Valencia	Power company	100,0			
	Zucobaco 7007 S.L. Valencia	Power company	100,0			
	Zapacubi 8008 S.L. Valencia	Power company	100,0			
	Zuncolubo 9009 S.L. Valencia	Power company	100,0			
	Zarzucolumbu 100010 S.L. Valencia	Power company	100,0			
	Zacabu 110011 S.L. Valencia	Power company	100,0			
	Zafacesbe 120012 S.L. Valencia	Power company	100,0			
	Zucaelo 130013 S.L. Valencia	Power company	100,0			
	Zicobucar 140014 S.L. Valencia	Power company	100,0			
	Zacubacon 150015 S.L. Valencia	Power company	100,0			
	Badozoc 1001 S.L. Valencia	Power company	100,0			
	Guanzo 2002 S.L. Valencia	Power company	100,0			
	Zulazor 3003 S.L. Valencia	Power company	100,0			
	Zetaza 4004 S.L. Valencia	Power company	100,0			
	Callopio 5005 S.L. Valencia	Power company	100,0			
	Bobasbe 6006 S.L. Valencia	Power company	100,0			
	Baqueda 7007 S.L. Valencia	Power company	100,0			
	Botedazo 8008 S.L. Valencia	Power company	100,0			
	Camcichu 9009 S.L. Valencia	Power company	100,0			
	Cotatrillo 100010 S.L. Valencia	Power company	100,0			
	Orazipo 110011 S.L. Valencia	Power company	100,0			
	Nerruze 120012 S.L. Valencia	Power company	100,0			
	Arriadabra 130013 S.L. Valencia	Power company	100,0			
	Gamaponti 140014 S.L. Valencia	Power company	100,0			
	Aleama 150015 S.L. Valencia	Power company	100,0			
	Etoblete 160016 S.L. Valencia	Power company	100,0			
	Naretobera 170017 S.L. Valencia	Power company	100,0			
	Tillobesta 180018 S.L. Valencia	Power company	100,0			
	Caracuel Solar Catorce S.L. Valencia	Power company	100,0			
	Caracuel Solar Cinco S.L. Valencia	Power company	100,0			
	Caracuel Solar Cuatro S.L. Valencia	Power company	100,0			
	Caracuel Solar Dieciocho S.L. Valencia	Power company	100,0			
	Caracuel Solar Dieciseis S.L. Valencia	Power company	100,0			
	Caracuel Solar Diecisiete S.L. Valencia	Power company	100,0			
	Caracuel Solar Diez S.L. Valencia	Power company	100,0			
	Caracuel Solar Doce S.L. Valencia	Power company	100,0			
	Caracuel Solar Dos S.L. Valencia	Power company	100,0			
	Caracuel Solar Nueve S.L. Valencia	Power company	100,0			
	Caracuel Solar Ocho S.L. Valencia	Power company	100,0			
	Caracuel Solar Once S.L. Valencia	Power company	100,0			
	Caracuel Solar Quince S.L. Valencia	Power company	100,0			
	Caracuel Solar Seis S.L. Valencia	Power company	100,0			
	Caracuel Solar Siete S.L. Valencia	Power company	100,0			
	Caracuel Solar Trece S.L. Valencia	Power company	100,0			
	Caracuel Solar Tres S.L. Valencia	Power company	100,0			
	Caracuel Solar Uno S.L. Valencia	Power company	100,0			

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Liabilities Line 25

	1 Current Year	2 Prior Year
2504.	0	0
2505.	0	0
2506.	0	0
2507.	0	0
2508. 0	0	0
2509. 0	0	0
2597. Summary of remaining write-ins for Line 25 from overflow page	0	0