



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
For the Year Ended December 31, 2025
OF THE CONDITION AND AFFAIRS OF THE
LIGHTNING ROD MUTUAL INSURANCE COMPANY

NAIC Group Code 00207, 00207 NAIC Company Code 26123 Employer's ID Number 34-0359380
Organized under the Laws of Ohio, State of Domicile or Port of Entry Ohio
Country of Domicile United States
Incorporated/Organized 01/01/1906 Commenced Business 03/01/1906
Statutory Home Office 2865 Benden Drive, Wooster, OH, US 44691
Main Administrative Office 2865 Benden Drive, Wooster, OH, US 44691
Mail Address 2865 Benden Drive, Wooster, OH, US 44691
Primary Location of Books and Records 2865 Benden Drive, Wooster, OH, US 44691
Internet Web Site Address www.wrg-ins.com
Statutory Statement Contact Christopher M. Racz, CPA 330-262-9060-2446
Christopher.Racz@wrginsurance.com 000-000-0000-0000

OFFICERS

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

OTHER OFFICERS

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

DIRECTORS OR TRUSTEES

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

State of OHIO

ss

County of WAYNE

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

GREGORY A. BRUNN
PRESIDENT AND SECRETARY -CHIEF EXECUTIVE OFFICER

MICHAEL A. SHUTT
VICE PRESIDENT AND TREASURER -CHIEF FINANCIAL OFFICER

Subscribed and sworn to before me this day of

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



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00207

BUSINESS IN THE STATE OF

DURING THE YEAR 2025

NAIC Company Code 26123

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9.1 Inland marine												
9.2 Pet insurance plans												
10. Financial guaranty												
11.1 Medical professional liability - occurrence												
11.2 Medical professional liability - claims-made												
12. Earthquake												
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (group and individual)												
15.1 Vision only (b)												
15.2 Dental only (b)												
15.3 Disability income (b)												
15.4 Medicare supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b)												
15.7 Long-term care (b)												
15.8 Federal employees health benefits plan (b)												
15.9 Other health (b)												
16. Workers' compensation												
17.1 Other liability-occurrence												
17.2 Other liability-claims-made												
17.3 Excess workers' compensation												
18.1. Products liability-occurrence												
18.2. Products liability-claims-made												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
30. Warranty												
31. Reins nonproportional assumed property	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
32. Reins nonproportional assumed liability	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
33. Reins nonproportional assumed financial lines	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTAL (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

NONE

19.1L

(a) Finance and service charges not included in Lines 1 to 35 \$
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products

and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00207

BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2025

NAIC Company Code 26123

Table with columns: Line of Business, Gross Premiums, Direct Premiums Written/Earned, Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred/Unpaid, Direct Defense and Cost Containment Expense Paid/Incurred/Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Includes sub-section 'DETAILS OF WRITE-INS' at the bottom.

19.IN

(a) Finance and service charges not included in Lines 1 to 35 \$ 335,542

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



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00207

BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2025

NAIC Company Code 26123

Table with columns: Line of Business, 1 Direct Premiums Written, 2 Direct Premiums Earned, 3 Dividends Paid or Credited to Policyholders on Direct Business, 4 Direct Unearned Premium Reserves, 5 Direct Losses Paid (deducting salvage), 6 Direct Losses Incurred, 7 Direct Losses Unpaid, 8 Direct Defense and Cost Containment Expense Paid, 9 Direct Defense and Cost Containment Expense Incurred, 10 Direct Defense and Cost Containment Expense Unpaid, 11 Commissions and Brokerage Expenses, 12 Taxes, Licenses and Fees. Rows include Fire, Allied lines, Multiple peril crop, Federal flood, Private crop, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril (non-liability portion), Commercial multiple peril (liability portion), Mortgage guaranty, Ocean marine, Inland marine, Pet insurance plans, Financial guaranty, Medical professional liability, Earthquake, Comprehensive (hospital and medical) ind (b), Comprehensive (hospital and medical) group (b), Credit A&H (group and individual), Vision only (b), Dental only (b), Disability income (b), Medicare supplement (b), Medicaid Title XIX (b), Medicare Title XVIII (b), Long-term care (b), Federal employees health benefits plan (b), Other health (b), Workers' compensation, Other liability-occurrence, Other liability-claims-made, Excess workers' compensation, Products liability-occurrence, Products liability-claims-made, Private passenger auto no-fault (personal injury protection), Other private passenger auto liability, Commercial auto no-fault (personal injury protection), Other commercial auto liability, Private passenger auto physical damage, Commercial auto physical damage, Aircraft (all perils), Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, International, Warranty, Reins nonproportional assumed property, Reins nonproportional assumed liability, Reins nonproportional assumed financial lines, Aggregate write-ins for other lines of business, TOTAL (a). Includes a sub-table for DETAILS OF WRITE-INS.

19.OH

(a) Finance and service charges not included in Lines 1 to 35 \$ 955,005

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



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00207

BUSINESS IN THE STATE OF

DURING THE YEAR 2025

NAIC Company Code 26123

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9.1 Inland marine												
9.2 Pet insurance plans												
10. Financial guaranty												
11.1 Medical professional liability - occurrence												
11.2 Medical professional liability - claims-made												
12. Earthquake												
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (group and individual)												
15.1 Vision only (b)												
15.2 Dental only (b)												
15.3 Disability income (b)												
15.4 Medicare supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b)												
15.7 Long-term care (b)												
15.8 Federal employees health benefits plan (b)												
15.9 Other health (b)												
16. Workers' compensation												
17.1 Other liability-occurrence												
17.2 Other liability-claims-made												
17.3 Excess workers' compensation												
18.1. Products liability-occurrence												
18.2. Products liability-claims-made												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
30. Warranty												
31. Reins nonproportional assumed property	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
32. Reins nonproportional assumed liability	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
33. Reins nonproportional assumed financial lines	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTAL (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

NONE

19.TN

(a) Finance and service charges not included in Lines 1 to 35 \$
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products

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



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00207

BUSINESS IN THE STATE OF Consolidated

DURING THE YEAR 2025

NAIC Company Code 26123

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Allied lines, Multiple peril crop, Federal flood, Private crop, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril (non-liability portion), Commercial multiple peril (liability portion), Mortgage guaranty, Ocean marine, Inland marine, Pet insurance plans, Financial guaranty, Medical professional liability-occurrence, Medical professional Liability-claims-made, Earthquake, Comprehensive (hospital and medical) - ind (b), Comprehensive (hospital and medical) - group (b), Credit A&H (group and individual), Vision only (b), Dental only (b), Disability income (b), Medicare supplement (b), Medicaid Title XIX (b), Medicare Title XVIII (b), Long-term care (b), Federal employees health benefits plan (b), Other health (b), Workers' compensation, Other liability-occurrence, Other liability-claims-made, Excess workers' compensation, Products liability-occurrence, Products liability-claims-made, Private passenger auto no-fault (personal injury protection), Other private passenger auto liability, Commercial auto no-fault (personal injury protection), Other Commercial Auto Liability, Private passenger auto physical damage, Commercial auto physical damage, Aircraft (all perils), Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, International, Warranty, Reins nonproportional assumed property, Reins nonproportional assumed liability, Reins nonproportional assumed financial lines, Aggregate write-ins for other lines of business, TOTAL (a). Includes a 'DETAILS OF WRITE-INS' section with lines 3401-3499.

19.GT

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,290,547

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

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

1 ID Number	2 NAIC Company Code	3 Name of Company	4 Date of Contract	5 Original Premium	6 Reinsurance Premium
0199999 Total reinsurance ceded by portfolio				0	0
0299999 Total reinsurance assumed by portfolio				0	0
<p>NONE</p>					

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 3

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										16 Amount in Dispute Included in Column 15	Reinsurance Payable		19 Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	20 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 through 14 Totals	17 Ceded Balances Payable		18 Other Amounts Due to Reinsurers			
Authorized - Affiliates - U.S. Intercompany Pooling																				
34-0613930	26131	WESTERN RESERVE MUT CAS CO	OH		97,180	(37)									(37)		2		(39)	
34-0541185	10271	SONNENBERG MUT INS ASSOC	OH		55,379										0				0	
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling					152,559	(37)	0	0	0	0	0	0	0	0	(37)	0	2	0	(39)	0
0899999 - Total Authorized - Affiliates - Total Authorized - Affiliates					152,559	(37)	0	0	0	0	0	0	0	0	(37)	0	2	0	(39)	0
Authorized - Other U.S. Unaffiliated Insurers																				
06-1182357	22730	ALLIED WORLD INS CO	NH		131										0		(4)		4	
36-2661954	10103	AMERICAN AGRICULTURAL INS CO	IN		280										0		(6)		6	
47-0574325	32603	BERKLEY INS CO	DE		112										0		(3)		3	
22-2005057	26921	EVEREST REINS CO	DE		132										0		(4)		4	
42-0245840	13897	FARMERS MUT HAIL INS CO OF IA	IA		44										0		(1)		1	
05-0316605	21482	FACTORY MUT INS CO	RI		656	4	1	28		27		313		372		102		269		
13-2673100	22039	GENERAL REINS CORP	DE		316							71		71		30		41		
06-0384680	11452	HARTFORD STEAM BOIL INSPEC & INS CO	CT		1,118	20	(8)	23		21		497		553		76		478		
13-3138390	42307	NAVIGATORS INS CO	NY		181									0		(5)		5		
75-1444207	30058	SCOR REINS CO	NY		96									0		(3)		3		
43-0613000	23388	SHELTER MUT INS CO	MO		8									0		0		0		
13-1675535	25364	SWISS REINS AMER CORP	NY		998			189		193	48	143		572		(1)		573		
13-5616275	19453	TRANSATLANTIC REINS CO	NY		200									0		(3)		3		
38-3207001	10166	ACCIDENT FUND INS CO OF AMER	MI		66									0		(2)		2		
13-3088732	40517	WCF NATL INS CO	UT		66									0		(2)		2		
42-0644327	13021	UNITED FIRE & CAS CO	IA		301									0		(5)		5		
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers					4,705	23	(7)	239	0	241	48	1,025	0	1,569	0	170	0	1,399	0	
Authorized - Pools - Mandatory Pools																				
AA-9995035	00000	MUTUAL REINS BUREAU	IL		100									0		(2)		2		
AA-9991501	00000	INDIANA MINE SUBSIDENCE FUND	IN		2									0		0		0		
AA-9991503	00000	OHIO MINE SUBSIDENCE FUND	OH		5									0		2		(2)		
1099999 - Total Authorized - Pools - Mandatory Pools					108	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Authorized - Other Non-U.S. Insurers																				
AA-1460019	00000	MS AmIn AG	CHE		50									0		(1)		1		
AA-1840000	00000	Mapire Re Compania de Reaseguros SA	ESP		112									0		(3)		3		
AA-1126006	00000	Lloyd's Syndicate Number 4472	GBR		66									0		(2)		2		
AA-1340125	00000	Hannover Rueck SE	DEU		746									0		(17)		17		
AA-1120171	00000	Lloyd's Syndicate Number 1856	GBR		27									0		(1)		1		
AA-1120236	00000	Lloyd's Syndicate Number 2843	GBR		87									0		(2)		2		
AA-1128121	00000	Lloyd's Syndicate Number 2121	GBR		41									0		(1)		1		
AA-1120157	00000	Lloyd's Syndicate Number 1729	GBR		30									0		(1)		1		
AA-1128791	00000	Lloyd's Syndicate Number 2791	GBR		100									0		(3)		3		
AA-1120227	00000	Lloyd's Syndicate Number 3123	GBR		83									0		(2)		2		
1299999 - Total Authorized - Other Non-U.S. Insurers					1,342	0	0	0	0	0	0	0	0	0	0	(33)	0	33	0	
1499999 - Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)					158,713	(14)	(7)	239	0	241	48	1,025	0	1,532	0	139	0	1,392	0	
Unauthorized - Other U.S. Unaffiliated Insurers																				
88-0229034	00000	Nations Safe Driver	MI		34									0		3		(3)		
2399999 - Total Unauthorized - Other U.S. Unaffiliated Insurers					34	0	0	0	0	0	0	0	0	0	0	3	0	(3)	0	
Unauthorized - Other non-U.S. Insurers																				
AA-1340004	00000	R V Versicherung AG	DEU		600									0		(14)		14		
AA-5420050	00000	KOREAN REINS CO	KOR		42									0		(1)		1		
2699999 - Total Unauthorized - Other Non-U.S. Insurers					642	0	0	0	0	0	0	0	0	0	0	(16)	0	16	0	
2899999 - Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)					675	0	0	0	0	0	0	0	0	0	0	(13)	0	13	0	
Certified - Other Non-U.S. Insurers																				
CR-3191190	00000	Hamilton Re Ltd	BMU		101									0		(3)		3		
CR-3190060	00000	Hannover Re (Bermuda) Ltd	BMU		263									0		(7)		7		
CR-3194126	00000	Arch Reins Ltd	BMU		84									0		(2)		2		
CR-1340028	00000	Devk Ruckversicherungs und Beteiligungs AG	DEU		222									0		(5)		5		
CR-3191289	00000	Fidelis Ins Bermuda Ltd	BMU		169									0		(5)		5		

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 3

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsur- ance Premiums Ceded	Reinsurance Recoverable On								16 Amount in Dispute Included in Column 15	Reinsurance Payable		19 Net Amount Recover- able From Reinsurers Cols. 15 - [17 + 18]	20 Funds Held By Company Under Reinsurance Treaties		
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis- sions		15 Cols. 7 through 14 Totals	17 Ceded Balances Payable			18 Other Amounts Due to Reinsurers	
4099999 - Total Certified - Other Non-U.S. Insurers						840	0	0	0	0	0	0	0	0	0	(22)	0	22	0	
4299999 - Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)						840	0	0	0	0	0	0	0	0	0	(22)	0	22	0	
5799999 - Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)						160,228	(14)	(7)	239	0	241	48	1,025	0	1,532	0	105	0	1,427	0
9999999 Totals						160,228	(14)	(7)	239	0	241	48	1,025	0	1,532	0	105	0	1,427	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 3 (Continued)

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

(Credit Risk)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25	26	27	Ceded Reinsurance Credit Risk								
		21	22	23	24				28	29	30	31	32	33	34	35	36
		Multiple Beneficiary Trusts	Letters of Credit	Issuing or Confirming Bank Reference Number	Single Beneficiary Trusts & Other Allowable Collateral	Total Funds Held, Payables & Collateral	Net Recoverable Net of Funds Held & Collateral	Applicable Sch. F Penalty (Col. 78)	Total Amount Recoverable From Reinsurers Less Penalty (Cols. 15 - 27)	Stressed Recoverable (Col. 28 * 120%)	Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	Stressed Net Recoverable (Cols. 29 - 30)	Total Collateral (Cols. 21 + 22 + 24, not in Excess of Col. 31)	Stressed Net Recoverable Net of Collateral Offsets (Cols. 31 - 32)	Reinsurer Designation Equivalent	Credit Risk Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	Credit Risk on Uncollateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
Authorized - Affiliates - U.S. Intercompany Pooling																	
34-0613930	WESTERN RESERVE MUT CAS CO					(37)	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34-0541185	SONNENBERG MUT INS ASSOC					0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling		0	0	XXX	0	(37)	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0899999 - Total Authorized - Affiliates - Total Authorized - Affiliates		0	0	XXX	0	(37)	0	0	0	0	0	0	0	0	XXX	0	0
Authorized - Other U.S. Unaffiliated Insurers																	
06-1182357	ALLIED WORLD INS CO					(4)	4	0	0	0	(4)	4	0	4	2	0	0
36-2661954	AMERICAN AGRICULTURAL INS CO					(6)	6	0	0	0	(6)	6	0	6	2	0	0
47-0574325	BERKLEY INS CO					(3)	3	0	0	0	(3)	3	0	3	2	0	0
22-2005057	EVEREST REINS CO					(4)	4	0	0	0	(4)	4	0	4	2	0	0
42-0245840	FARMERS MUT HAIL INS CO OF IA					(1)	1	0	0	0	(1)	1	0	1	2	0	0
05-0316605	FACTORY MUT INS CO					102	269	0	372	446	102	344	0	344	2	0	7
13-2673100	GENERAL REINS CORP					30	41	0	71	86	30	55	0	55	2	0	1
06-0384680	HARTFORD STEAM BOIL INSPEC & INS CO					76	478	0	553	664	76	588	0	588	2	0	12
13-3138390	NAVIGATORS INS CO					(5)	5	0	0	0	(5)	5	0	5	2	0	0
75-1444207	SCOR REINS CO					(3)	3	0	0	0	(3)	3	0	3	2	0	0
43-0613000	SHELTER MUT INS CO					(1)	0	0	0	0	(1)	0	0	0	2	0	0
13-1675535	SWISS REINS AMER CORP					(0)	573	0	572	687	(1)	688	0	688	2	0	14
13-5616275	TRANSATLANTIC REINS CO					(3)	3	0	0	0	(3)	3	0	3	2	0	0
38-3207001	ACCIDENT FUND INS CO OF AMER					(2)	2	0	0	0	(2)	2	0	2	2	0	0
13-3088732	WCF NATL INS CO					(2)	2	0	0	0	(2)	2	0	2	2	0	0
42-0644327	UNITED FIRE & CAS CO					(5)	5	0	0	0	(5)	5	0	5	2	0	0
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers		0	0	XXX	0	170	1,399	0	1,569	1,883	170	1,712	0	1,712	XXX	0	36
Authorized - Pools - Mandatory Pools																	
AA-9995035	MUTUAL REINS BUREAU					(2)	2	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9991501	INDIANA MINE SUBSIDENCE FUND					0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9991503	OHIO MINE SUBSIDENCE FUND					0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1099999 - Total Authorized - Pools - Mandatory Pools		0	0	XXX	0	(2)	2	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Authorized - Other Non-U.S. Insurers																	
AA-1460019	MS AmIn AG					(1)	1	0	0	0	(1)	1	0	1	2	0	0
AA-1840000	Mapfre Re Compania de Reaseguros SA					(3)	3	0	0	0	(3)	3	0	3	2	0	0
AA-1126006	Lloyd's Syndicate Number 4472					(2)	2	0	0	0	(2)	2	0	2	2	0	0
AA-1340125	Hannover Rueck SE					(17)	17	0	0	0	(17)	17	0	17	2	0	0
AA-1120171	Lloyd's Syndicate Number 1856					(1)	1	0	0	0	(1)	1	0	1	2	0	0
AA-1120236	Lloyd's Syndicate Number 2843					(2)	2	0	0	0	(2)	2	0	2	2	0	0
AA-1128121	Lloyd's Syndicate Number 2121					(1)	1	0	0	0	(1)	1	0	1	2	0	0
AA-1120157	Lloyd's Syndicate Number 1729					(1)	1	0	0	0	(1)	1	0	1	2	0	0
AA-1128791	Lloyd's Syndicate Number 2791					(3)	3	0	0	0	(3)	3	0	3	2	0	0
AA-1120227	Lloyd's Syndicate Number 3123					(2)	2	0	0	0	(2)	2	0	2	2	0	0
1299999 - Total Authorized - Other Non-U.S. Insurers		0	0	XXX	0	(33)	33	0	0	0	(33)	33	0	33	XXX	0	1
1499999 - Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		0	0	XXX	0	98	1,433	0	1,569	1,883	137	1,745	0	1,745	XXX	0	37
Unauthorized - Other U.S. Unaffiliated Insurers																	
88-0229034	Nations Safe Driver					0	0	0	0	0	0	0	0	0	6	0	0
2399999 - Total Unauthorized - Other U.S. Unaffiliated Insurers		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
Unauthorized - Other non-U.S. Insurers																	
AA-1340004	R V Versicherung AG					(14)	14	0	0	0	(14)	14	0	14	2	0	0
AA-5420050	KOREAN REINS CO					(1)	1	0	0	0	(1)	1	0	1	2	0	0
2699999 - Total Unauthorized - Other Non-U.S. Insurers		0	0	XXX	0	(16)	16	0	0	0	(16)	16	0	16	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols. 43 - 44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/ [Cols. 46 + 48])	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20% (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50
		37	Overdue					43										
		Current	38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days	42 Total Overdue Cols. 38 + 39 + 40 + 41	Total Due Cols. 37 + 42 (In total should equal Cols. 7 + 8)										
Authorized - Affiliates - U.S. Intercompany Pooling																		
34-0613930	WESTERN RESERVE MUT CAS CO	(37)					0	(37)			(37)	0	0.000	0.000	0.000	YES	0	
34-0541185	SONNENBERG MUT INS ASSOC						0	0			0	0	0.000	0.000	0.000	YES	0	
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling	(37)	0	0	0	0	0	(37)	0	0	(37)	0	0.000	0.000	0.000	XXX	0	
0899999	Total Authorized - Affiliates - Total Authorized - Affiliates	(37)	0	0	0	0	0	(37)	0	0	(37)	0	0.000	0.000	0.000	XXX	0	
Authorized - Other U.S. Unaffiliated Insurers																		
06-1182357	ALLIED WORLD INS CO						0	0			0	0	0.000	0.000	0.000	YES	0	
36-2661954	AMERICAN AGRICULTURAL INS CO						0	0			0	0	0.000	0.000	0.000	YES	0	
47-0574325	BERKLEY INS CO						0	0			0	0	0.000	0.000	0.000	YES	0	
22-2005057	EVEREST REINS CO						0	0			0	0	0.000	0.000	0.000	YES	0	
42-0245840	FARMERS MUT HAIL INS CO OF IA						0	0			0	0	0.000	0.000	0.000	YES	0	
05-0316605	FACTORY MUT INS CO	4					4	4			4	0	0.000	0.000	0.000	YES	0	
13-2673100	GENERAL REINS CORP						0	0			0	0	0.000	0.000	0.000	YES	0	
06-0384680	HARTFORD STEAM BOIL INSPEC & INS CO	12					12	12			12	0	0.000	0.000	0.000	YES	0	
13-3138390	NAVIGATORS INS CO						0	0			0	0	0.000	0.000	0.000	YES	0	
75-1444207	SCOR REINS CO						0	0			0	0	0.000	0.000	0.000	YES	0	
43-0613000	SHELTER MUT INS CO						0	0			0	0	0.000	0.000	0.000	YES	0	
13-1675535	SWISS REINS AMER CORP						0	0			0	0	0.000	0.000	0.000	YES	0	
13-5616275	TRANSATLANTIC REINS CO						0	0			0	0	0.000	0.000	0.000	YES	0	
38-3207001	ACCIDENT FUND INS CO OF AMER						0	0			0	0	0.000	0.000	0.000	YES	0	
13-3088732	WCF NATL INS CO						0	0			0	0	0.000	0.000	0.000	YES	0	
42-0644327	UNITED FIRE & CAS CO						0	0			0	0	0.000	0.000	0.000	YES	0	
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	16	0	0	0	0	0	16	0	0	16	0	0.000	0.000	0.000	XXX	0	
Authorized - Pools - Mandatory Pools																		
AA-9995035	MUTUAL REINS BUREAU						0	0			0	0	0.000	0.000	0.000	YES	0	
AA-9991501	INDIANA MINE SUBSIDENCE FUND						0	0			0	0	0.000	0.000	0.000	YES	0	
AA-9991503	OHIO MINE SUBSIDENCE FUND						0	0			0	0	0.000	0.000	0.000	YES	0	
1099999	Total Authorized - Pools - Mandatory Pools	0	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	XXX	0	
Authorized - Other Non-U.S. Insurers																		
AA-1460019	MS Amlin AG						0	0			0	0	0.000	0.000	0.000	YES	0	
AA-1840000	Mapfre Re Compania de Reaseguros SA						0	0			0	0	0.000	0.000	0.000	YES	0	
AA-1126006	Lloyd's Syndicate Number 4472						0	0			0	0	0.000	0.000	0.000	YES	0	
AA-1340125	Hannover Rueck SE						0	0			0	0	0.000	0.000	0.000	YES	0	
AA-1120171	Lloyd's Syndicate Number 1856						0	0			0	0	0.000	0.000	0.000	YES	0	
AA-1120236	Lloyd's Syndicate Number 2843						0	0			0	0	0.000	0.000	0.000	YES	0	
AA-1128121	Lloyd's Syndicate Number 2121						0	0			0	0	0.000	0.000	0.000	YES	0	
AA-1120157	Lloyd's Syndicate Number 1729						0	0			0	0	0.000	0.000	0.000	YES	0	
AA-1128791	Lloyd's Syndicate Number 2791						0	0			0	0	0.000	0.000	0.000	YES	0	
AA-1120227	Lloyd's Syndicate Number 3123						0	0			0	0	0.000	0.000	0.000	YES	0	
1299999	Total Authorized - Other Non-U.S. Insurers	0	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	XXX	0	
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	(21)	0	0	0	0	0	(21)	0	0	(21)	0	0.000	0.000	0.000	XXX	0	
Unauthorized - Other U.S. Unaffiliated Insurers																		
88-0229034	Nations Safe Driver						0	0			0	0	0.000	0.000	0.000	YES	0	
2399999	Total Unauthorized - Other U.S. Unaffiliated Insurers	0	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	XXX	0	
Unauthorized - Other non-U.S. Insurers																		
AA-1340004	R V Versicherung AG						0	0			0	0	0.000	0.000	0.000	YES	0	
AA-5420050	KOREAN REINS CO						0	0			0	0	0.000	0.000	0.000	YES	0	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols. 43 - 44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/ [Cols. 46 + 48])	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20% (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50
		37	Overdue				43 Total Due Cols. 37 + 42 (In total should equal Cols. 7 + 8)										
		Current	38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days											
2699999 - Total Unauthorized - Other Non-U.S. Insurers		0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	XXX	0	
2899999 - Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	XXX	0	
Certified - Other Non-U.S. Insurers																	
CR-3191190 - Hamilton Re Ltd.		0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0	
CR-3190060 - Hannover Re (Bermuda) Ltd.		0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0	
CR-3194126 - Arch Reins Ltd.		0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0	
CR-1340028 - Devk Ruckversicherungs und Beteiligungs AG		0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0	
CR-3191289 - Fidelis Ins Bermuda Ltd.		0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	YES	0	
4099999 - Total Certified - Other Non-U.S. Insurers		0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	XXX	0	
4299999 - Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	XXX	0	
5799999 - Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)		(21)	0	0	0	0	(21)	0	0	(21)	0	0.000	0.000	0.000	XXX	0	
9999999 Totals		(21)	0	0	0	0	(21)	0	0	(21)	0	0.000	0.000	0.000	XXX	0	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance													Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 65] or Col. 68; not to Exceed Col. 63)
		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68		
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20+Col. 21+Col. 22+Col. 24]/Col. 58)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57+[Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Total Collateral Provided (Col. 20+Col. 21+Col. 22+Col. 24; not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63-Col. 66)	20% of Amount in Col. 67		
Authorized - Affiliates - U.S. Intercompany Pooling																		
34-0613930	WESTERN RESERVE MUT CAS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
34-0541185	SONNENBERG MUT INS ASSOC	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling																		
0899999 - Total Authorized - Affiliates - Total Authorized - Affiliates																		
Authorized - Other U.S. Unaffiliated Insurers																		
06-1182357	ALLIED WORLD INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
36-2661954	AMERICAN AGRICULTURAL INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
47-0574325	BERKLEY INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
22-2005057	EVEREST REINS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
42-0245840	FARMERS MUT HAIL INS CO OF IA	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
05-0316605	FACTORY MUT INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-2673100	GENERAL REINS CORP	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
06-0384680	HARTFORD STEAM BOIL INSPEC & INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-3138390	NAVIGATORS INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
75-1444207	SCOR REINS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
43-0613000	SHELTER MUT INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-1675535	SWISS REINS AMER CORP	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-5616275	TRANSATLANTIC REINS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
38-3207001	ACCIDENT FUND INS CO OF AMER	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-3088732	WCF NATL INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
42-0644327	UNITED FIRE & CAS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers																		
Authorized - Pools - Mandatory Pools																		
AA-9995035	MUTUAL REINS BUREAU	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-9991501	INDIANA MINE SUBSIDENCE FUND	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-9991503	OHIO MINE SUBSIDENCE FUND	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1099999 - Total Authorized - Pools - Mandatory Pools																		
Authorized - Other Non-U.S. Insurers																		
AA-1460019	MS AmIn AG	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1840000	Mapire Re Compania de Reaseguros SA	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1126006	Lloyd's Syndicate Number 4472	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1340125	Hannover Rueck SE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120171	Lloyd's Syndicate Number 1856	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120236	Lloyd's Syndicate Number 2843	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1128121	Lloyd's Syndicate Number 2121	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120157	Lloyd's Syndicate Number 1729	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1128791	Lloyd's Syndicate Number 2791	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120227	Lloyd's Syndicate Number 3123	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1299999 - Total Authorized - Other Non-U.S. Insurers																		
1499999 - Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)																		
Unauthorized - Other U.S. Unaffiliated Insurers																		
88-0229034	Nations Safe Driver	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2399999 - Total Unauthorized - Other U.S. Unaffiliated Insurers																		
Unauthorized - Other non-U.S. Insurers																		
AA-1340004	IR V Versicherung AG	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance													Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col. 68; not to Exceed Col. 63)
		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68		
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 – Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20+Col. 21+Col. 22+Col. 24]/Col. 58)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57+[Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 – Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Total Collateral Provided (Col. 20+Col. 21+Col. 22+ Col. 24; not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63-Col. 66)	20% of Amount in Col. 67		
AA-5420050	KOREAN REINS CO.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2699999 - Total Unauthorized - Other Non-U.S. Insurers		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2899999 - Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
Certified - Other Non-U.S. Insurers																		
CR-3191190	Hamilton Re Ltd.	1	12/31/2025	0.000	3	0	0	0.000	0.000	0	3	0	0	0	0	0	0	
CR-3190060	Hannover Re (Bermuda) Ltd.	1	12/31/2025	0.000	7	0	0	0.000	0.000	0	7	0	0	0	0	0	0	
CR-3194126	Arch Reins Ltd.	1	12/31/2025	0.000	2	0	0	0.000	0.000	0	2	0	0	0	0	0	0	
CR-1340028	Devk Ruckversicherungs und Beteiligungs AG.	1	12/31/2025	0.000	5	0	0	0.000	0.000	0	5	0	0	0	0	0	0	
CR-3191289	Fidelis Ins Bermuda Ltd.	1	12/31/2025	0.000	5	0	0	0.000	0.000	0	5	0	0	0	0	0	0	
4099999 - Total Certified - Other Non-U.S. Insurers		XXX	XXX	XXX	22	0	0	XXX	XXX	0	22	0	0	0	0	0	0	
4299999 - Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		XXX	XXX	XXX	22	0	0	XXX	XXX	0	22	0	0	0	0	0	0	
5799999 - Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)		XXX	XXX	XXX	22	0	0	XXX	XXX	0	22	0	0	0	0	0	0	
9999999 Totals		XXX	XXX	XXX	22	0	0	XXX	XXX	0	22	0	0	0	0	0	0	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance			
			71 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0 Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or [Col. 40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Col. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)
Authorized - Affiliates - U.S. Intercompany Pooling										
34-0613930	WESTERN RESERVE MUT CAS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
34-0541185	SONNENBERG MUT INS ASSOC	0	XXX	XXX	0	0	0	XXX	XXX	0
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling										
		0	XXX	XXX	0	0	0	XXX	XXX	0
0899999 - Total Authorized - Affiliates - Total Authorized - Affiliates										
		0	XXX	XXX	0	0	0	XXX	XXX	0
Authorized - Other U.S. Unaffiliated Insurers										
06-1182357	ALLIED WORLD INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
36-2661954	AMERICAN AGRICULTURAL INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
47-0574325	BERKLEY INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
22-2005057	EVEREST REINS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
42-0245840	FARMERS MUT HAIL INS CO OF IA	0	XXX	XXX	0	0	0	XXX	XXX	0
05-0316605	FACTORY MUT INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-2673100	GENERAL REINS CORP	0	XXX	XXX	0	0	0	XXX	XXX	0
06-0384680	HARTFORD STEAM BOIL INSPEC & INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-3138390	NAVIGATORS INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
75-1444207	SCOR REINS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
43-0613000	SHELTER MUT INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-1675535	SWISS REINS AMER CORP	0	XXX	XXX	0	0	0	XXX	XXX	0
13-5616275	TRANSATLANTIC REINS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
38-3207001	ACCIDENT FUND INS CO OF AMER	0	XXX	XXX	0	0	0	XXX	XXX	0
13-3088732	WCF NATL INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
42-0644327	UNITED FIRE & CAS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers										
		0	XXX	XXX	0	0	0	XXX	XXX	0
Authorized - Pools - Mandatory Pools										
AA-9995035	MUTUAL REINS BUREAU	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-9991501	INDIANA MINE SUBSIDENCE FUND	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-9991503	OHIO MINE SUBSIDENCE FUND	0	XXX	XXX	0	0	0	XXX	XXX	0
1099999 - Total Authorized - Pools - Mandatory Pools										
		0	XXX	XXX	0	0	0	XXX	XXX	0
Authorized - Other Non-U.S. Insurers										
AA-1460019	MS Amlin AG	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1840000	Mapfre Re Compania de Reaseguros SA	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1126006	Lloyd's Syndicate Number 4472	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1340125	Hannover Rueck SE	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1120171	Lloyd's Syndicate Number 1856	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1120236	Lloyd's Syndicate Number 2843	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1128121	Lloyd's Syndicate Number 2121	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1120157	Lloyd's Syndicate Number 1729	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1128791	Lloyd's Syndicate Number 2791	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1120227	Lloyd's Syndicate Number 3123	0	XXX	XXX	0	0	0	XXX	XXX	0
1299999 - Total Authorized - Other Non-U.S. Insurers										
		0	XXX	XXX	0	0	0	XXX	XXX	0
1499999 - Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)										
		0	XXX	XXX	0	0	0	XXX	XXX	0
Unauthorized - Other U.S. Unaffiliated Insurers										
88-0229034	Nations Safe Driver	0	0	0	XXX	XXX	XXX	0	XXX	0
2399999 - Total Unauthorized - Other U.S. Unaffiliated Insurers										
		0	0	0	XXX	XXX	XXX	0	XXX	0
Unauthorized - Other non-U.S. Insurers										

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance			
			71 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0 Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or [Col. 40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Jurisdiction Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Col. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)
AA-1340004	R V Versicherung AG	0	14	0	XXX	XXX	XXX	0	XXX	0
AA-5420050	KOREAN REINS CO	0	1	0	XXX	XXX	XXX	0	XXX	0
2699999 - Total Unauthorized - Other Non-U.S. Insurers		0	16	0	XXX	XXX	XXX	0	XXX	0
2899999 - Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		0	16	0	XXX	XXX	XXX	0	XXX	0
Certified - Other Non-U.S. Insurers										
CR-3191190	Hamilton Re Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
CR-3190060	Hannover Re (Bermuda) Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
CR-3194126	Arch Reins Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
CR-1340028	Devk Ruckversicherungs und Beteiligungs AG	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
CR-3191289	Fidelis Ins Bermuda Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
4099999 - Total Certified - Other Non-U.S. Insurers		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
4299999 - Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
5799999 - Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)		0	16	0	0	0	0	0	0	0
9999999 Totals		0	16	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 4

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

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 5

Interrogatories for Schedule F, Part 3 (000 Omitted)

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

	1	2	3
	<u>Name of Reinsurer</u>	<u>Commission Rate</u>	<u>Ceded Premium</u>
1.	Swiss Re America Corp.....	56.500	188
2.	Swiss Re America Corp.....	38.000	101
3.	Factory Mut Ins Co.....	35.000	656
4.	Hartford Steam Boiler Inspect & Ins Co.....	35.000	155
5.	Hartford Steam Boiler Inspect & Ins Co.....	30.000	229

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

	1	2	3	4
	<u>Name of Reinsurer</u>	<u>Total Recoverables</u>	<u>Ceded Premiums</u>	<u>Affiliated</u>
6.	Hartford Steam Boiler Inspect & Ins Co.....	553	1,118	Yes [] No [X]
7.	Swiss Reins America Corp.....	572	998	Yes [] No [X]
8.	Factory Mut Ins Co.....	372	656	Yes [] No [X]
9.	General Reins Corp.....	71	316	Yes [] No [X]
10.			Yes [] No []

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

SCHEDULE F - PART 6

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	363,859,449		363,859,449
2. Premiums and considerations (Line 15)	26,337,761		26,337,761
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	(21,056)		(21,056)
4. Funds held by or deposited with reinsured companies (Line 16.2)	0		0
5. Other assets	2,489,588	0	2,489,588
6. Net amount recoverable from reinsurers		1,407,524	1,407,524
7. Protected cell assets (Line 27)	0		0
8. Totals (Line 28)	392,665,742	1,407,524	394,073,266
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	64,612,982	487,578	65,100,560
10. Taxes, expenses, and other obligations (Lines 4 through 8)	23,433,891		23,433,891
11. Unearned premiums (Line 9)	91,870,863	1,024,755	92,895,618
12. Advance premiums (Line 10)	1,285,956		1,285,956
13. Dividends declared and unpaid (Line 11.1 and 11.2)	0		0
14. Ceded reinsurance premiums payable (net of ceding commissions) (Line 12)	104,809	(104,809)	0
15. Funds held by company under reinsurance treaties (Line 13)	0		0
16. Amounts withheld or retained by company for account of others (Line 14)	3,376,956		3,376,956
17. Provision for reinsurance (Line 16)	0		0
18. Other liabilities	0		0
19. Total liabilities excluding protected cell business (Line 26)	184,685,457	1,407,524	186,092,981
20. Protected cell liabilities (Line 27)	0		0
21. Surplus as regards policyholders (Line 37)	207,980,285	X X X	207,980,285
22. Totals (Line 38)	392,665,742	1,407,524	394,073,266

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

If yes, give full explanation:

Schedule H - Part 1

NONE

Schedule H - Part 2

NONE

Schedule H - Part 3

NONE

Schedule H - Part 4

NONE

Schedule H - Part 5 - Health Claims

NONE

SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	.0	.0	.2	.0	.0	.0	.0	.2	XXX
2. 2016	42,639	2,821	39,818	17,835	151	.86	.0	3,096	.0	195	20,866	2,318
3. 2017	42,277	2,712	39,565	23,928	553	187	.0	3,993	.0	551	27,555	2,512
4. 2018	41,918	2,766	39,152	14,935	150	.88	.0	2,780	.0	264	17,653	1,988
5. 2019	42,057	3,280	38,777	26,241	692	232	.0	3,849	.0	235	29,630	2,619
6. 2020	42,172	3,246	38,926	24,699	969	143	.0	4,399	.0	128	28,272	2,626
7. 2021	42,654	3,489	39,165	23,578	310	.85	.0	4,200	.2	179	27,551	2,248
8. 2022	45,419	4,511	40,908	36,453	3,625	.96	.0	4,490	.6	214	37,408	2,640
9. 2023	52,226	4,492	47,734	47,519	4,826	157	.0	5,301	.2	447	48,149	3,204
10. 2024	61,360	4,673	56,687	33,657	133	.84	.0	5,367	(2)	222	38,977	2,236
11. 2025	68,090	4,907	63,183	30,596	127	.7	0	4,966	0	62	35,442	2,031
12. Totals	XXX	XXX	XXX	279,441	11,536	1,167	0	42,441	8	2,497	311,505	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.	.0	(8)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.8	.0
3.	.0	.8	.0	.0	.0	.0	.0	.0	.0	.0	.0	(8)	.0
4.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5.	.83	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.83	.1
6.	.84	(17)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.101	.1
7.	.60	.0	.0	.0	.0	.0	.4	.0	.7	.0	.0	.71	.3
8.	.33	.0	.0	.0	.0	.0	.25	.0	.24	.1	.0	.81	.2
9.	.219	.0	.13	.2	.0	.0	.73	.1	.78	.1	.0	.379	.6
10.	.944	.0	.172	.28	.0	.0	.151	.1	.175	.3	.0	1,411	18
11.	4,313	17	2,369	228	0	0	384	4	465	7	0	7,275	164
12.	5,735	(1)	2,554	258	0	0	636	6	749	12	0	9,400	195

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.0	.0
2.	21,017	143	20,874	49.3	5.1	52.4	.0	.0	55.0	.8	.0
3.	28,108	561	27,547	66.5	20.7	69.6	.0	.0	55.0	(8)	.0
4.	17,803	150	17,653	42.5	5.4	45.1	.0	.0	55.0	.0	.0
5.	30,405	692	29,713	72.3	21.1	76.6	.0	.0	55.0	.83	.0
6.	29,325	952	28,373	69.5	29.3	72.9	.0	.0	55.0	101	.0
7.	27,934	312	27,622	65.5	8.9	70.5	.0	.0	55.0	.60	.11
8.	41,121	3,632	37,489	90.5	80.5	91.6	.0	.0	55.0	.33	.48
9.	53,360	4,832	48,528	102.2	107.6	101.7	.0	.0	55.0	231	.148
10.	40,550	163	40,388	66.1	3.5	71.2	.0	.0	55.0	1,088	.322
11.	43,099	382	42,717	63.3	7.8	67.6	0	0	55.0	6,437	838
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	8,032	1,368

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX
2. 2016	24,815	.6	24,809	16,805	.0	.553	.0	2,195	.0	755	19,553	3,171
3. 2017	26,458	.7	26,451	17,940	.0	.548	.0	2,176	.0	725	20,664	2,264
4. 2018	28,000	.7	27,993	17,972	.0	.527	.0	2,179	.0	806	20,678	2,478
5. 2019	28,131	.7	28,124	18,555	.0	.657	.0	2,011	.0	827	21,223	2,473
6. 2020	27,259	.2	27,257	13,283	.0	.519	.0	1,840	.0	570	15,642	1,873
7. 2021	26,266	.2	26,264	14,739	.0	.383	.0	1,835	.1	646	16,956	1,906
8. 2022	27,533	.3	27,530	18,565	.0	.538	.0	1,562	.4	547	20,661	1,933
9. 2023	29,729	.3	29,726	19,628	1,327	.457	.59	1,740	20	439	20,419	1,973
10. 2024	31,331	.4	31,327	17,197	.0	.169	.0	2,230	.0	394	19,596	2,028
11. 2025	30,818	4	30,814	9,278	0	48	0	1,913	(20)	284	11,259	1,810
12. Totals	XXX	XXX	XXX	163,962	1,327	4,399	59	19,681	5	5,993	186,651	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	.3	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.3	.1
2.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3.	.25	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.25	.1
4.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5.	.74	.0	.0	.0	.0	.0	.7	.0	.3	.0	.0	.84	.1
6.	.33	.0	.0	.0	.0	.0	.12	.0	.5	.0	.0	.50	.1
7.	.133	.0	.0	.0	.0	.0	.17	.0	.7	.0	.0	.158	.6
8.	.569	.0	.0	.0	.0	.0	.117	.0	.49	.0	.0	.736	.18
9.	2,022	.0	.0	.0	.0	.0	486	.0	205	.0	.0	2,713	58
10.	6,919	.0	.0	.0	.0	.0	733	.0	308	.0	.0	7,961	178
11.	11,299	0	2,503	0	0	0	862	0	362	0	0	15,026	581
12.	21,077	0	2,503	0	0	0	2,234	0	940	0	0	26,754	845

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.3	.0
2.	19,553	.0	19,553	78.8	.0	78.8	.0	.0	55.0	.0	.0
3.	20,689	.0	20,689	78.2	.0	78.2	.0	.0	55.0	.25	.0
4.	20,678	.0	20,678	73.9	.0	73.9	.0	.0	55.0	.0	.0
5.	21,307	.0	21,307	75.7	.0	75.8	.0	.0	55.0	.74	.10
6.	15,692	.0	15,692	57.6	.0	57.6	.0	.0	55.0	.33	.17
7.	17,115	.1	17,114	65.2	50.0	65.2	.0	.0	55.0	.133	.24
8.	21,401	.4	21,397	77.7	133.3	77.7	.0	.0	55.0	.569	.167
9.	24,538	1,406	23,132	82.5	46,866.7	77.8	.0	.0	55.0	2,022	.691
10.	27,557	.0	27,557	88.0	.0	88.0	.0	.0	55.0	6,919	1,042
11.	26,265	(20)	26,285	85.2	(500.0)	85.3	0	0	55.0	13,802	1,224
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	23,580	3,174

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX
2. 2016	4,878	.6	4,872	1,969	.0	.218	.0	.221	.0	.25	2,408	292
3. 2017	5,283	.7	5,276	3,767	.0	.271	.0	.315	.0	.27	4,353	223
4. 2018	5,754	.7	5,747	3,996	.0	.238	.0	.478	.0	.39	4,712	272
5. 2019	6,459	.7	6,452	4,802	.0	.423	.0	.490	.0	.111	5,715	276
6. 2020	7,678	.15	7,663	2,161	.0	.148	.0	.377	.0	.39	2,686	247
7. 2021	8,990	.15	8,975	3,619	.0	.165	.0	.517	.0	.63	4,301	306
8. 2022	10,039	.24	10,015	3,801	.0	.273	.0	.405	.0	.69	4,479	340
9. 2023	11,099	.27	11,072	5,417	.0	.224	.0	.353	.0	.68	5,994	279
10. 2024	12,251	.37	12,214	2,499	.0	.112	.0	.506	.0	.47	3,117	275
11. 2025	12,976	.31	12,945	1,688	0	.48	0	.460	0	.74	2,196	281
12. Totals	XXX	XXX	XXX	33,719	0	2,120	0	4,122	0	562	39,961	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5.	.22	.0	.0	.0	.0	.0	.2	.0	.7	.0	.0	.31	.1
6.	.0	.0	.0	.0	.0	.0	.1	.0	.3	.0	.0	.4	.0
7.	.0	.0	.23	.0	.0	.0	.2	.0	.8	.0	.0	.33	.0
8.	1,055	.0	.10	.0	.0	.0	.14	.0	.53	.0	.0	1,131	.7
9.	.429	.0	.151	.0	.0	.0	.37	.0	.141	.0	.0	.757	.8
10.	1,519	.0	.254	.1	.0	.0	.65	.0	.250	.0	.0	2,087	22
11.	1,997	0	1,577	5	0	0	97	0	374	0	0	4,040	92
12.	5,022	0	2,014	6	0	0	217	0	836	0	0	8,083	130

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.0	.0
2.	2,408	.0	2,408	49.4	.0	49.4	.0	.0	55.0	.0	.0
3.	4,353	.0	4,353	82.4	.0	82.5	.0	.0	55.0	.0	.0
4.	4,712	.0	4,712	81.9	.0	82.0	.0	.0	55.0	.0	.0
5.	5,746	.0	5,746	89.0	.0	89.1	.0	.0	55.0	.22	.9
6.	2,690	.0	2,690	35.0	.0	35.1	.0	.0	55.0	.0	.4
7.	4,334	.0	4,334	48.2	.5	48.3	.0	.0	55.0	.23	.10
8.	5,610	.0	5,610	55.9	.1	56.0	.0	.0	55.0	1,065	.67
9.	6,751	.0	6,751	60.8	1.8	61.0	.0	.0	55.0	579	.177
10.	5,204	.1	5,204	42.5	2.2	42.6	.0	.0	55.0	1,772	.315
11.	6,241	.5	6,236	48.1	16.4	48.2	0	0	55.0	3,569	.471
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	7,030	1,053

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX	0	0	1	1	0	0	0	0	XXX	
2. 2016	787	110	677	234	0	0	0	79	0	0	0	313	38
3. 2017	785	113	672	237	0	1	0	94	0	0	0	332	37
4. 2018	744	113	631	1,038	0	8	0	197	0	4	4	1,243	25
5. 2019	776	174	602	509	0	2	0	161	0	0	0	672	19
6. 2020	822	188	634	385	0	0	0	118	0	0	0	503	24
7. 2021	917	188	729	395	0	7	0	78	0	0	0	480	19
8. 2022	1,078	188	890	424	0	0	0	77	0	0	0	501	25
9. 2023	1,134	204	930	503	0	5	0	104	0	0	0	612	28
10. 2024	1,004	137	867	238	0	0	0	65	3	0	0	300	23
11. 2025	1,005	121	884	53	0	0	0	25	0	0	0	78	21
12. Totals	XXX	XXX	XXX	4,016	0	24	1	998	3	4	4	5,034	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	30	24	0	0	0	0	0	0	0	0	0	6	1
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	193	163	0	0	0	0	0	0	0	0	0	30	1
8.	1	0	25	0	0	0	0	0	0	0	0	26	1
9.	36	0	30	0	0	0	2	0	6	0	0	74	3
10.	114	0	0	0	0	0	4	0	13	0	0	131	2
11.	90	0	147	0	0	0	12	0	38	0	0	287	7
12.	465	187	203	0	0	0	18	0	57	0	0	555	15

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	6	0
2.	313	0	313	39.8	0.0	46.2	0	0	55.0	0	0
3.	332	0	332	42.3	0.0	49.4	0	0	55.0	0	0
4.	1,243	0	1,243	167.1	0.0	197.0	0	0	55.0	0	0
5.	672	0	672	86.6	0.0	111.6	0	0	55.0	0	0
6.	503	0	503	61.2	0.0	79.3	0	0	55.0	0	0
7.	673	163	510	73.4	86.8	70.0	0	0	55.0	30	0
8.	527	0	527	48.9	0.0	59.2	0	0	55.0	26	0
9.	686	0	686	60.5	0.0	73.8	0	0	55.0	67	8
10.	434	3	431	43.2	2.2	49.7	0	0	55.0	114	17
11.	365	0	365	36.3	0.1	41.3	0	0	55.0	237	50
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	480	75

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	14	0	63	0	10	0	0	87	XXX
2. 2016	13,850	464	13,386	3,982	5	595	0	1,182	0	121	5,754	488
3. 2017	14,528	470	14,058	7,882	1,330	1,137	336	1,406	235	89	8,524	426
4. 2018	15,346	466	14,880	3,715	3	623	0	1,235	0	80	5,570	462
5. 2019	16,204	507	15,697	7,671	205	549	0	1,484	0	150	9,499	494
6. 2020	17,768	505	17,263	8,962	79	613	0	1,767	0	149	11,263	570
7. 2021	19,520	586	18,934	11,100	1,309	368	1	2,122	40	235	12,240	528
8. 2022	21,511	707	20,804	10,548	1,399	632	0	2,424	0	460	12,205	719
9. 2023	24,803	803	24,000	11,178	871	438	0	2,214	7	240	12,952	640
10. 2024	30,154	1,483	28,671	9,705	220	242	0	2,649	2	90	12,374	520
11. 2025	29,173	1,553	27,620	4,932	(3)	83	0	1,283	(1)	9	6,302	402
12. Totals	XXX	XXX	XXX	79,689	5,418	5,343	337	17,776	283	1,623	96,770	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	494	392	0	0	0	0	0	0	0	0	0	101	2
2.	0	0	0	0	0	0	0	0	0	0	0	0	1
3.	0	0	0	0	0	0	18	0	22	0	0	39	0
4.	0	0	0	0	0	0	9	0	11	0	0	19	1
5.	154	0	0	0	0	0	32	0	39	0	0	225	7
6.	180	30	0	0	0	0	55	0	67	0	0	271	2
7.	66	(11)	10	2	0	0	42	0	52	0	0	180	4
8.	1,022	0	3	0	0	0	212	2	262	2	0	1,495	19
9.	1,208	0	69	11	0	0	319	3	393	3	0	1,972	30
10.	2,194	3	264	43	0	0	473	4	583	4	0	3,459	58
11.	2,133	42	2,688	434	0	0	571	5	703	5	0	5,609	96
12.	7,449	456	3,034	489	0	0	1,731	16	2,132	14	0	13,371	220

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	101	0
2.	5,759	5	5,754	41.6	1.1	43.0	0	0	55.0	0	0
3.	10,465	1,901	8,563	72.0	404.5	60.9	0	0	55.0	0	39
4.	5,592	3	5,589	36.4	0.7	37.6	0	0	55.0	0	19
5.	9,929	206	9,724	61.3	40.5	61.9	0	0	55.0	154	71
6.	11,644	110	11,534	65.5	21.8	66.8	0	0	55.0	150	121
7.	13,761	1,341	12,420	70.5	228.9	65.6	0	0	55.0	86	94
8.	15,103	1,403	13,700	70.2	198.5	65.9	0	0	55.0	1,024	470
9.	15,819	895	14,924	63.8	111.4	62.2	0	0	55.0	1,266	707
10.	16,109	275	15,833	53.4	18.6	55.2	0	0	55.0	2,412	1,047
11.	12,393	481	11,911	42.5	31.0	43.1	0	0	55.0	4,345	1,264
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	9,538	3,833

Schedule P - Part 1F - Med Pro Liab Occ

NONE

Schedule P - Part 1F - Med Pro Liab Clm

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2016	485	368	117	134	134	0	0	0	0	0	0	XXX
3. 2017	562	435	127	124	124	0	0	0	0	0	0	XXX
4. 2018	648	507	141	208	208	0	0	1	1	0	0	XXX
5. 2019	705	553	152	161	161	0	0	1	1	0	0	XXX
6. 2020	844	662	182	145	131	0	0	1	1	0	14	XXX
7. 2021	1,034	814	220	265	265	0	0	1	1	0	0	XXX
8. 2022	1,222	970	252	216	216	0	0	1	1	0	0	XXX
9. 2023	1,407	1,123	284	301	301	0	0	4	4	0	0	XXX
10. 2024	1,660	1,341	319	187	187	0	0	2	2	0	0	XXX
11. 2025	1,819	1,476	343	122	122	0	0	(1)	(1)	0	0	XXX
12. Totals	XXX	XXX	XXX	1,863	1,849	0	0	10	10	0	14	XXX

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	134	134	0	27.6	36.4	0.0	0	0	55.0	0	0
3.	124	124	0	22.1	28.5	0.0	0	0	55.0	0	0
4.	209	209	0	32.3	41.2	0.0	0	0	55.0	0	0
5.	162	162	0	23.0	29.3	0.0	0	0	55.0	0	0
6.	146	132	14	17.3	19.9	7.7	0	0	55.0	0	0
7.	266	266	0	25.7	32.7	0.0	0	0	55.0	0	0
8.	217	217	0	17.8	22.4	0.0	0	0	55.0	0	0
9.	305	305	0	21.7	27.2	0.0	0	0	55.0	0	0
10.	189	189	0	11.4	14.1	0.0	0	0	55.0	0	0
11.	148	148	0	8.1	10.0	0.0	0	0	55.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX
2. 2016	2,144	1,532	.612	.830	.169	.21	.0	.86	.0	.0	.768	22
3. 2017	2,273	1,512	.761	.328	.151	.1	.0	.145	.0	.0	.323	14
4. 2018	2,412	1,616	.796	.616	.404	.21	.0	.101	.1	.0	.333	16
5. 2019	2,564	1,748	.816	1,499	1,010	.78	.0	.135	.0	.0	.702	19
6. 2020	2,774	1,911	.863	.855	.479	.18	.0	.121	.0	.0	.515	13
7. 2021	3,086	2,171	.915	.420	.279	.24	.0	.67	.0	.0	.232	10
8. 2022	3,355	2,387	.968	.264	.67	.47	.0	.91	.0	.0	.335	18
9. 2023	3,558	2,602	.956	.232	.118	.15	.0	.87	.0	.0	.216	13
10. 2024	3,280	2,826	.454	.586	.385	.0	.0	.44	.0	.0	.245	.6
11. 2025	5,342	1,670	3,672	.13	.0	.0	.0	.90	.0	.0	.103	3
12. Totals	XXX	XXX	XXX	5,643	3,062	225	0	967	1	0	3,772	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	.54	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.54	.0
2.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
6.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
7.	.0	.0	.22	.9	.0	.0	.3	.0	.1	.0	.0	.17	.0
8.	.906	.670	.2	.1	.0	.0	.23	.0	.10	.0	.0	.270	.3
9.	.48	.0	.30	.13	.0	.0	.28	.0	.12	.0	.0	.106	.0
10.	.169	.96	.154	.66	.0	.0	.74	.0	.31	.0	.0	.266	.2
11.	.46	.0	1,373	.585	.0	.0	.137	.0	.57	.0	.0	1,028	.3
12.	1,116	766	1,581	673	0	0	267	0	110	0	0	1,634	8

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.54	.0
2.	.937	.169	.768	43.7	11.0	125.5	.0	.0	55.0	.0	.0
3.	.474	.151	.323	20.9	10.0	42.4	.0	.0	55.0	.0	.0
4.	.738	.405	.333	30.6	25.1	41.8	.0	.0	55.0	.0	.0
5.	1,712	1,010	.702	66.8	57.8	86.0	.0	.0	55.0	.0	.0
6.	.994	.479	.515	35.8	25.1	59.7	.0	.0	55.0	.0	.0
7.	.537	.288	.249	17.4	13.3	27.2	.0	.0	55.0	.12	.5
8.	1,342	.737	.605	40.0	30.9	62.5	.0	.0	55.0	.237	.33
9.	.453	.131	.322	12.7	5.0	33.7	.0	.0	55.0	.66	.40
10.	1,058	.547	.511	32.3	19.4	112.6	.0	.0	55.0	.161	.105
11.	1,716	.585	1,131	32.1	35.0	30.8	0	0	55.0	.835	.194
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,258	377

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2016	45	45	0	0	0	0	0	0	0	0	0	1
3. 2017	70	54	16	17	17	0	0	0	0	0	0	2
4. 2018	88	66	22	0	0	0	0	0	0	0	0	1
5. 2019	96	76	20	0	0	0	0	0	0	0	0	1
6. 2020	142	118	24	0	0	0	0	0	0	0	0	1
7. 2021	221	202	19	7	7	0	0	0	0	0	0	1
8. 2022	279	243	36	9	0	0	0	0	0	0	0	0
9. 2023	319	275	44	8	8	0	0	0	0	0	0	1
10. 2024	364	317	47	16	16	0	0	0	0	0	0	2
11. 2025	468	340	128	6	0	0	0	0	0	0	0	1
12. Totals	XXX	XXX	XXX	63	48	0	0	0	0	0	0	15

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
3.	17	17	0	24.3	31.5	0.0	0	0	55.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
7.	7	7	0	3.2	3.5	0.0	0	0	55.0	0	0
8.	9	0	9	3.2	0.0	25.0	0	0	55.0	0	0
9.	8	8	0	2.5	2.9	0.0	0	0	55.0	0	0
10.	16	16	0	4.4	5.0	0.0	0	0	55.0	0	0
11.	6	0	6	1.3	0.0	4.7	0	0	55.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE P - PART 11 - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX
2. 2016	4,070	201	3,869	2,005	.0	.4	.0	.314	.0	.2	2,323	XXX
3. 2017	4,099	192	3,907	1,114	.5	.2	.0	.255	.0	.14	1,366	XXX
4. 2018	4,155	187	3,968	1,175	.0	.1	.0	.231	.0	.28	1,407	XXX
5. 2019	4,282	200	4,082	1,330	.31	.0	.0	.242	.0	.33	1,541	XXX
6. 2020	4,501	168	4,333	2,048	.24	.7	.0	.353	.0	.66	2,384	XXX
7. 2021	4,781	181	4,600	1,473	.0	.0	.0	.329	.0	.88	1,802	XXX
8. 2022	5,139	245	4,894	2,388	.92	.0	.0	.320	.0	.157	2,616	XXX
9. 2023	5,588	251	5,337	3,266	.203	.1	.0	.421	.0	.94	3,485	XXX
10. 2024	4,534	185	4,349	2,328	.0	.0	.0	.353	.0	.95	2,681	XXX
11. 2025	5,532	298	5,234	1,401	0	0	0	.268	0	0	1,669	XXX
12. Totals	XXX	XXX	XXX	18,528	355	15	0	3,086	0	577	21,274	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
6.	(1)	(1)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
7.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
9.	.0	.0	.6	.0	.0	.0	.0	.0	.0	.0	.0	.6	.0
10.	.0	.0	.25	.1	.0	.0	.0	.0	.15	.0	.0	.39	.0
11.	269	0	190	6	0	0	0	0	43	0	0	497	9
12.	268	(1)	220	7	0	0	1	0	58	0	0	542	9

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.0	.0
2.	2,323	.0	2,323	57.1	.0	60.0	.0	.0	55.0	.0	.0
3.	1,371	.5	1,366	33.4	2.6	35.0	.0	.0	55.0	.0	.0
4.	1,407	.0	1,407	33.9	.0	35.5	.0	.0	55.0	.0	.0
5.	1,572	.31	1,541	36.7	15.5	37.8	.0	.0	55.0	.0	.0
6.	2,407	.23	2,384	53.5	13.6	55.0	.0	.0	55.0	.0	.0
7.	1,802	.0	1,802	37.7	.0	39.2	.0	.0	55.0	.0	.0
8.	2,708	.92	2,616	52.7	37.6	53.5	.0	.0	55.0	.0	.0
9.	3,694	.203	3,491	66.1	80.9	65.4	.0	.0	55.0	.6	.0
10.	2,721	.1	2,720	60.0	.4	62.5	.0	.0	55.0	.24	.15
11.	2,171	.6	2,166	39.3	1.9	41.4	0	0	55.0	453	44
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	483	59

SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX
2. 2016	22,511	362	22,149	14,277	.0	.0	.0	2,109	.0	2,399	16,386	5,789
3. 2017	24,357	488	23,869	15,097	.0	19	.0	2,109	.0	2,326	17,225	5,214
4. 2018	25,540	380	25,160	16,385	.0	5	.0	2,220	.0	2,773	18,610	5,931
5. 2019	26,121	391	25,730	16,664	50	13	.0	2,032	.0	2,669	18,659	6,092
6. 2020	25,524	548	24,976	15,081	35	3	.0	2,008	.0	2,916	17,057	5,001
7. 2021	24,958	584	24,374	18,265	.0	.0	.0	2,463	.0	4,004	20,728	5,532
8. 2022	25,829	793	25,036	25,433	405	.0	.0	2,230	.0	4,072	27,258	6,160
9. 2023	32,314	887	31,427	25,475	227	1	.0	2,262	.0	3,926	27,511	6,075
10. 2024	39,970	569	39,401	24,952	.0	3	.0	3,044	.0	3,474	27,999	6,104
11. 2025	40,126	588	39,538	23,610	0	1	0	2,742	0	2,174	26,353	5,576
12. Totals	XXX	XXX	XXX	195,239	717	45	0	23,219	0	30,733	217,786	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	.1	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.1	.0
2.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3.	(2)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	(2)	.0
4.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
6.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
7.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
9.	20	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	20	.1
10.	(25)	.0	.70	1	.0	.0	16	.0	98	.0	.0	157	.4
11.	1,805	0	2,058	36	0	0	38	0	232	0	0	4,096	351
12.	1,801	0	2,128	37	0	0	53	0	330	0	0	4,274	356

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.1	.0
2.	16,386	.0	16,386	72.8	0.0	74.0	.0	.0	55.0	.0	.0
3.	17,223	.0	17,223	70.7	0.0	72.2	.0	.0	55.0	(2)	.0
4.	18,610	.0	18,610	72.9	0.0	74.0	.0	.0	55.0	.0	.0
5.	18,709	50	18,659	71.6	12.8	72.5	.0	.0	55.0	.0	.0
6.	17,092	35	17,057	67.0	6.4	68.3	.0	.0	55.0	.0	.0
7.	20,728	.0	20,728	83.1	0.0	85.0	.0	.0	55.0	.0	.0
8.	27,663	405	27,258	107.1	51.1	108.9	.0	.0	55.0	.0	.0
9.	27,758	227	27,531	85.9	25.6	87.6	.0	.0	55.0	20	.0
10.	28,158	1	28,156	70.4	0.2	71.5	.0	.0	55.0	44	114
11.	30,486	36	30,449	76.0	6.4	77.0	0	0	55.0	3,827	269
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	3,891	383

Schedule P - Part 1K - Fidelity/Surety

NONE

Schedule P - Part 1L - Other

NONE

Schedule P - Part 1M - International

NONE

Schedule P - Part 1N - Reinsurance

NONE

Schedule P - Part 1O - Reinsurance

NONE

Schedule P - Part 1P - Reinsurance

NONE

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX
2. 2016	.81	.0	.81	.20	.0	.1	.0	.1	.0	.0	.0	.6
3. 2017	.81	.0	.81	.1	.0	.28	.0	.0	.0	.0	.0	.5
4. 2018	.82	.0	.82	.27	.0	.0	.0	.0	.0	.0	.0	.3
5. 2019	.80	.0	.80	.11	.0	.0	.0	.1	.0	.0	.0	.0
6. 2020	.78	.0	.78	.9	.0	.1	.0	.0	.0	.0	.0	.0
7. 2021	.93	.0	.93	.18	.0	.2	.0	.8	.0	.0	.0	.0
8. 2022	.93	.0	.93	.5	.0	.3	.0	.3	.0	.0	.0	.0
9. 2023	.97	.0	.97	.2	.0	.1	.0	.1	.0	.0	.0	.0
10. 2024	.77	.0	.77	.12	.0	.0	.0	.2	.0	.0	.0	.2
11. 2025	9	0	9	0	0	0	0	1	0	0	0	0
12. Totals	XXX	XXX	XXX	105	0	36	0	17	0	0	158	XXX

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.0	.0
2.	.22	.0	.22	.27.2	.0.0	.27.2	.0	.0	.55.0	.0	.0
3.	.29	.0	.29	.35.8	.0.0	.35.8	.0	.0	.55.0	.0	.0
4.	.27	.0	.27	.32.9	.0.0	.32.9	.0	.0	.55.0	.0	.0
5.	.12	.0	.12	.15.0	.0.0	.15.0	.0	.0	.55.0	.0	.0
6.	.10	.0	.10	.12.8	.0.0	.12.8	.0	.0	.55.0	.0	.0
7.	.28	.0	.28	.30.1	.0.0	.30.1	.0	.0	.55.0	.0	.0
8.	.11	.0	.11	.11.8	.0.0	.11.8	.0	.0	.55.0	.0	.0
9.	.4	.0	.4	.4.1	.0.0	.4.1	.0	.0	.55.0	.0	.0
10.	.14	.0	.14	.18.2	.0.0	.18.2	.0	.0	.55.0	.0	.0
11.	1	0	1	11.1	0.0	11.1	0	0	55.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

Schedule P - Part 1R - Prod Liab Claims

NONE

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

NONE

Schedule P - Part 1T - Warranty

NONE

Schedule P - Part 1U - Pet Insurance Plans

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	One Year	Two Year
1. Prior	1,766	1,390	1,161	1,167	1,116	908	909	900	874	876	2	(24)
2. 2016	18,071	18,418	18,174	17,821	17,797	17,778	17,780	17,779	17,778	17,778	0	0
3. 2017	XXX	24,870	24,289	23,668	23,572	23,542	23,539	23,531	23,554	23,554	0	23
4. 2018	XXX	XXX	15,706	15,251	15,296	15,149	14,961	14,876	14,873	14,873	0	(3)
5. 2019	XXX	XXX	XXX	25,672	26,674	26,195	25,944	25,886	25,866	25,864	(2)	(22)
6. 2020	XXX	XXX	XXX	XXX	23,492	24,162	23,951	23,979	23,971	23,974	3	(4)
7. 2021	XXX	XXX	XXX	XXX	XXX	23,972	23,694	23,482	23,486	23,417	(69)	(65)
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	33,372	33,059	33,046	32,982	(65)	(78)
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43,461	43,432	43,153	(279)	(309)
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,412	34,846	(566)	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,293	XXX	XXX
12. Totals											(977)	(483)

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

1. Prior	10,247	9,353	8,190	7,505	7,300	7,062	7,002	6,968	6,968	6,968	0	(1)
2. 2016	18,597	19,282	18,507	17,986	17,673	17,378	17,386	17,361	17,358	17,358	0	(3)
3. 2017	XXX	19,319	20,804	19,260	18,929	18,745	18,540	18,516	18,516	18,513	(3)	(3)
4. 2018	XXX	XXX	19,452	20,648	19,477	18,605	18,482	18,500	18,482	18,499	17	(1)
5. 2019	XXX	XXX	XXX	19,966	20,564	19,312	19,143	19,257	19,295	19,293	(2)	36
6. 2020	XXX	XXX	XXX	XXX	14,823	15,410	14,389	14,248	13,865	13,847	(18)	(401)
7. 2021	XXX	XXX	XXX	XXX	XXX	14,418	16,080	15,691	15,394	15,272	(122)	(419)
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	16,545	19,717	19,892	19,790	(102)	72
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,958	20,671	21,207	536	4,249
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,961	25,019	3,058	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,989	XXX	XXX
12. Totals											3,364	3,529

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

1. Prior	2,132	2,469	2,169	2,186	2,188	2,171	2,171	2,171	2,171	2,171	0	0
2. 2016	1,978	1,867	2,139	1,942	2,029	2,155	2,176	2,178	2,183	2,187	5	10
3. 2017	XXX	3,487	4,503	4,478	4,118	3,993	4,060	4,038	4,038	4,038	0	0
4. 2018	XXX	XXX	4,950	4,960	4,181	4,226	4,232	4,235	4,240	4,234	(6)	(1)
5. 2019	XXX	XXX	XXX	5,564	5,052	4,947	5,280	5,265	5,195	5,249	54	(16)
6. 2020	XXX	XXX	XXX	XXX	4,201	2,521	2,460	2,340	2,309	2,310	1	(30)
7. 2021	XXX	XXX	XXX	XXX	XXX	4,485	3,907	3,906	3,897	3,810	(88)	(97)
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	5,796	4,847	4,465	5,152	688	305
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,580	6,163	6,257	94	677
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,982	4,448	466	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,402	XXX	XXX
12. Totals											1,213	847

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

1. Prior	87	84	56	225	235	349	355	353	353	353	0	0
2. 2016	392	276	251	240	236	236	234	234	234	234	0	0
3. 2017	XXX	392	256	269	244	240	239	238	238	238	0	0
4. 2018	XXX	XXX	771	1,166	1,092	1,025	1,036	1,047	1,046	1,046	0	(1)
5. 2019	XXX	XXX	XXX	677	562	616	565	511	511	511	0	0
6. 2020	XXX	XXX	XXX	XXX	623	705	495	389	385	385	0	(4)
7. 2021	XXX	XXX	XXX	XXX	XXX	744	470	426	437	432	(5)	6
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	542	432	459	450	(9)	18
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	945	529	577	48	(369)
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	442	356	(86)	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	302	XXX	XXX
12. Totals											(53)	(351)

SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL

1. Prior	5,150	4,605	3,823	3,431	3,561	3,431	3,461	3,573	3,597	3,680	83	107
2. 2016	6,630	5,310	4,695	4,544	4,454	4,430	4,428	4,397	4,434	4,572	138	175
3. 2017	XXX	7,313	6,782	6,867	6,852	7,401	7,463	7,682	7,375	7,371	(5)	(311)
4. 2018	XXX	XXX	5,552	4,878	4,675	4,452	4,400	4,421	4,349	4,343	(6)	(78)
5. 2019	XXX	XXX	XXX	8,013	7,644	7,740	7,890	8,117	8,082	8,201	119	84
6. 2020	XXX	XXX	XXX	XXX	8,462	10,097	9,992	9,884	9,495	9,700	205	(184)
7. 2021	XXX	XXX	XXX	XXX	XXX	10,041	10,283	10,462	10,298	10,286	(12)	(176)
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	11,373	10,594	10,453	11,016	563	422
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,897	13,052	12,327	(725)	(1,570)
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,631	12,608	(1,023)	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,929	XXX	XXX
12. Totals											(662)	(1,530)

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	One Year	Two Year
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2016	0	0	0	0	0	0	0	0	0	0	0	0
3. 2017	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2018	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2019	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2020	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2021	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

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

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2016	0	0	0	0	0	0	0	0	0	0	0	0
3. 2017	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2018	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2019	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2020	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2021	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

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

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2016	0	0	0	0	0	0	0	0	0	0	0	0
3. 2017	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2018	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2019	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2020	XXX	XXX	XXX	XXX	14	14	14	14	14	14	0	0
7. 2021	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

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

1. Prior	509	440	407	402	429	409	409	409	396	342	(54)	(67)
2. 2016	326	703	792	699	682	682	682	682	682	682	0	0
3. 2017	XXX	473	376	218	206	178	178	178	178	178	0	0
4. 2018	XXX	XXX	478	403	277	243	233	233	233	233	0	0
5. 2019	XXX	XXX	XXX	461	275	356	434	597	567	567	0	(30)
6. 2020	XXX	XXX	XXX	XXX	353	288	276	261	252	394	143	133
7. 2021	XXX	XXX	XXX	XXX	XXX	289	231	224	197	181	(16)	(44)
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	686	575	483	504	21	(71)
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	397	330	223	(106)	(174)
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	560	437	(123)	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	985	XXX	XXX
12. Totals											(136)	(252)

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

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2016	0	0	0	0	0	0	0	0	0	0	0	0
3. 2017	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2018	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2019	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2020	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2021	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	0	9	9	9	0	0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	XXX	XXX
12. Totals											0	0

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	11 One Year	12 Two Year
1. Prior	.36	.40	.27	.25	.23	.21	.20	.19	.19	.19	.0	.0
2. 2016	1,797	2,021	2,008	2,009	2,009	2,009	2,009	2,009	2,009	2,009	.0	.0
3. 2017	XXX	1,093	1,113	1,108	1,110	1,111	1,111	1,111	1,111	1,111	.0	.0
4. 2018	XXX	XXX	1,376	1,174	1,178	1,175	1,175	1,176	1,176	1,176	.0	.0
5. 2019	XXX	XXX	XXX	1,407	1,331	1,303	1,300	1,299	1,299	1,299	.0	.0
6. 2020	XXX	XXX	XXX	XXX	2,101	2,039	2,036	2,032	2,031	2,031	.0	(1)
7. 2021	XXX	XXX	XXX	XXX	XXX	1,553	1,507	1,475	1,473	1,473	.0	(2)
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	2,327	2,294	2,301	2,296	(5)	2
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,103	3,073	3,070	(3)	(34)
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,419	2,352	(67)	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,854	XXX	XXX
12. Totals											(74)	(35)

SCHEDULE P - PART 2J – AUTO PHYSICAL DAMAGE

1. Prior	.71	(348)	(546)	(597)	(633)	(664)	(695)	(705)	(706)	(706)	.0	(1)
2. 2016	15,716	14,704	14,408	14,329	14,310	14,294	14,279	14,278	14,277	14,277	.0	(1)
3. 2017	XXX	16,285	15,508	15,251	15,193	15,160	15,141	15,131	15,124	15,114	(10)	(16)
4. 2018	XXX	XXX	17,971	16,771	16,532	16,452	16,421	16,407	16,396	16,390	(6)	(16)
5. 2019	XXX	XXX	XXX	17,970	16,835	16,729	16,679	16,646	16,636	16,627	(9)	(19)
6. 2020	XXX	XXX	XXX	XXX	15,917	15,332	15,123	15,091	15,070	15,049	(21)	(42)
7. 2021	XXX	XXX	XXX	XXX	XXX	19,654	18,609	18,335	18,293	18,265	(28)	(70)
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	26,317	25,349	25,073	25,028	(45)	(321)
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,683	25,567	25,269	(298)	(2,414)
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,293	25,014	(2,278)	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,475	XXX	XXX
12. Totals											(2,695)	(2,899)

SCHEDULE P - PART 2K – FIDELITY, SURETY

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2017	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2018	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2020	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2017	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2018	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2020	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2017	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2018	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2020	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2N – REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	11 One Year	12 Two Year
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2017	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2018	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2020	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2O - REINSURANCE
Nonproportional Assumed Liability

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2017	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2018	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2020	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2017	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2018	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2020	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	One Year	Two Year
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	4	12	21	21	21	21	21	21	21	21	.0	.0
3. 2017	XXX	22	49	60	68	29	29	29	29	29	.0	.0
4. 2018	XXX	XXX	25	18	30	27	27	27	27	27	.0	.0
5. 2019	XXX	XXX	XXX	.0	17	11	11	11	11	11	.0	.0
6. 2020	XXX	XXX	XXX	XXX	8	14	10	10	10	10	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	10	17	12	20	20	.0	.8
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	35	20	.6	.8	.2	(12)
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	.3	.3	.0	.2
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	12	.0	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											2	(2)

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2017	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2018	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2020	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2017	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2018	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2020	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2T - WARRANTY

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2017	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2018	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2020	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2U – PET INSURANCE PLANS

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2017	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2018	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2020	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

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SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		
1. Prior	.000	.215	.633	.816	.851	.841	.855	.863	.874	.876	.126	.22
2. 2016	13,386	16,890	17,647	17,670	17,770	17,770	17,770	17,770	17,770	17,770	2,225	.93
3. 2017	XXX	18,428	23,193	23,409	23,422	23,504	23,497	23,529	23,562	23,562	2,277	.235
4. 2018	XXX	XXX	11,739	14,235	14,537	14,828	14,868	14,867	14,873	14,873	1,487	.501
5. 2019	XXX	XXX	XXX	19,921	24,757	25,173	25,580	25,761	25,769	25,781	2,015	.603
6. 2020	XXX	XXX	XXX	XXX	18,250	22,787	23,670	23,856	23,870	23,873	2,105	.520
7. 2021	XXX	XXX	XXX	XXX	XXX	18,316	22,985	23,265	23,309	23,353	1,665	.580
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	26,506	32,192	32,731	32,924	2,063	.575
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,025	42,758	42,850	2,596	.602
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,298	33,608	1,626	.592
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,476	1,360	.507

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

1. Prior	.000	4,424	6,663	6,899	6,992	6,990	6,944	6,938	6,965	6,965	.809	.59
2. 2016	7,974	13,067	15,548	16,612	16,942	17,312	17,376	17,358	17,358	17,358	2,996	.175
3. 2017	XXX	8,002	14,473	16,733	17,709	18,164	18,481	18,483	18,491	18,488	1,872	.391
4. 2018	XXX	XXX	8,347	13,578	16,972	18,031	18,221	18,471	18,468	18,499	2,041	.437
5. 2019	XXX	XXX	XXX	8,662	13,838	16,774	18,426	18,899	19,213	19,212	2,048	.424
6. 2020	XXX	XXX	XXX	XXX	6,523	10,436	12,452	13,394	13,774	13,802	1,591	.281
7. 2021	XXX	XXX	XXX	XXX	XXX	6,946	11,623	13,926	14,548	15,122	1,545	.355
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	7,700	14,248	17,561	19,103	1,541	.374
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,285	14,591	18,699	1,546	.369
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,606	17,366	1,538	.312
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,326	1,036	.193

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

1. Prior	.000	.872	1,643	1,681	1,770	2,171	2,171	2,171	2,171	2,171	.90	.5
2. 2016	719	1,094	1,610	1,752	1,779	2,072	2,093	2,095	2,100	2,187	.278	.14
3. 2017	XXX	.828	2,132	3,571	3,802	3,873	3,883	4,038	4,038	4,038	.179	.44
4. 2018	XXX	XXX	1,513	2,763	3,629	3,806	3,922	4,133	4,157	4,234	.221	.51
5. 2019	XXX	XXX	XXX	1,086	2,219	4,057	4,925	5,077	5,096	5,225	.222	.53
6. 2020	XXX	XXX	XXX	XXX	.944	1,292	2,060	2,302	2,309	2,309	.210	.37
7. 2021	XXX	XXX	XXX	XXX	XXX	1,274	2,455	3,219	3,772	3,784	.249	.57
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	1,548	2,577	3,175	4,074	.270	.63
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,490	3,518	5,641	.218	.53
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,512	2,611	.207	.46
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,736	.163	.26

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

1. Prior	.000	.27	.25	.27	.230	.347	.347	.347	.347	.347	.5	.0
2. 2016	105	225	229	234	234	234	234	234	234	234	.37	.1
3. 2017	XXX	143	208	237	238	238	238	238	238	238	.27	.10
4. 2018	XXX	XXX	355	828	898	913	946	1,046	1,046	1,046	.23	.2
5. 2019	XXX	XXX	XXX	210	423	459	486	511	511	511	.16	.3
6. 2020	XXX	XXX	XXX	XXX	162	384	385	385	385	385	.18	.6
7. 2021	XXX	XXX	XXX	XXX	XXX	196	292	363	381	402	.16	.2
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	167	366	408	424	.19	.5
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	265	405	508	.21	.4
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	135	238	.18	.3
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53	.9	.5

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	.000	1,861	2,765	2,819	3,142	3,299	3,371	3,467	3,502	3,579	.211	.33
2. 2016	2,412	3,315	3,673	3,941	4,080	4,090	4,093	4,128	4,255	4,572	.453	.34
3. 2017	XXX	3,274	5,075	5,993	6,455	6,574	6,748	6,910	7,353	7,353	.343	.83
4. 2018	XXX	XXX	2,505	3,341	3,738	4,000	4,169	4,315	4,317	4,335	.308	.153
5. 2019	XXX	XXX	XXX	4,799	6,048	6,616	6,899	7,913	7,933	8,015	.329	.158
6. 2020	XXX	XXX	XXX	XXX	4,927	6,871	8,051	8,734	9,256	9,496	.373	.195
7. 2021	XXX	XXX	XXX	XXX	XXX	5,311	7,914	9,106	9,689	10,158	.325	.199
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	5,867	8,340	9,039	9,781	.475	.225
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,697	10,204	10,745	.404	.206
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,963	9,727	.313	.149
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,018	.197	.109

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		
1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2017	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2018	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2020	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0
8. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
9. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
10. 2024	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0
11. 2025	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2017	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2018	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2020	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0
8. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
9. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
10. 2024	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0
11. 2025	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
3. 2017	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
4. 2018	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
5. 2019	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
6. 2020	.XXX	.XXX	.XXX	.XXX	.14	.14	.14	.14	.14	.14	.14	.XXX	.XXX
7. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.XXX	.XXX
8. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.XXX	.XXX
9. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.XXX	.XXX
10. 2024	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.XXX	.XXX
11. 2025	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.XXX	.XXX

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

1. Prior	.000	.240	.375	.381	.381	.395	.395	.395	.396	.396	.396	.9	.7
2. 2016	.32	.601	.681	.681	.682	.682	.682	.682	.682	.682	.682	.13	.9
3. 2017	.XXX	.15	.143	.166	.178	.178	.178	.178	.178	.178	.178	.4	.10
4. 2018	.XXX	.XXX	.10	.29	.200	.233	.233	.233	.233	.233	.233	.7	.9
5. 2019	.XXX	.XXX	.XXX	.10	.22	.160	.328	.513	.567	.567	.567	.11	.8
6. 2020	.XXX	.XXX	.XXX	.XXX	.5	.5	.211	.220	.224	.394	.394	.7	.6
7. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.5	.11	.165	.165	.165	.165	.5	.5
8. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.23	.70	.82	.244	.244	.6	.9
9. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.15	.76	.129	.129	.5	.8
10. 2024	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.34	.201	.201	.1	.3
11. 2025	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.13	.13	.0	.0

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.1	.0
3. 2017	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.1	.1
4. 2018	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.1
5. 2019	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.1	.0
6. 2020	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.1
7. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.1	.0
8. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.9	.9	.9	.9	.0	.0
9. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.1
10. 2024	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.1	.0
11. 2025	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.6	.0	.1

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		
1. Prior	.000	.18	.27	.25	.23	.21	.20	.19	.19	.19	XXX	XXX
2. 2016	1,397	1,879	2,005	2,009	2,009	2,009	2,009	2,009	2,009	2,009	XXX	XXX
3. 2017	XXX	840	1,101	1,106	1,110	1,111	1,111	1,111	1,111	1,111	XXX	XXX
4. 2018	XXX	XXX	1,005	1,171	1,175	1,175	1,175	1,176	1,176	1,176	XXX	XXX
5. 2019	XXX	XXX	XXX	1,152	1,328	1,299	1,299	1,299	1,299	1,299	XXX	XXX
6. 2020	XXX	XXX	XXX	XXX	1,648	1,887	2,031	2,031	2,031	2,031	XXX	XXX
7. 2021	XXX	XXX	XXX	XXX	XXX	1,372	1,507	1,472	1,473	1,473	XXX	XXX
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	1,892	2,295	2,296	2,296	XXX	XXX
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,748	3,053	3,064	XXX	XXX
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,853	2,328	XXX	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,401	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	.000	(377)	(555)	(603)	(639)	(671)	(700)	(707)	(707)	(707)	.308	.36
2. 2016	13,904	14,656	14,390	14,326	14,307	14,291	14,279	14,277	14,277	14,277	5,040	749
3. 2017	XXX	14,523	15,449	15,239	15,190	15,158	15,143	15,131	15,126	15,116	4,439	775
4. 2018	XXX	XXX	15,904	16,709	16,514	16,447	16,421	16,405	16,396	16,390	5,214	717
5. 2019	XXX	XXX	XXX	15,989	16,791	16,711	16,679	16,645	16,636	16,627	5,331	761
6. 2020	XXX	XXX	XXX	XXX	14,199	15,291	15,104	15,090	15,070	15,049	4,607	394
7. 2021	XXX	XXX	XXX	XXX	XXX	17,388	18,549	18,318	18,293	18,265	4,967	565
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	22,382	25,277	25,065	25,028	5,476	684
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,438	25,447	25,249	5,378	696
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,367	24,955	5,239	861
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,611	4,526	699

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2016	0	0	0	0	0	0	0	0	0	0	XXX	XXX
3. 2017	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX
4. 2018	XXX	XXX	0	0	0	0	0	0	0	0	XXX	XXX
5. 2019	XXX	XXX	XXX	0	0	0	0	0	0	0	XXX	XXX
6. 2020	XXX	XXX	XXX	XXX	0	0	0	0	0	0	XXX	XXX
7. 2021	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	XXX	XXX
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	XXX	XXX
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX	XXX
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2016	0	0	0	0	0	0	0	0	0	0	XXX	XXX
3. 2017	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX
4. 2018	XXX	XXX	0	0	0	0	0	0	0	0	XXX	XXX
5. 2019	XXX	XXX	XXX	0	0	0	0	0	0	0	XXX	XXX
6. 2020	XXX	XXX	XXX	XXX	0	0	0	0	0	0	XXX	XXX
7. 2021	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	XXX	XXX
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	XXX	XXX
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX	XXX
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2016	0	0	0	0	0	0	0	0	0	0	XXX	XXX
3. 2017	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX
4. 2018	XXX	XXX	0	0	0	0	0	0	0	0	XXX	XXX
5. 2019	XXX	XXX	XXX	0	0	0	0	0	0	0	XXX	XXX
6. 2020	XXX	XXX	XXX	XXX	0	0	0	0	0	0	XXX	XXX
7. 2021	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	XXX	XXX
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	XXX	XXX
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX	XXX
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

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**SCHEDULE P - PART 3N - REINSURANCE
NONPROPORTIONAL ASSUMED PROPERTY**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		
1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2017	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2018	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2019	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2020	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2021	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

**SCHEDULE P - PART 3O - REINSURANCE
NONPROPORTIONAL ASSUMED LIABILITY**

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2017	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2018	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2019	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2020	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2021	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2017	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2018	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2019	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2020	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2021	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12	
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025			
1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.1
2. 2016	.0	.2	.21	.21	.21	.21	.21	.21	.21	.21	.21	.4	.2
3. 2017	.XXX	.0	.6	.19	.28	.29	.29	.29	.29	.29	.29	.4	.1
4. 2018	.XXX	.XXX	.18	.18	.27	.27	.27	.27	.27	.27	.27	.2	.1
5. 2019	.XXX	.XXX	.XXX	.0	.0	.11	.11	.11	.11	.11	.11	.0	.0
6. 2020	.XXX	.XXX	.XXX	.XXX	.8	.8	.10	.10	.10	.10	.10	.0	.0
7. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.4	.4	.4	.20	.20	.20	.0	.0
8. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.1	.6	.6	.8	.0	.0	.0
9. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.1	.3	.3	.0	.0	.0
10. 2024	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.12	.12	.2	.0	.0
11. 2025	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2017	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2018	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2020	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
7. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0
8. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0
9. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
10. 2024	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
11. 2025	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0

NONE

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
3. 2017	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
4. 2018	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
5. 2019	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
6. 2020	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
7. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.XXX	.XXX
8. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.XXX	.XXX
9. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.XXX	.XXX
10. 2024	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.XXX	.XXX
11. 2025	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.XXX	.XXX

NONE

SCHEDULE P - PART 3T - WARRANTY

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2017	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2018	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2020	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
7. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0
8. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0
9. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
10. 2024	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
11. 2025	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0

NONE

SCHEDULE P - PART 3U - PET INSURANCE PLANS

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
3. 2017	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
4. 2018	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
5. 2019	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
6. 2020	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
7. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.XXX	.XXX
8. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.XXX	.XXX
9. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.XXX	.XXX
10. 2024	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.XXX	.XXX
11. 2025	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.XXX	.XXX

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	158	43	3	2	3	0	0	0	0	0
2. 2016	1,028	79	6	2	6	0	1	0	0	0
3. 2017	XXX	864	48	7	27	0	3	2	0	0
4. 2018	XXX	XXX	869	15	61	20	5	3	0	0
5. 2019	XXX	XXX	XXX	791	212	73	25	9	0	0
6. 2020	XXX	XXX	XXX	XXX	1,401	146	73	30	0	0
7. 2021	XXX	XXX	XXX	XXX	XXX	1,883	134	62	25	4
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	2,212	120	79	25
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,812	226	83
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,401	294
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,521

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

1. Prior	30	22	5	3	30	9	3	0	0	0
2. 2016	978	23	8	3	34	15	6	3	0	0
3. 2017	XXX	1,034	14	13	89	35	15	4	0	0
4. 2018	XXX	XXX	769	20	304	(3)	(16)	12	0	0
5. 2019	XXX	XXX	XXX	918	619	117	(141)	42	0	7
6. 2020	XXX	XXX	XXX	XXX	1,029	254	149	117	0	12
7. 2021	XXX	XXX	XXX	XXX	XXX	947	126	334	89	17
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	915	668	410	117
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,032	665	486
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,714	733
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,365

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

1. Prior	105	135	1	0	0	0	0	0	0	0
2. 2016	553	133	164	1	3	0	0	0	0	0
3. 2017	XXX	485	574	103	13	35	2	0	0	0
4. 2018	XXX	XXX	1,601	670	87	33	85	2	0	0
5. 2019	XXX	XXX	XXX	1,966	414	140	83	48	0	2
6. 2020	XXX	XXX	XXX	XXX	2,102	245	134	21	0	1
7. 2021	XXX	XXX	XXX	XXX	XXX	1,264	393	130	73	25
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	1,518	324	89	23
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	989	302	187
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,464	318
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,669

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

(EXCLUDING EXCESS WORKERS' COMPENSATION)

1. Prior	58	54	28	3	5	2	2	0	0	0
2. 2016	228	24	0	5	2	2	0	0	0	0
3. 2017	XXX	111	2	4	6	2	1	0	0	0
4. 2018	XXX	XXX	90	24	19	13	19	1	0	0
5. 2019	XXX	XXX	XXX	161	15	12	17	0	0	0
6. 2020	XXX	XXX	XXX	XXX	174	21	23	4	0	0
7. 2021	XXX	XXX	XXX	XXX	XXX	229	38	8	5	0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	101	11	8	25
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	175	4	32
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41	4
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	159

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	872	840	313	87	137	28	11	6	0	0
2. 2016	2,400	519	110	36	59	19	15	8	0	0
3. 2017	XXX	1,488	246	50	103	46	37	29	22	18
4. 2018	XXX	XXX	1,321	178	229	84	65	41	21	8
5. 2019	XXX	XXX	XXX	1,125	360	191	109	69	42	32
6. 2020	XXX	XXX	XXX	XXX	1,506	475	303	152	69	54
7. 2021	XXX	XXX	XXX	XXX	XXX	2,061	477	283	147	51
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	2,775	644	272	213
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,171	767	374
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,234	690
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,820

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2017	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2018	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2020	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2017	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2018	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2020	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2017	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2018	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2020	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

1. Prior	101	69	6	.0	.0	.0	.0	.0	.0	.0
2. 2016	248	60	88	6	.0	.0	.0	.0	.0	.0
3. 2017	XXX	100	101	24	28	.0	.0	.0	.0	.0
4. 2018	XXX	XXX	306	55	52	10	.0	.0	.0	.0
5. 2019	XXX	XXX	XXX	238	85	43	19	1	.0	.0
6. 2020	XXX	XXX	XXX	XXX	347	82	37	14	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	241	87	59	32	16
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	366	158	93	24
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	330	164	46
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	322	163
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	926

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2017	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2018	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2020	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	14	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	21	.0	.3	.0	.0	.0	.0	.0	.0	.0
3. 2017	XXX	.119	.9	.2	.0	.0	.0	.0	.0	.0
4. 2018	XXX	XXX	.205	.3	.3	.0	.0	.0	.0	.0
5. 2019	XXX	XXX	XXX	.178	.8	.4	.1	.0	.0	.0
6. 2020	XXX	XXX	XXX	XXX	.151	.8	.5	.1	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.124	.0	.3	.0	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.155	.5	.5	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.183	.20	.6
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.151	.24
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.185

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	30	10	.1	.2	.5	.6	.0	.1	.0	.0
2. 2016	432	13	.10	.1	.3	.3	.0	.1	.0	.0
3. 2017	XXX	.299	.14	.9	.5	.4	.0	.1	.0	.0
4. 2018	XXX	XXX	.510	.25	.18	.5	.0	.1	.0	.0
5. 2019	XXX	XXX	XXX	.644	.44	.16	.0	.1	.0	.0
6. 2020	XXX	XXX	XXX	XXX	.722	.38	.17	.1	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.1,030	.51	.17	.0	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.1,760	.76	.0	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.2,565	.87	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.2,174	.84
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.2,059

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2017	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2018	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
6. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

NONE

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2017	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2018	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
6. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

NONE

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2017	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2018	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
6. 2020	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

NONE

Schedule P - Part 4N

NONE

Schedule P - Part 4O

NONE

Schedule P - Part 4P

NONE

Schedule P - Part 4R - Prod Liab Occur

NONE

Schedule P - Part 4R - Prod Liab Claims

NONE

Schedule P - Part 4S

NONE

Schedule P - Part 4T - Warranty

NONE

Schedule P - Part 4U

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	.634	.106	.5	.6	.3	.3	.1	.1	.1	.0
2. 2016	1,630	2,193	2,221	2,224	2,225	2,225	2,225	2,225	2,225	2,225
3. 2017	XXX	1,898	2,249	2,273	2,275	2,276	2,276	2,277	2,277	2,277
4. 2018	XXX	XXX	1,291	1,466	1,482	1,483	1,485	1,486	1,487	1,487
5. 2019	XXX	XXX	XXX	1,758	1,987	2,005	2,013	2,015	2,015	2,015
6. 2020	XXX	XXX	XXX	XXX	1,865	2,083	2,102	2,105	2,105	2,105
7. 2021	XXX	XXX	XXX	XXX	XXX	1,457	1,651	1,663	1,663	1,665
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	1,767	2,045	2,059	2,063
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,443	2,584	2,596
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,458	1,626
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,360

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	.41	.20	.16	.9	.7	.2	.2	.1	.1	.0
2. 2016	225	31	.4	.2	.1	.0	.0	.0	.0	.0
3. 2017	XXX	.345	.31	.4	.3	.2	.2	.1	.0	.0
4. 2018	XXX	XXX	.159	.20	.8	.4	.1	.1	.0	.0
5. 2019	XXX	XXX	XXX	.199	.32	.13	.4	.2	.1	.1
6. 2020	XXX	XXX	XXX	XXX	.177	.23	.4	.1	.1	.1
7. 2021	XXX	XXX	XXX	XXX	XXX	.153	.17	.4	.4	.3
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.241	.26	.8	.2
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.116	.19	.6
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.151	.18
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.164

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	.475	.94	.6	.2	.1	.1	.1	.0	.2	.0
2. 2016	1,924	2,308	2,315	2,317	2,317	2,317	2,317	2,318	2,318	2,318
3. 2017	XXX	2,377	2,498	2,508	2,510	2,511	2,511	2,512	2,512	2,512
4. 2018	XXX	XXX	1,877	1,980	1,987	1,987	1,987	1,988	1,988	1,988
5. 2019	XXX	XXX	XXX	2,474	2,610	2,616	2,617	2,618	2,618	2,619
6. 2020	XXX	XXX	XXX	XXX	2,463	2,617	2,625	2,626	2,626	2,626
7. 2021	XXX	XXX	XXX	XXX	XXX	2,105	2,238	2,245	2,247	2,248
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	2,482	2,634	2,638	2,640
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,067	3,197	3,204
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,135	2,236
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,031

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	1,923	715	56	23	9	5	0	0	1	0
2. 2016	1,457	2,802	2,932	2,975	2,989	2,995	2,995	2,996	2,996	2,996
3. 2017	XXX	1,277	1,670	1,821	1,852	1,863	1,871	1,872	1,872	1,872
4. 2018	XXX	XXX	1,387	1,853	1,989	2,025	2,034	2,039	2,040	2,041
5. 2019	XXX	XXX	XXX	1,435	1,863	1,996	2,030	2,045	2,046	2,048
6. 2020	XXX	XXX	XXX	XXX	1,143	1,458	1,547	1,578	1,590	1,591
7. 2021	XXX	XXX	XXX	XXX	XXX	1,087	1,409	1,519	1,536	1,545
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	1,068	1,408	1,509	1,541
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,143	1,430	1,546
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,163	1,538
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,036

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	332	107	39	15	7	3	2	1	1	1
2. 2016	729	240	80	24	8	2	1	0	0	0
3. 2017	XXX	682	235	64	25	10	2	1	1	1
4. 2018	XXX	XXX	746	213	58	18	8	2	1	0
5. 2019	XXX	XXX	XXX	701	206	64	22	4	3	1
6. 2020	XXX	XXX	XXX	XXX	495	147	51	17	3	1
7. 2021	XXX	XXX	XXX	XXX	XXX	521	163	41	17	6
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	576	175	56	18
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	542	195	58
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	602	178
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	581

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	1,357	528	4	1	2	1	0	0	1	0
2. 2016	2,261	3,164	3,170	3,170	3,170	3,171	3,171	3,171	3,171	3,171
3. 2017	XXX	2,157	2,253	2,262	2,262	2,262	2,263	2,263	2,264	2,264
4. 2018	XXX	XXX	2,406	2,470	2,475	2,476	2,477	2,477	2,478	2,478
5. 2019	XXX	XXX	XXX	2,403	2,462	2,471	2,471	2,471	2,472	2,473
6. 2020	XXX	XXX	XXX	XXX	1,810	1,868	1,872	1,873	1,873	1,873
7. 2021	XXX	XXX	XXX	XXX	XXX	1,841	1,899	1,904	1,906	1,906
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	1,859	1,925	1,933	1,933
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,903	1,966	1,973
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,982	2,028
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,810

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	162	77	10	2	0	1	0	0	0	0
2. 2016	136	260	273	275	276	277	277	277	277	278
3. 2017	XXX	130	159	172	176	178	178	179	179	179
4. 2018	XXX	XXX	159	202	213	216	218	219	220	221
5. 2019	XXX	XXX	XXX	155	195	210	217	219	220	222
6. 2020	XXX	XXX	XXX	XXX	146	188	205	209	210	210
7. 2021	XXX	XXX	XXX	XXX	XXX	180	226	240	246	249
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	193	250	262	270
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	164	199	218
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	155	207
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	163

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	40	14	2	1	1	0	0	0	0	0
2. 2016	59	19	5	2	1	1	1	1	1	0
3. 2017	XXX	60	27	10	4	2	2	0	0	0
4. 2018	XXX	XXX	73	20	8	4	2	2	1	0
5. 2019	XXX	XXX	XXX	79	34	12	6	3	3	1
6. 2020	XXX	XXX	XXX	XXX	63	22	5	1	0	0
7. 2021	XXX	XXX	XXX	XXX	XXX	72	23	10	3	0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	88	34	16	7
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67	30	8
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	74	22
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	92

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	126	53	0	2	0	0	0	0	0	0
2. 2016	202	290	291	291	291	292	292	292	292	292
3. 2017	XXX	210	222	222	222	223	223	223	223	223
4. 2018	XXX	XXX	260	269	270	271	271	272	272	272
5. 2019	XXX	XXX	XXX	260	274	274	275	275	276	276
6. 2020	XXX	XXX	XXX	XXX	230	244	246	247	247	247
7. 2021	XXX	XXX	XXX	XXX	XXX	289	303	305	306	306
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	315	336	339	340
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	264	279	279
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	260	275
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	281

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	24	6	0	0	0	0	0	0	0	(1)
2. 2016	13	35	36	37	37	37	37	37	37	37
3. 2017	XXX	18	25	26	27	27	27	27	27	27
4. 2018	XXX	XXX	14	18	20	21	22	23	23	23
5. 2019	XXX	XXX	XXX	7	12	14	15	16	16	16
6. 2020	XXX	XXX	XXX	XXX	2	10	17	18	18	18
7. 2021	XXX	XXX	XXX	XXX	XXX	5	15	16	16	16
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	6	17	19	19
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	21	21
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	18
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	2	1	1	1	1	1	1	1	1	1
2. 2016	8	1	1	0	0	0	0	0	0	0
3. 2017	XXX	9	2	1	0	0	0	0	0	0
4. 2018	XXX	XXX	8	4	3	2	1	0	0	0
5. 2019	XXX	XXX	XXX	9	4	2	1	0	0	0
6. 2020	XXX	XXX	XXX	XXX	14	7	1	0	0	0
7. 2021	XXX	XXX	XXX	XXX	XXX	12	2	1	1	1
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	15	2	1	1
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	2	3
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	2
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	22	5	0	0	0	0	0	0	0	(1)
2. 2016	21	37	38	38	38	38	38	38	38	38
3. 2017	XXX	35	37	37	37	37	37	37	37	37
4. 2018	XXX	XXX	23	24	25	25	25	25	25	25
5. 2019	XXX	XXX	XXX	17	19	19	19	19	19	19
6. 2020	XXX	XXX	XXX	XXX	21	23	24	24	24	24
7. 2021	XXX	XXX	XXX	XXX	XXX	18	19	19	19	19
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	24	24	25	25
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25	27	28
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20	23
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	392	172	21	5	5	3	2	2	0	1
2. 2016	245	418	435	446	450	450	450	451	452	453
3. 2017	XXX	261	319	335	337	340	340	341	342	343
4. 2018	XXX	XXX	218	272	290	298	303	306	307	308
5. 2019	XXX	XXX	XXX	230	295	315	321	327	328	329
6. 2020	XXX	XXX	XXX	XXX	276	352	362	366	370	373
7. 2021	XXX	XXX	XXX	XXX	XXX	235	297	318	322	325
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	353	455	463	475
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	333	386	404
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	249	313
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	197

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	81	42	15	11	9	6	4	2	3	2
2. 2016	75	38	20	8	3	2	2	2	1	1
3. 2017	XXX	91	43	20	14	8	4	2	1	0
4. 2018	XXX	XXX	90	49	24	13	5	2	1	1
5. 2019	XXX	XXX	XXX	102	51	20	11	4	4	7
6. 2020	XXX	XXX	XXX	XXX	94	40	20	12	6	2
7. 2021	XXX	XXX	XXX	XXX	XXX	93	48	15	8	4
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	139	54	34	19
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	91	57	30
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	105	58
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	96

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	296	135	9	5	7	3	2	2	2	0
2. 2016	324	462	474	482	484	484	485	487	487	488
3. 2017	XXX	360	407	419	422	425	425	426	426	426
4. 2018	XXX	XXX	384	441	449	453	457	459	460	462
5. 2019	XXX	XXX	XXX	416	469	483	486	487	489	494
6. 2020	XXX	XXX	XXX	XXX	495	549	564	567	570	570
7. 2021	XXX	XXX	XXX	XXX	XXX	445	507	522	525	528
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	609	690	710	719
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	552	620	640
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	451	520
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	402

Schedule P - Part 5F- SN1A

NONE

Schedule P - Part 5F- SN2A

NONE

Schedule P - Part 5F- SN3A

NONE

Schedule P - Part 5F- SN1B

NONE

Schedule P - Part 5F- SN2B

NONE

Schedule P - Part 5F- SN3B

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	16	5	2	0	0	1	0	0	0	1
2. 2016	5	12	13	13	13	13	13	13	13	13
3. 2017	XXX	0	1	3	3	4	4	4	4	4
4. 2018	XXX	XXX	4	5	5	7	7	7	7	7
5. 2019	XXX	XXX	XXX	4	4	7	9	10	11	11
6. 2020	XXX	XXX	XXX	XXX	4	4	6	6	6	7
7. 2021	XXX	XXX	XXX	XXX	XXX	3	3	4	5	5
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	2	3	5	6
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	4	5
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	1
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	7	6	4	2	2	1	1	1	1	0
2. 2016	5	2	0	0	0	0	0	0	0	0
3. 2017	XXX	4	4	0	1	0	0	0	0	0
4. 2018	XXX	XXX	4	3	2	0	0	0	0	0
5. 2019	XXX	XXX	XXX	5	6	5	2	1	1	0
6. 2020	XXX	XXX	XXX	XXX	1	2	1	1	1	0
7. 2021	XXX	XXX	XXX	XXX	XXX	2	4	1	0	0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	8	6	3	3
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	2	0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	2
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	14	8	0	1	0	0	0	0	0	0
2. 2016	15	20	21	22	22	22	22	22	22	22
3. 2017	XXX	10	13	13	14	14	14	14	14	14
4. 2018	XXX	XXX	9	13	15	16	16	16	16	16
5. 2019	XXX	XXX	XXX	11	14	18	18	18	19	19
6. 2020	XXX	XXX	XXX	XXX	10	12	13	13	13	13
7. 2021	XXX	XXX	XXX	XXX	XXX	6	9	10	10	10
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	16	17	17	18
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	12	13
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	6
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.0	.1	.1	.1	.1	.1	.1	.1	.1
3. 2017	XXX	.0	.1	.1	.1	.1	.1	.1	.1	.1
4. 2018	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	XXX	XXX	XXX	.0	.1	.1	.1	.1	.1	.1
6. 2020	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.0	.1	.1	.1	.1
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.1	.1
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2017	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2018	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	XXX	XXX	XXX	.1	.0	.0	.0	.0	.0	.0
6. 2020	XXX	XXX	XXX	XXX	.0	.1	.0	.0	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.1	.0	.0	.0	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.1	.1
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.0	.1	.1	.1	.1	.1	.1	.1	.1
3. 2017	XXX	.0	.2	.2	.2	.2	.2	.2	.2	.2
4. 2018	XXX	XXX	.0	.1	.1	.1	.1	.1	.1	.1
5. 2019	XXX	XXX	XXX	.1	.1	.1	.1	.1	.1	.1
6. 2020	XXX	XXX	XXX	XXX	.0	.1	.1	.1	.1	.1
7. 2021	XXX	XXX	XXX	XXX	XXX	.1	.1	.1	.1	.1
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.1
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.2	.2
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	1	0	0	0	0	0	0	0	0	0
2. 2016	2	3	4	4	4	4	4	4	4	4
3. 2017	XXX	2	2	3	4	4	4	4	4	4
4. 2018	XXX	XXX	1	2	2	2	2	2	2	2
5. 2019	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2020	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2021	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	2
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	1	0	0	0	0	0	0	0	0	0
2. 2016	1	1	0	0	0	0	0	0	0	0
3. 2017	XXX	1	1	1	0	0	0	0	0	0
4. 2018	XXX	XXX	1	0	0	0	0	0	0	0
5. 2019	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2020	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2021	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	2	0	0	0	0	0	0	0	0	0
2. 2016	4	6	6	6	6	6	6	6	6	6
3. 2017	XXX	4	4	5	5	5	5	5	5	5
4. 2018	XXX	XXX	3	3	3	3	3	3	3	3
5. 2019	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2020	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2021	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	2
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

Schedule P - Part 5R- SN1B

NONE

Schedule P - Part 5R- SN2B

NONE

Schedule P - Part 5R- SN3B

NONE

Schedule P - Part 5T- SN1

NONE

Schedule P - Part 5T- SN2

NONE

Schedule P - Part 5T- SN3

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	4,878	4,878	4,878	4,878	4,878	4,878	4,878	4,878	4,878	4,878	.0
3. 2017	XXX	5,283	5,283	5,283	5,283	5,283	5,283	5,283	5,283	5,283	.0
4. 2018	XXX	XXX	5,754	5,754	5,754	5,754	5,754	5,754	5,754	5,754	.0
5. 2019	XXX	XXX	XXX	6,459	6,459	6,459	6,459	6,459	6,459	6,459	.0
6. 2020	XXX	XXX	XXX	XXX	7,678	7,678	7,678	7,678	7,678	7,678	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	8,990	8,990	8,990	8,990	8,990	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	10,039	10,039	10,039	10,039	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,099	11,099	11,099	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,251	12,251	.0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,976	12,976
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,976
13. Earned premiums (Sc P-Pt 1)	4,878	5,283	5,754	6,459	7,678	8,990	10,039	11,099	12,251	12,976	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.6	.6	.6	.6	.6	.6	.6	.6	.6	.6	.0
3. 2017	XXX	.7	.7	.7	.7	.7	.7	.7	.7	.7	.0
4. 2018	XXX	XXX	.7	.7	.7	.7	.7	.7	.7	.7	.0
5. 2019	XXX	XXX	XXX	.7	.7	.7	.7	.7	.7	.7	.0
6. 2020	XXX	XXX	XXX	XXX	.15	.15	.15	.15	.15	.15	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.15	.15	.15	.15	.15	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.24	.24	.24	.24	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.27	.27	.27	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.37	.37	.0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.31	.31
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.31
13. Earned premiums (Sc P-Pt 1)	.6	.7	.7	.7	.15	.15	.24	.27	.37	.31	XXX

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.787	.787	.787	.787	.787	.787	.787	.787	.787	.787	.0
3. 2017	XXX	.785	.785	.785	.785	.785	.785	.785	.785	.785	.0
4. 2018	XXX	XXX	.744	.744	.744	.744	.744	.744	.744	.744	.0
5. 2019	XXX	XXX	XXX	.775	.775	.775	.775	.775	.775	.775	.0
6. 2020	XXX	XXX	XXX	XXX	.822	.822	.822	.822	.822	.822	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.917	.917	.917	.917	.917	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	1,078	1,078	1,078	1,078	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,134	1,134	1,134	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,004	1,004	.0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,005	1,005
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,005
13. Earned premiums (Sc P-Pt 1)	.787	.785	.744	.776	.822	.917	1,078	1,134	1,004	1,005	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.110	.110	.110	.110	.110	.110	.110	.110	.110	.110	.0
3. 2017	XXX	.113	.113	.113	.113	.113	.113	.113	.113	.113	.0
4. 2018	XXX	XXX	.113	.113	.113	.113	.113	.113	.113	.113	.0
5. 2019	XXX	XXX	XXX	.174	.174	.174	.174	.174	.174	.174	.0
6. 2020	XXX	XXX	XXX	XXX	.188	.188	.188	.188	.188	.188	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.188	.188	.188	.188	.188	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.188	.188	.188	.188	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.204	.204	.204	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.137	.137	.0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.121	.121
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.121
13. Earned premiums (Sc P-Pt 1)	.110	.113	.113	.174	.188	.188	.188	.204	.137	.121	XXX

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SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	13,850	13,850	13,850	13,850	13,850	13,850	13,850	13,850	13,850	13,850	.0
3. 2017	XXX	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	14,528	.0
4. 2018	XXX	XXX	15,346	15,346	15,346	15,346	15,346	15,346	15,346	15,346	.0
5. 2019	XXX	XXX	XXX	16,204	16,204	16,204	16,204	16,204	16,204	16,204	.0
6. 2020	XXX	XXX	XXX	XXX	17,768	17,768	17,768	17,768	17,768	17,768	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	19,520	19,520	19,520	19,520	19,520	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	21,511	21,511	21,511	21,511	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,803	24,803	24,803	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,154	30,154	.0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,173	29,173
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,173
13. Earned premiums (Sc P-Pt 1)	13,850	14,528	15,346	16,204	17,768	19,520	21,511	24,803	30,154	29,173	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	464	464	464	464	464	464	464	464	464	464	.0
3. 2017	XXX	470	470	470	470	470	470	470	470	470	.0
4. 2018	XXX	XXX	466	466	466	466	466	466	466	466	.0
5. 2019	XXX	XXX	XXX	507	507	507	507	507	507	507	.0
6. 2020	XXX	XXX	XXX	XXX	505	505	505	505	505	505	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	586	586	586	586	586	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	707	707	707	707	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	803	803	803	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,483	1,483	.0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,554	1,554
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,554
13. Earned premiums (Sc P-Pt 1)	464	470	466	507	505	586	707	803	1,483	1,553	XXX

SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	2,144	2,144	2,144	2,144	2,144	2,144	2,144	2,144	2,144	2,144	.0
3. 2017	XXX	2,273	2,273	2,273	2,273	2,273	2,273	2,273	2,273	2,273	.0
4. 2018	XXX	XXX	2,412	2,412	2,412	2,412	2,412	2,412	2,412	2,412	.0
5. 2019	XXX	XXX	XXX	2,564	2,564	2,564	2,564	2,564	2,564	2,564	.0
6. 2020	XXX	XXX	XXX	XXX	2,774	2,774	2,774	2,774	2,774	2,774	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	3,086	3,086	3,086	3,086	3,086	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	3,355	3,355	3,355	3,355	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,558	3,558	3,558	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,280	3,280	.0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,342	5,342
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,342
13. Earned premiums (Sc P-Pt 1)	2,144	2,273	2,412	2,564	2,774	3,086	3,355	3,558	3,280	5,342	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	.0
3. 2017	XXX	1,512	1,512	1,512	1,512	1,512	1,512	1,512	1,512	1,512	.0
4. 2018	XXX	XXX	1,616	1,616	1,616	1,616	1,616	1,616	1,616	1,616	.0
5. 2019	XXX	XXX	XXX	1,748	1,748	1,748	1,748	1,748	1,748	1,748	.0
6. 2020	XXX	XXX	XXX	XXX	1,911	1,911	1,911	1,911	1,911	1,911	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	2,171	2,171	2,171	2,171	2,171	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	2,387	2,387	2,387	2,387	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,602	2,602	2,602	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,826	2,826	.0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,670	1,670
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,670
13. Earned premiums (Sc P-Pt 1)	1,532	1,512	1,616	1,748	1,911	2,171	2,387	2,602	2,826	1,670	XXX

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.45	.45	.45	.45	.45	.45	.45	.45	.45	.45	.45
3. 2017	XXX	.70	.70	.70	.70	.70	.70	.70	.70	.70	.70
4. 2018	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	XXX	XXX	XXX	.96	.96	.96	.96	.96	.96	.96	.96
6. 2020	XXX	XXX	XXX	XXX	.142	.142	.142	.142	.142	.142	.142
7. 2021	XXX	XXX	XXX	XXX	XXX	.221	.221	.221	.221	.221	.221
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.279	.279	.279	.279	.279
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.319	.319	.319	.319
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.364	.364	.364
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.468	.468
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.468
13. Earned premiums (Sc P-Pt 1)	.45	.70	.88	.96	.142	.221	.279	.319	.364	.468	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.45	.45	.45	.45	.45	.45	.45	.45	.45	.45	.45
3. 2017	XXX	.54	.54	.54	.54	.54	.54	.54	.54	.54	.54
4. 2018	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	XXX	XXX	XXX	.76	.76	.76	.76	.76	.76	.76	.76
6. 2020	XXX	XXX	XXX	XXX	.118	.118	.118	.118	.118	.118	.118
7. 2021	XXX	XXX	XXX	XXX	XXX	.202	.202	.202	.202	.202	.202
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.243	.243	.243	.243	.243
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.275	.275	.275	.275
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.317	.317	.317
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.340	.340
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.340
13. Earned premiums (Sc P-Pt 1)	.45	.54	.66	.76	.118	.202	.243	.275	.317	.340	XXX

SCHEDULE P - PART 6M - INTERNATIONAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2017	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2018	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2020	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned premiums (Sc P-Pt 1)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2017	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2018	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2020	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned premiums (Sc P-Pt 1)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2017	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2018	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2020	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	0	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2017	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2018	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2020	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	0	XXX

SCHEDULE P - PART 6O - REINSURANCE NONPROPORTIONAL ASSUMED LIABILITY

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2017	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2018	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2020	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	0	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2017	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2018	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2020	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.81	.81	.81	.81	.81	.81	.81	.81	.81	.81	.81	.0
3. 2017	XXX	.81	.81	.81	.81	.81	.81	.81	.81	.81	.81	.0
4. 2018	XXX	XXX	.82	.82	.82	.82	.82	.82	.82	.82	.82	.0
5. 2019	XXX	XXX	XXX	.80	.80	.80	.80	.80	.80	.80	.80	.0
6. 2020	XXX	XXX	XXX	XXX	.78	.78	.78	.78	.78	.78	.78	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.93	.93	.93	.93	.93	.93	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.93	.93	.93	.93	.93	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.97	.97	.97	.97	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.77	.77	.77	.0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.9	.9	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.9
13. Earned premiums (Sc P-Pt 1)	81	81	82	80	78	93	93	97	77	9	XXX	

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2017	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2018	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2020	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	0	XXX

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2017	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2018	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2020	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	0	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2017	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2018	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2020	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

SECTION 1

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/farmowners	9,349		0.0	64,739		0.0
2. Private passenger auto liability/medical	26,741		0.0	30,988		0.0
3. Commercial auto/truck liability/medical	8,178		0.0	13,103		0.0
4. Workers' compensation	549		0.0	911		0.0
5. Commercial multiple peril	13,183		0.0	31,462		0.0
6. Medical professional liability-occurrence	0		0.0	0		0.0
7. Medical professional liability-claims-made	0		0.0	0		0.0
8. Special liability	(1)		0.0	361		0.0
9. Other liability-occurrence	1,687		0.0	3,106		0.0
10. Other liability-claims-made	17		0.0	105		0.0
11. Special property	542		0.0	2,843		0.0
12. Auto physical damage	4,369		0.0	38,841		0.0
13. Fidelity/surety	0		0.0	0		0.0
14. Other	0		0.0	0		0.0
15. International	0		0.0	0		0.0
16. Reinsurance-nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance-nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance-nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX
19. Products liability-occurrence	0		0.0	2		0.0
20. Products liability-claims-made	0		0.0	0		0.0
21. Financial guaranty/mortgage guaranty	0		0.0	0		0.0
22. Warranty	0		0.0	0		0.0
23. Pet insurance plans	0		0.0	0		0.0
24. Totals	64,613	0	0.0	186,462	0	0.0

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2016	0	0	0	0	0	0	0	0	0	0
3. 2017	XXX	0	0	0	0	0	0	0	0	0
4. 2018	XXX	XXX	0	0	0	0	0	0	0	0
5. 2019	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2020	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2021	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2016	0	0	0	0	0	0	0	0	0	0
3. 2017	XXX	0	0	0	0	0	0	0	0	0
4. 2018	XXX	XXX	0	0	0	0	0	0	0	0
5. 2019	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2020	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2021	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)									
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2017	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2018	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2020	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

NONE

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2017	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2018	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2020	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

SECTION 1

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/farmowners	9,349		0.0	64,739		0.0
2. Private passenger auto liability/medical	26,741		0.0	30,988		0.0
3. Commercial auto/truck liability/medical	8,178		0.0	13,103		0.0
4. Workers' compensation	549		0.0	911		0.0
5. Commercial multiple peril	13,183		0.0	31,462		0.0
6. Medical professional liability-occurrence	0		0.0	0		0.0
7. Medical professional liability-claims-made	0		0.0	0		0.0
8. Special liability	(1)		0.0	361		0.0
9. Other liability-occurrence	1,687		0.0	3,106		0.0
10. Other liability-claims-made	17		0.0	105		0.0
11. Special property	542		0.0	2,843		0.0
12. Auto physical damage	4,369		0.0	38,841		0.0
13. Fidelity/surety	0		0.0	0		0.0
14. Other	0		0.0	0		0.0
15. International	0		0.0	0		0.0
16. Reinsurance-nonproportional assumed property	0		0.0	0		0.0
17. Reinsurance-nonproportional assumed liability	0		0.0	0		0.0
18. Reinsurance-nonproportional assumed financial lines	0		0.0	0		0.0
19. Products liability-occurrence	0		0.0	2		0.0
20. Products liability-claims-made	0		0.0	0		0.0
21. Financial guaranty/mortgage guaranty	0		0.0	0		0.0
22. Warranty	0		0.0	0		0.0
23. Pet insurance plans	0		0.0	0		0.0
24. Totals	64,613	0	0.0	186,462	0	0.0

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2016	0	0	0	0	0	0	0	0	0	0
3. 2017	XXX	0	0	0	0	0	0	0	0	0
4. 2018	XXX	XXX	0	0	0	0	0	0	0	0
5. 2019	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2020	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2021	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2016	0	0	0	0	0	0	0	0	0	0
3. 2017	XXX	0	0	0	0	0	0	0	0	0
4. 2018	XXX	XXX	0	0	0	0	0	0	0	0
5. 2019	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2020	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2021	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)										
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
3. 2017	XXX	.0	.0	NONE							.0
4. 2018	XXX	XXX	.0								
5. 2019	XXX	XXX	XXX								
6. 2020	XXX	XXX	XXX								
7. 2021	XXX	XXX	XXX								
8. 2022	XXX	XXX	XXX								
9. 2023	XXX	XXX	XXX								
10. 2024	XXX	XXX	XXX								
11. 2025	XXX	XXX	XXX								

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)										
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
3. 2017	XXX	.0	.0	NONE							.0
4. 2018	XXX	XXX	.0								
5. 2019	XXX	XXX	XXX								
6. 2020	XXX	XXX	XXX								
7. 2021	XXX	XXX	XXX								
8. 2022	XXX	XXX	XXX								
9. 2023	XXX	XXX	XXX								
10. 2024	XXX	XXX	XXX								
11. 2025	XXX	XXX	XXX								

SECTION 6

Years in Which Policies Were Issued	INCURRED ADJUSTABLE COMMISSIONS REPORTED AT YEAR END (\$000 OMITTED)										
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
3. 2017	XXX	.0	.0	NONE							.0
4. 2018	XXX	XXX	.0								
5. 2019	XXX	XXX	XXX								
6. 2020	XXX	XXX	XXX								
7. 2021	XXX	XXX	XXX								
8. 2022	XXX	XXX	XXX								
9. 2023	XXX	XXX	XXX								
10. 2024	XXX	XXX	XXX								
11. 2025	XXX	XXX	XXX								

SECTION 7

Years in Which Policies Were Issued	RESERVES FOR COMMISSION ADJUSTMENTS AT YEAR END (\$000 OMITTED)										
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
2. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
3. 2017	XXX	.0	.0	NONE							.0
4. 2018	XXX	XXX	.0								
5. 2019	XXX	XXX	XXX								
6. 2020	XXX	XXX	XXX								
7. 2021	XXX	XXX	XXX								
8. 2022	XXX	XXX	XXX								
9. 2023	XXX	XXX	XXX								
10. 2024	XXX	XXX	XXX								
11. 2025	XXX	XXX	XXX								

SCHEDULE P INTERROGATORIES

1. The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Professional Liability Claims Made insurance policies. EREs provided for reasons other than DDR are not to be included.
- 1.1 Does the company issue Medical Professional Liability Claims Made insurance policies that provide tail (also known as an extended reporting endorsement, or "ERE") benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost? Yes [] No [X]
 If the answer to question 1.1 is "no", leave the following questions blank. If the answer to question 1.1 is "yes", please answer the following questions:
- 1.2 What is the total amount of the reserve for that provision (DDR Reserve), as reported, explicitly or not, elsewhere in this statement (in dollars)? \$
- 1.3 Does the company report any DDR reserve as Unearned Premium Reserve per SSAP No. 65? Yes [] No [X]
- 1.4 Does the company report any DDR reserve as loss or loss adjustment expense reserve? Yes [] No [X]
- 1.5 If the company reports DDR reserve as Unearned Premium Reserve, does that amount match the figure on the Underwriting and Investment Exhibit, Part 1A – Recapitulation of all Premiums (Page 7) Column 2, Lines 11.1 plus 11.2? Yes [] No [] N/A [X]
- 1.6 If the company reports DDR reserve as loss or loss adjustment expense reserve, please complete the following table corresponding to where these reserves are reported in Schedule P:

Years in Which Premiums Were Earned and Losses Were Incurred		DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
		1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601	Prior		
1.602	2016		
1.603	2017		
1.604	2018		
1.605	2019		
1.606	2020		
1.607	2021		
1.608	2022		
1.609	2023		
1.610	2024		
1.611	2025		
1.612	Totals	0	0

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? Yes [X] No []
3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement?: Yes [X] No []
4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? Yes [] No [X]
- If yes, proper disclosure must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33.
- Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.
- Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.
5. What were the net premiums in force at the end of the year for:
 (in thousands of dollars)
- | | |
|--------------|----------|
| 5.1 Fidelity | \$ |
| 5.2 Surety | \$ |
6. Claim count information is reported per claim or per claimant (indicate which).CLAIMANT
 If not the same in all years, explain in Interrogatory 7.
- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? Yes [] No [X]
- 7.2 An extended statement may be attached.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

Allocated By States and Territories

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

**SCHEDULE Y
PART 1A – DETAILS OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
00000	Western Reserve Group	00000	88-3930407				WRG Mutual Insurance Holding Company	.OH	UIP	WRG Mutual Insurance Holding Company	Board	0.0	WRG Mutual Insurance Holding Company	NO	.0
00000	Western Reserve Group	00000	88-3947047				WRG Holdings, Inc.	.OH	UDP	WRG Mutual Insurance Holding Company	Ownership	100.0	WRG Mutual Insurance Holding Company	NO	.0
00207	Western Reserve Group	10271	34-0541185				Sonnenberg Mutual Insurance Company	.OH	IA	WRG Holdings, Inc.	Ownership	100.0	WRG Mutual Insurance Holding Company	NO	.0
00207	Western Reserve Group	26131	34-0613930				Western Reserve Mutual Casualty Company	.OH	IA	WRG Holdings, Inc.	Ownership	100.0	WRG Mutual Insurance Holding Company	NO	.0
00207	Western Reserve Group	26123	34-0359380				Lightning Rod Mutual Insurance Company	.OH	RE	WRG Holdings, Inc.	Ownership	100.0	WRG Mutual Insurance Holding Company	NO	.0
00207	Western Reserve Group	00000	31-1519680				Western Reserve Financial Corporation	.OH	DS	Lightning Rod Mutual Insurance Company	Ownership	55.0	WRG Mutual Insurance Holding Company	NO	.0
00207	Western Reserve Group	00000	31-1519680				Western Reserve Financial Corporation	.OH	DS	Western Reserve Mutual Casualty Company	Ownership	40.0	WRG Mutual Insurance Holding Company	NO	.0
00207	Western Reserve Group	00000	31-1519680				Western Reserve Financial Corporation	.OH	DS	Sonnenberg Mutual Insurance Company	Ownership	5.0	WRG Mutual Insurance Holding Company	NO	.0
00207	Western Reserve Group	00000	34-1143111				Forward Agencies, Inc.	.OH	DS	Lightning Rod Mutual Insurance Company	Ownership	50.0	WRG Mutual Insurance Holding Company	NO	.0
00207	Western Reserve Group	00000	34-1143111				Forward Agencies, Inc.	.OH	DS	Western Reserve Mutual Casualty Company	Ownership	50.0	WRG Mutual Insurance Holding Company	NO	.0
00207	Western Reserve Group	00000	34-0541185				Sonnenberg Agencies	.OH	NIA	Sonnenberg Mutual Insurance Company	Ownership	100.0	WRG Mutual Insurance Holding Company	NO	.0

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Asterisk	Explanation

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
26131	34-0613930	Western Reserve Mutual Casualty Company									.0	
10271	34-0541185	Sonnenberg Mutual Insurance Company									.0	
00000	34-1143111	Forward Agencies, Inc.									.0	
00000	31-1519680	Western Reserve Financial Corporation									.0	
00000	88-3930407	WRG Mutual Insurance Holding Company									.0	
00000	88-3947047	WRG Holdings, Inc.									.0	
00000	34-1567466	Sonnenberg Agencies									.0	
9999999 Control Totals			0	0	0	0	0	0	XXX	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

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

RESPONSES

MARCH FILING

- | | |
|--|---------------|
| 1. Will an Actuarial Opinion be filed by March 1? |YES..... |
| 2. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1? |YES..... |
| 3. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1? |YES..... |
| 4. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1? |YES..... |

APRIL FILING

- | | |
|--|---------------|
| 5. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1? |YES..... |
| 6. Will Management's Discussion and Analysis be filed by April 1? |YES..... |
| 7. Will the Supplemental Investment Risks Interrogatories be filed by April 1? |YES..... |

MAY FILING

- | | |
|---|---------------|
| 8. Will this company be included in a combined annual statement that is filed with the NAIC by May 1? |YES..... |
|---|---------------|

JUNE FILING

- | | |
|---|---------------|
| 9. Will an Audited Financial Report be filed by June 1? |YES..... |
| 10. Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1? |YES..... |

SUPPLEMENTAL FILINGS

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

MARCH FILING

- | | |
|--|---------------------------|
| 11. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? |NO..... |
| 12. Will the Financial Guaranty Insurance Exhibit be filed by March 1? |NO..... |
| 13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? |NO..... |
| 14. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1? |NO..... |
| 15. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? |NO..... |
| 16. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1? |NO..... |
| 17. Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1? |NO..... |
| 18. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? |NO..... |
| 19. Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)? |YES..... |
| 20. Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1? |YES..... |
| 21. Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1? |YES..... |
| 22. Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1? |NO..... |
| 23. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1? |YES..... |
| 24. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? |SEE EXPLANATION..... |
| 25. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? |SEE EXPLANATION..... |
| 26. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? |SEE EXPLANATION..... |
| 27. Will the Supplemental Schedule for Reinsurance Counterparty Reporting Exception – Asbestos and Pollution Contracts be filed with the state of domicile and the NAIC by March 1? |NO..... |
| 28. Will the Exhibit of Other Liabilities by Lines of Business be filed with the state of domicile and the NAIC by March 1? |YES..... |
| 29. Will the Market Conduct Annual Statement (MCAS) Premium Exhibit for Year be filed with appropriate jurisdictions and with the NAIC by March 1? |YES..... |

APRIL FILING

- | | |
|--|---------------|
| 30. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? |NO..... |
| 31. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? |NO..... |
| 32. Will the Accident and Health Policy Experience Exhibit be filed by April 1? |NO..... |
| 33. Will the Supplemental Health Care Exhibit (Parts 1 and 2) be filed with the state of domicile and the NAIC by April 1? |NO..... |
| 34. Will the Cybersecurity Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1? |YES..... |
| 35. Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit – Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1? |NO..... |
| 36. Will the Private Flood Insurance Supplement be filed with the state of domicile and the NAIC by April 1? |NO..... |
| 37. Will the Mortgage Guaranty Insurance Exhibit be filed with the state of domicile and the NAIC by April 1? |NO..... |

AUGUST FILING

- | | |
|--|---------------------------|
| 38. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? |SEE EXPLANATION..... |
|--|---------------------------|

Explanation:

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

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

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

38. The Company is not required to file the report

Bar Code:



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

15. 
2 6 1 2 3 2 0 2 5 4 9 0 0 0 0 0

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

17. 
2 6 1 2 3 2 0 2 5 4 0 1 0 0 0 0

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

22. 
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27. 
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30. 
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31. 
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32. 
2 6 1 2 3 2 0 2 5 2 1 0 5 9 0 0

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

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

OVERFLOW PAGE FOR WRITE-INS



SUPPLEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

DIRECTOR AND OFFICER INSURANCE COVERAGE SUPPLEMENT

For The Year Ended December 31, 2025
(To Be Filed by March 1)

NAIC Group Code 00207

NAIC Company Code 26123

Company Name LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

1. Monoline Policies

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

2. Commercial Multiple Peril (CMP) Packaged Policies

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

2.31 Amount quantified: \$62,895

2.32 Amount estimated using reasonable assumptions: \$0

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

Direct Losses		Direct Defense and Cost Containment		Percentage of In Force Policies	
1 Paid	2 Paid + Change in Case Reserves	3 Paid	4 Paid + Change in Case Reserves	5 Claims Made	6 Occurrence
\$ 4,433	\$ 0	\$ 0	\$ 0	0.0 %	0.0 %



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

NAIC Group Code 00207.....

NAIC Company Code 26123.....

	Direct Business Only			
	Prior Year	Current Year		
	1 Written Premium	2 Written Premium	3 Losses Paid (deducting salvage)	4 Losses Unpaid (Case Base)
1. Completed operations.....	0			
2. Errors & omissions (E&O).....	0			
3. Directors & officers (D&O).....	33,957	64,855	4,433	30,000
4. Environmental liability.....	0			
5. Excess workers' compensation.....	0			
6. Commercial excess & umbrella.....	18,671	365,087		
7. Personal umbrella.....	1,118,796	1,282,822	300,000	250,000
8. Employment liability.....	261,363	274,841		5,000
9. Aggregate write-ins for facilities and premises (CGL).....	312,205	473,420	8,628	0
10. Internet & cyber liability.....	105,854	144,205	0	0
11. Aggregate write-ins for other.....	0	0	0	0
12. Total ASL 17 – other liability (sum of lines 1 through 11)	1,850,846	2,605,230	313,061	285,000
DETAILS OF WRITE-INS				
0901. Commercial General Liability (CGL).....	312,205	473,420	8,628	0
0902.				
0903.				
0998. Summary of remaining write-ins for Line 9 from overflow page.....	0	0	0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)	312,205	473,420	8,628	0
1101. Aggregate Write-Ins for Other.....	0	0	0	0
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0	0

OVERFLOW PAGE FOR WRITE-INS

EXLBEXLIABL Additional Aggregate Lines for EXLBEXLIABL Line 09.

*EXLBEXLIABL

0997. Summary of remaining write-ins for Line 09 from EXLBEXLIABL0000
---	--------	--------	--------	--------



SUPPLEMENT FOR THE YEAR ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2025 (To Be Filed By March 1)

FOR THE STATE OF Indiana

NAIC Group Code 00207.....

NAIC Company Code 26123.....

Table with 2 columns: MCAS LINE OF BUSINESS and MCAS Reportable Premium/Considerations (YES/NO). Rows include Disability income, Health, Homeowners, Individual annuity, Individual life, Lender-placed home and auto, Long-term care, Other health, Private flood, Private passenger auto, Short-term limited duration health plans, Travel, and Pet insurance plans.



SUPPLEMENT FOR THE YEAR ANNUAL STATEMENT FOR THE YEAR 2025 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2025 (To Be Filed By March 1)

FOR THE STATE OF Ohio

NAIC Group Code 00207.....

NAIC Company Code 26123.....

Table with 2 columns: MCAS LINE OF BUSINESS and MCAS Reportable Premium/Considerations (YES/NO). Rows include Disability income, Health, Homeowners, Individual annuity, Individual life, Lender-placed home and auto, Long-term care, Other health, Private flood, Private passenger auto, Short-term limited duration health plans, Travel, and Pet insurance plans.