



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
For the Year Ended December 31, 2025
OF THE CONDITION AND AFFAIRS OF THE
WESTERN RESERVE MUTUAL CASUALTY COMPANY

NAIC Group Code 00207, 00207 NAIC Company Code 26131 Employer's ID Number 34-0613930
Organized under the Laws of Ohio, State of Domicile or Port of Entry Ohio
Country of Domicile United States
Incorporated/Organized 06/29/1937 Commenced Business 07/30/1937
Statutory Home Office 2865 Benden Drive, Wooster, OH, US 44691
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, 000-000-0000-000

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 24th day of February, 2026

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

Stacey Ludington, Notary Public
March 12, 2029



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE WESTERN RESERVE MUTUAL CASUALTY 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 26131

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00207

BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2025

NAIC Company Code 26131

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, 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 rows 3401-3499.

19.IN

(a) Finance and service charges not included in Lines 1 to 35 \$ 244,031

(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 WESTERN RESERVE MUTUAL CASUALTY COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00207

BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2025

NAIC Company Code 26131

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		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	2,482,310	3,030,330		1,286,343	361,285	467,380	216,895		23	413	326,157	40,775
2.1 Allied lines	1,413,053	1,832,610		735,007	1,291,463	1,346,268	416,577				185,644	23,211
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	46,569,759	46,857,063		24,196,067	23,463,637	23,465,164	6,339,556	156,002	69,973	324,829	7,603,050	764,971
5.1 Commercial multiple peril (non-liability portion)	16,915,993	14,368,351		8,423,439	3,605,209	2,608,882	1,222,573	9,354		142,576	3,260,716	277,868
5.2 Commercial multiple peril (liability portion)	10,286,901	9,252,749		4,573,419	1,322,645	1,327,693	4,683,105	374,785	498,055	1,283,185	1,983,088	168,976
6. Mortgage guaranty												
8. Ocean marine												
9.1 Inland marine	240,663	966,023		139,952	662,816	209,913	40,000			0	40,355	3,953
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								0		0		
17.1 Other liability-occurrence	5,240,233	5,851,146		2,574,760	1,577,176	2,056,004	3,737,500	18,838	21,218	292,440	878,443	86,078
17.2 Other liability-claims-made	334,660	301,043		137,058	6,750	41,750	35,000				56,151	5,497
17.3 Excess workers' compensation												
18.1 Products liability-occurrence	(109)	5,092		(12)	(250)	(250)					(20)	(2)
18.2 Products liability-claims-made												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	8,221,651	8,244,693		2,878,039	6,144,228	6,889,313	6,681,025	146,851	466,301	592,752	1,378,114	135,052
19.3 Commercial auto no-fault (personal injury protection)					0		0					
19.4 Other commercial auto liability	10,497,260	10,049,415		4,886,989	4,517,297	4,149,879	3,699,391	235,858	203,704	173,482	1,759,865	172,432
21.1 Private passenger auto physical damage	9,703,602	9,947,612		3,377,914	5,268,814	5,347,772	1,288,985		0	13,146	1,627,131	159,395
21.2 Commercial auto physical damage	3,755,647	3,698,829		1,795,196	3,513,363	3,430,745	641,034	132	719	5,088	629,435	61,692
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft	872	17,782		499							146	14
27. Boiler and machinery	1,233,942	1,173,007		633,002	154,285	153,285	10,000				207,037	20,269
28. Credit					0							
29. International	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
30. Warranty												
31. Reins nonproportional assumed property	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
32. Reins nonproportional assumed liability	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
33. Reins nonproportional assumed financial lines	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTAL (a)	116,896,437	115,595,745	0	55,637,672	51,888,738	51,493,798	29,011,641	941,820	1,272,551	2,827,911	19,935,312	1,920,181
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 694,549

(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 .....

19.OH



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE WESTERN RESERVE MUTUAL CASUALTY 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 26131

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00207

BUSINESS IN THE STATE OF Consolidated

DURING THE YEAR 2025

NAIC Company Code 26131

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 various insurance categories like Fire, Auto, Life, etc., ending with a TOTAL row.

DETAILS OF WRITE-INS
3401.
3402.
3403.
3498. Summary of remaining write-ins for Line 34 from overflow page
3499. Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)

(a) Finance and service charges not included in Lines 1 to 35 \$ 938,580
(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

19.GT



**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><b>NONE</b></p>					

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE WESTERN RESERVE MUTUAL CASUALTY 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	17 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																				
34-0359380	26123	LIGHTNING ROD MUT INS CO	OH		146,613	39									39		34	6		
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling																				
					146,613	39	0	0	0	0	0	0	0	0	39	0	34	0	6	0
0899999 - Total Authorized - Affiliates - Total Authorized - Affiliates																				
					146,613	39	0	0	0	0	0	0	0	0	39	0	34	0	6	0
Authorized - Other U.S. Unaffiliated Insurers																				
06-1182357	22730	ALLIED WORLD INS CO	NH		185									0		(3)		3		
36-2661954	10103	AMERICAN AGRICULTURAL INS CO	IN		458									0		(12)		12		
47-0574325	32603	BERKLEY INS CO	DE		158									0		(2)		2		
22-2005057	26921	EVEREST REINS CO	DE		187									0		(3)		3		
42-0245840	13897	FARMERS MUT HAIL INS CO OF IA	IA		63									0		(1)		1		
05-0316605	21482	FACTORY MUT INS CO	RI		564	20		21		21		290		353		90		263		
13-2673100	22039	GENERAL REINS CORP	DE		434							84		84		26		58		
06-0384680	11452	HARTFORD STEAM BOIL INSPEC & INS CO	CT		1,217	29		45		45		425		545		82		463		
13-3138390	42307	NAVIGATORS INS CO	NY		255							0		0		(4)		4		
75-1444207	30058	SCOR REINS CO	NY		136							0		0		(2)		2		
43-0613000	23388	SHELTER MUT INS CO	MO		11							0		0		0		0		
13-1675535	25364	SWISS REINS AMER CORP	NY		1,719	(103)		(1)	2,301	2,367	35	255		4,854		(18)		4,871		
13-5616275	19453	TRANSATLANTIC REINS CO	NY		357							0		0		(12)		12		
38-3207001	10166	ACCIDENT FUND INS CO OF AMER	MI		93							0		0		(1)		1		
13-3088732	40517	WCF NATL INS CO	UT		93							0		0		(1)		1		
42-0644327	13021	UNITED FIRE & CAS CO	IA		536							0		0		(18)		18		
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers					6,466	(54)	(1)	2,367	0	2,434	35	1,055	0	5,836	0	121	0	5,715	0	
Authorized - Pools - Mandatory Pools																				
AA-9995035	00000	MUTUAL REINS BUREAU	IL		179							0		0		(6)		6		
AA-9991501	00000	INDIANA MINE SUBSIDENCE FUND	IN		4							0		0		0		0		
AA-9991503	00000	OHIO MINE SUBSIDENCE FUND	OH		10							0		0		3		(3)		
1099999 - Total Authorized - Pools - Mandatory Pools					192	0	0	0	0	0	0	0	0	0	0	(3)	0	3	0	
Authorized - Other Non-U.S. Insurers																				
AA-1460019	00000	MS Amlin AG	CHE		89							0		0		(3)		3		
AA-1840000	00000	Mapfre Re Compania de Reaseguros SA	ESP		158							0		0		(2)		2		
AA-1126006	00000	Lloyd's Syndicate Number 4472	GBR		93							0		0		(1)		1		
AA-1340125	00000	Hannover Rueck SE	DEU		1,164							0		0		(27)		27		
AA-1120171	00000	Lloyd's Syndicate Number 1856	GBR		38							0		0		(1)		1		
AA-1120236	00000	Lloyd's Syndicate Number 2843	GBR		124							0		0		(2)		2		
AA-1128121	00000	Lloyd's Syndicate Number 2121	GBR		58							0		0		(1)		1		
AA-1120157	00000	Lloyd's Syndicate Number 1729	GBR		42							0		0		(1)		1		
AA-1128791	00000	Lloyd's Syndicate Number 2791	GBR		141							0		0		(2)		2		
AA-1120227	00000	Lloyd's Syndicate Number 3123	GBR		117							0		0		(2)		2		
1299999 - Total Authorized - Other Non-U.S. Insurers					2,025	0	0	0	0	0	0	0	0	0	0	(41)	0	41	0	
1499999 - Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)					155,296	(14)	(1)	2,367	0	2,434	35	1,055	0	5,875	0	110	0	5,764	0	
Unauthorized - Other U.S. Unaffiliated Insurers																				
88-0229034	00000	Nations Safe Driver	MI		81							0		0		6		(6)		
2399999 - Total Unauthorized - Other U.S. Unaffiliated Insurers					81	0	0	0	0	0	0	0	0	0	0	6	0	(6)	0	
Unauthorized - Other Non-U.S. Insurers																				
AA-1340004	00000	R V Versicherung AG	DEU		915							0		0		(19)		19		
AA-5420050	00000	KOREAN REINS CO	KOR		59							0		0		(1)		1		
2699999 - Total Unauthorized - Other Non-U.S. Insurers					973	0	0	0	0	0	0	0	0	0	0	(20)	0	20	0	
2899999 - Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)					1,054	0	0	0	0	0	0	0	0	0	0	(14)	0	14	0	
Certified - Other Non-U.S. Insurers																				
CR-3191190	00000	Hamilton Re Ltd	BMU		143							0		0		(2)		2		
CR-3190060	00000	Hannover Re (Bermuda) Ltd	BMU		372							0		0		(5)		5		
CR-3194126	00000	Arch Reins Ltd	BMU		119							0		0		(2)		2		
CR-1340028	00000	Devk Ruckversicherungs und Beteiligungs AG	DEU		351							0		0		(8)		8		
CR-3191289	00000	Fidelis Ins Bermuda Ltd	BMU		239							0		0		(3)		3		



**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY**

**SCHEDULE F - PART 3 (Continued)**

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	Ceded Reinsurance Credit Risk								35 Credit Risk Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	36 Credit Risk on Uncollateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral				28 Total Amount Recoverable From Reinsurers Less Penalty (Cols. 15 - 27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	31 Stressed Net Recoverable (Cols. 29 - 30)	32 Total Collateral (Cols. 21 + 22 + 24, not in Excess of Col. 31)	33 Stressed Net Recoverable Net of Collateral Offsets (Cols. 31 - 32)	34 Reinsurer Designation Equivalent			
Authorized - Affiliates - U.S. Intercompany Pooling																		
34-0359380	LIGHTNING ROD MUT INS CO					34	6	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling	0	0	XXX	0	34	6	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
0899999	Total Authorized - Affiliates - Total Authorized - Affiliates	0	0	XXX	0	34	6	0	0	0	0	0	0	0	XXX	0		
Authorized - Other U.S. Unaffiliated Insurers																		
06-1182357	ALLIED WORLD INS CO					(3)	3	0	0	0	(3)	3	0	3	2	0		
36-2661954	AMERICAN AGRICULTURAL INS CO					(12)	12	0	0	0	(12)	12	0	12	2	0		
47-0574325	BERKLEY INS CO					(2)	2	0	0	0	(2)	2	0	2	2	0		
22-2005057	EVEREST REINS CO					(3)	3	0	0	0	(3)	3	0	3	2	0		
42-0245840	FARMERS MUT HAIL INS CO OF IA					(1)	1	0	0	0	(1)	1	0	1	2	0		
05-0316605	FACTORY MUT INS CO					90	263	0	353	423	90	334	0	334	2	0		
13-2673100	GENERAL REINS CORP					26	58	0	84	101	26	75	0	75	2	0		
06-0384680	HARTFORD STEAM BOIL INSPEC & INS CO					82	463	0	545	654	82	572	0	572	2	0		
13-3138390	NAVIGATORS INS CO					(4)	4	0	0	0	(4)	4	0	4	2	0		
75-1444207	SCOR REINS CO					(2)	2	0	0	0	(2)	2	0	2	2	0		
43-0613000	SHELTER MUT INS CO					0	0	0	0	0	0	0	0	0	2	0		
13-1675535	SWISS REINS AMER CORP					(18)	4,871	0	4,854	5,825	(18)	5,842	0	5,842	2	0		
13-5616275	TRANSATLANTIC REINS CO					(12)	12	0	0	0	(12)	12	0	12	2	0		
38-3207001	ACCIDENT FUND INS CO OF AMER					(1)	1	0	0	0	(1)	1	0	1	2	0		
13-3088732	WCF NATL INS CO					(1)	1	0	0	0	(1)	1	0	1	2	0		
42-0644327	UNITED FIRE & CAS CO					(18)	18	0	0	0	(18)	18	0	18	2	0		
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	0	0	XXX	0	121	5,715	0	5,836	7,003	121	6,882	0	6,882	XXX	0		
Authorized - Pools - Mandatory Pools																		
AA-9995035	MUTUAL REINS BUREAU					(6)	6	0	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		
AA-9991503	OHIO MINE SUBSIDENCE FUND					0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
1099999	Total Authorized - Pools - Mandatory Pools	0	0	XXX	0	(6)	6	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
Authorized - Other Non-U.S. Insurers																		
AA-1460019	MS Amlin AG					(3)	3	0	0	0	(3)	3	0	3	2	0		
AA-1840000	Mapfre Re Compania de Reaseguros SA					(2)	2	0	0	0	(2)	2	0	2	2	0		
AA-1126006	Lloyd's Syndicate Number 4472					(1)	1	0	0	0	(1)	1	0	1	2	0		
AA-1340125	Hannover Rueck SE					(27)	27	0	0	0	(27)	27	0	27	2	0		
AA-1120171	Lloyd's Syndicate Number 1856					(1)	1	0	0	0	(1)	1	0	1	2	0		
AA-1120236	Lloyd's Syndicate Number 2843					(2)	2	0	0	0	(2)	2	0	2	2	0		
AA-1128121	Lloyd's Syndicate Number 2121					(1)	1	0	0	0	(1)	1	0	1	2	0		
AA-1120157	Lloyd's Syndicate Number 1729					(1)	1	0	0	0	(1)	1	0	1	2	0		
AA-1128791	Lloyd's Syndicate Number 2791					(2)	2	0	0	0	(2)	2	0	2	2	0		
AA-1120227	Lloyd's Syndicate Number 3123					(2)	2	0	0	0	(2)	2	0	2	2	0		
1299999	Total Authorized - Other Non-U.S. Insurers	0	0	XXX	0	(41)	41	0	0	0	(41)	41	0	41	XXX	0		
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	0	0	XXX	0	107	5,767	0	5,836	7,003	80	6,923	0	6,923	XXX	0		
Unauthorized - Other U.S. Unaffiliated Insurers																		
88-0229034	Nations Safe Driver					0	0	0	0	0	0	0	0	0	6	0		
2399999	Total Unauthorized - Other U.S. Unaffiliated Insurers	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0		
Unauthorized - Other non-U.S. Insurers																		
AA-1340004	R V Versicherung AG					(19)	19	0	0	0	(19)	19	0	19	2	0		
AA-5420050	KOREAN REINS CO					(1)	1	0	0	0	(1)	1	0	1	2	0		
2699999	Total Unauthorized - Other Non-U.S. Insurers	0	0	XXX	0	(20)	20	0	0	0	(20)	20	0	20	XXX	0		
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	0	0	XXX	0	(20)	20	0	0	0	(20)	20	0	20	XXX	0		

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY**

**SCHEDULE F - PART 3 (Continued)**

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	Ceded Reinsurance Credit Risk								
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral				28 Total Amount Recoverable From Reinsurers Less Penalty (Cols. 15 - 27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	31 Stressed Net Recoverable (Cols. 29 - 30)	32 Total Collateral (Cols. 21 + 22 + 24, not in Excess of Col. 31)	33 Stressed Net Recoverable Net of Collateral Offsets (Cols. 31 - 32)	34 Reinsurer Designation Equivalent	35 Credit Risk Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	36 Credit Risk on Uncollateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
Certified - Other Non-U.S. Insurers																	
CR-3191190	Hamilton Re Ltd.				2	0	0	0	0	0	(2)	2	2	0	2	0	0
CR-3190060	Hannover Re (Bermuda) Ltd.				5	0	0	0	0	0	(5)	5	5	0	2	0	0
CR-3194126	Arch Reins Ltd.				2	0	0	0	0	0	(2)	2	2	0	2	0	0
CR-1340028	Devk Rückversicherungs und Beteiligungs AG				8	0	0	0	0	0	(8)	8	8	0	2	0	0
CR-3191289	Fidelis Ins Bermuda Ltd.				3	0	0	0	0	0	(3)	3	3	0	2	0	0
4099999	Total Certified - Other Non-U.S. Insurers	0	0	XXX	21	0	0	0	0	0	(21)	21	21	0	XXX	0	0
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)	0	0	XXX	21	0	0	0	0	0	(21)	21	21	0	XXX	0	0
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)	0	0	XXX	21	87	5,787	0	5,836	7,003	39	6,963	21	6,943	XXX	0	146
9999999	Totals	0	0	XXX	21	87	5,787	0	5,836	7,003	39	6,963	21	6,943	XXX	0	146

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY**

**SCHEDULE F - PART 3 (Continued)**

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

(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols. 43 - 44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/ [Cols. 46 + 48])	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20% (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50
		37 Current	38 Overdue				43 Total Due Cols. 37 + 42 (In total should equal Cols. 7 + 8)											
			38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days												
Authorized - Affiliates - U.S. Intercompany Pooling																		
34-0359380	LIGHTNING ROD MUT INS CO	39					0	39			39	0	0.000	0.000	0.000	YES	0	
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling																		
		39	0	0	0	0	0	39	0	0	39	0	0.000	0.000	0.000	XXX	0	
0899999 - Total Authorized - Affiliates - Total Authorized - Affiliates																		
		39	0	0	0	0	0	39	0	0	39	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	20					0	20			20	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	29					0	29			29	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	(104)					0	(104)			(104)	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																		
		(55)	0	0	0	0	0	(55)	0	0	(55)	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)																		
		(15)	0	0	0	0	0	(15)	0	0	(15)	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 WESTERN RESERVE MUTUAL CASUALTY COMPANY**

**SCHEDULE F - PART 3 (Continued)**

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols. 43 - 44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/ [Cols. 46 + 48])	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20% (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50
		37	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		0.000	0.000	0.000	YES	0
CR-3190060 - Hannover Re (Bermuda) Ltd.						0	0			0	0		0.000	0.000	0.000	YES	0
CR-3194126 - Arch Reins Ltd.						0	0			0	0		0.000	0.000	0.000	YES	0
CR-1340028 - Devk Ruckversicherungs und Beteiligungs AG						0	0			0	0		0.000	0.000	0.000	YES	0
CR-3191289 - Fidelis Ins Bermuda Ltd.						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)		(15)	0	0	0	0	(15)	0	0	(15)	0	0.000	0.000	0.000	XXX	0	
9999999 Totals		(15)	0	0	0	0	(15)	0	0	(15)	0	0.000	0.000	0.000	XXX	0	

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY**

**SCHEDULE F - PART 3 (Continued)**

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance													Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col. 68; not to Exceed Col. 63)
		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68		
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ((Col. 20+Col. 21+Col. 22+Col. 24)/Col. 58)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57+[Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Total Collateral Provided (Col. 20+Col. 21+Col. 22+Col. 24; not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63-Col. 66)	20% of Amount in Col. 67		
Authorized - Affiliates - U.S. Intercompany Pooling																		
34-0359380	LIGHTNING ROD MUT INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
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	Mapfre 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	R V Versicherung AG	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-5420050	KOREAN REINS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY**

**SCHEDULE F - PART 3 (Continued)**

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance															
		54	55	56	57	58	59	60	61	62	63	64	65	Complete if Col. 52 = "No"; Otherwise Enter 0			69
		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%)	66	67	68	Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col. 68; not to Exceed Col. 63)
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	2	0	0	0.000	0.000	0	2	0	0	0	0	0	0
CR-3190060	Hannover Re (Bermuda) Ltd.	1	12/31/2025	0.000	5	0	0	0.000	0.000	0	5	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	8	0	0	0.000	0.000	0	8	0	0	0	0	0	0
CR-3191289	Fidelis Ins Bermuda Ltd.	1	12/31/2025	0.000	3	0	0	0.000	0.000	0	3	0	0	0	0	0	0
4099999 - Total Certified - Other Non-U.S. Insurers		XXX	XXX	XXX	21	0	0	XXX	XXX	0	21	0	0	0	0	0	0
4299999 - Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		XXX	XXX	XXX	21	0	0	XXX	XXX	0	21	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	21	0	0	XXX	XXX	0	21	0	0	0	0	0	0
9999999 Totals		XXX	XXX	XXX	21	0	0	XXX	XXX	0	21	0	0	0	0	0	0

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY**

**SCHEDULE F - PART 3 (Continued)**

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance			
			71 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0  20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0  Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or [Col. 40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Col. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)
Authorized - Affiliates - U.S. Intercompany Pooling										
34-0359380	LIGHTNING ROD MUT INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling	0	XXX	XXX	0	0	0	XXX	XXX	0
0899999	Total Authorized - Affiliates - Total Authorized - Affiliates	0	XXX	XXX	0	0	0	XXX	XXX	0
Authorized - Other U.S. Unaffiliated Insurers										
06-1182357	ALLIED WORLD INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
36-2661954	AMERICAN AGRICULTURAL INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
47-0574325	BERKLEY INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
22-2005057	EVEREST REINS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
42-0245840	FARMERS MUT HAIL INS CO OF IA	0	XXX	XXX	0	0	0	XXX	XXX	0
05-0316605	FACTORY MUT INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-2673100	GENERAL REINS CORP	0	XXX	XXX	0	0	0	XXX	XXX	0
06-0384680	HARTFORD STEAM BOIL INSPEC & INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-3138390	NAVIGATORS INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
75-1444207	SCOR REINS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
43-0613000	SHELTER MUT INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-1675535	SWISS REINS AMER CORP	0	XXX	XXX	0	0	0	XXX	XXX	0
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 AmIn AG	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1840000	Mapire 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										
AA-1340004	R V Versicherung AG	0	19	0	XXX	XXX	XXX	0	XXX	0



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

**SCHEDULE F - PART 4**

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

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

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY**

**SCHEDULE F - PART 5**

Interrogatories for Schedule F, Part 3 (000 Omitted)

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

	1	2	3
	<u>Name of Reinsurer</u>	<u>Commission Rate</u>	<u>Ceded Premium</u>
1.	Swiss Reins America Corp.....	56.500	496
2.	Factory Mut Ins Co.....	35.000	564
3.	Hartford Steam Boil Inspect & Ins Co.....	35.000	369
4.	Hartford Steam Boil Inspect & Ins Co.....	30.000	171
5.	General Reins Corp.....	25.000	168

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.	Swiss Reins America Corp.....	4,854	1,719	Yes [ ] No [ X ]
7.	Hartford Steam Boil Inspect & Ins Co.....	545	1,217	Yes [ ] No [ X ]
8.	Factory Mut Ins Co.....	353	564	Yes [ ] No [ X ]
9.	General Reins Corp.....	84	434	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)
<b>ASSETS</b> (Page 2, Col. 3)			
1. Cash and invested assets (Line 12) .....	217,230,979		217,230,979
2. Premiums and considerations (Line 15) .....	34,370,669		34,370,669
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1) .....	(15,314)		(15,314)
4. Funds held by or deposited with reinsured companies (Line 16.2) .....	0		0
5. Other assets .....	3,699,006		3,699,006
6. Net amount recoverable from reinsurers .....		5,858,484	5,858,484
7. Protected cell assets (Line 27) .....	0		0
8. Totals (Line 28) .....	255,285,340	5,858,484	261,143,824
<b>LIABILITIES</b> (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3) .....	46,991,261	4,879,997	51,871,258
10. Taxes, expenses, and other obligations (Lines 4 through 8) .....	9,705,667		9,705,667
11. Unearned premiums (Line 9) .....	66,815,174	1,054,712	67,869,886
12. Advance premiums (Line 10) .....	935,241		935,241
13. Dividends declared and unpaid (Line 11.1 and 11.2) .....	0		0
14. Ceded reinsurance premiums payable (net of ceding commissions) (Line 12) .....	76,225	(76,225)	0
15. Funds held by company under reinsurance treaties (Line 13) .....	0		0
16. Amounts withheld or retained by company for account of others (Line 14) .....	2,455,965		2,455,965
17. Provision for reinsurance (Line 16) .....	0		0
18. Other liabilities .....	0		0
19. Total liabilities excluding protected cell business (Line 26) .....	126,979,533	5,858,484	132,838,017
20. Protected cell liabilities (Line 27) .....	0		0
21. Surplus as regards policyholders (Line 37) .....	128,305,805	X X X	128,305,805
22. Totals (Line 38) .....	255,285,338	5,858,484	261,143,822

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

If yes, give full explanation:

Schedule H - Part 1

**NONE**

Schedule H - Part 2

**NONE**

Schedule H - Part 3

**NONE**

Schedule H - Part 4

**NONE**

Schedule H - Part 5 - Health Claims

**NONE**

**SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 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	.2	.0	.0	.0	.0	.2	XXX
2. 2016	31,010	2,051	28,959	12,971	110	64	.0	2,252	.0	142	15,177	1,683
3. 2017	30,747	1,972	28,775	17,402	403	136	.0	2,904	.0	400	20,039	1,824
4. 2018	30,486	2,012	28,474	10,862	110	63	.0	2,023	.0	193	12,838	1,444
5. 2019	30,587	2,385	28,202	19,084	503	169	.0	2,799	.0	170	21,549	1,902
6. 2020	30,671	2,361	28,310	17,964	706	104	.0	3,199	.0	94	20,561	1,908
7. 2021	31,021	2,538	28,483	17,148	225	62	.0	3,055	.2	129	20,038	1,634
8. 2022	33,032	3,281	29,751	26,511	2,637	70	.0	3,264	.4	155	27,204	1,919
9. 2023	37,983	3,267	34,716	34,560	3,511	114	.0	3,855	.1	324	35,017	2,329
10. 2024	44,625	3,399	41,226	24,478	.97	.60	.0	3,903	(1)	161	28,345	1,625
11. 2025	49,520	3,569	45,951	22,252	92	5	0	3,612	0	45	25,777	1,477
12. Totals	XXX	XXX	XXX	203,232	8,394	849	0	30,866	6	1,813	226,547	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	(6)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.6	.0
3.	.0	.6	.0	.0	.0	.0	.0	.0	.0	.0	.0	(6)	.0
4.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5.	60	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	60	.0
6.	61	(13)	.0	.0	.0	.0	.0	.0	.0	.0	.0	74	.1
7.	44	.0	.0	.0	.0	.0	.3	.0	.5	.0	.0	51	.2
8.	24	.0	.0	.0	.0	.0	18	.0	18	.0	.0	59	.2
9.	160	.0	10	2	.0	.0	53	.0	56	1	.0	276	.4
10.	686	.0	125	20	.0	.0	110	1	128	2	.0	1,026	13
11.	3,136	12	1,723	166	0	0	279	3	338	5	0	5,291	120
12.	4,171	(1)	1,858	187	0	0	463	4	545	9	0	6,836	142

	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.	15,287	104	15,183	49.3	5.1	52.4	.0	.0	40.0	.6	.0
3.	20,442	409	20,033	66.5	20.7	69.6	.0	.0	40.0	(6)	.0
4.	12,948	110	12,838	42.5	5.5	45.1	.0	.0	40.0	.0	.0
5.	22,112	503	21,609	72.3	21.1	76.6	.0	.0	40.0	.60	.0
6.	21,328	693	20,635	69.5	29.4	72.9	.0	.0	40.0	.74	.0
7.	20,316	227	20,089	65.5	8.9	70.5	.0	.0	40.0	.44	.8
8.	29,905	2,642	27,263	90.5	80.5	91.6	.0	.0	40.0	.24	35
9.	38,808	3,515	35,293	102.2	107.6	101.7	.0	.0	40.0	168	108
10.	29,490	119	29,371	66.1	3.5	71.2	.0	.0	40.0	792	234
11.	31,345	278	31,068	63.3	7.8	67.6	0	0	40.0	4,681	610
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	5,842	995

## 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	18,047	.5	18,042	12,222	.0	404	.0	1,597	.0	550	14,223	2,306
3. 2017	19,243	.5	19,238	13,046	.0	398	.0	1,583	.0	527	15,027	1,646
4. 2018	20,364	.5	20,359	13,071	.0	382	.0	1,586	.0	584	15,039	1,800
5. 2019	20,458	.5	20,453	13,493	.0	478	.0	1,462	.0	603	15,433	1,796
6. 2020	19,824	.1	19,823	9,660	.0	377	.0	1,338	.0	414	11,375	1,360
7. 2021	19,102	.1	19,101	10,721	.0	280	.0	1,334	.0	469	12,335	1,383
8. 2022	20,024	.2	20,022	13,502	.0	392	.0	1,136	.0	398	15,030	1,406
9. 2023	21,621	.2	21,619	14,275	965	332	43	1,265	15	318	14,849	1,436
10. 2024	22,786	.3	22,783	12,507	.0	123	.0	1,622	.0	286	14,252	1,475
11. 2025	22,413	.3	22,410	6,748	0	35	0	1,391	(15)	206	8,189	1,317
12. Totals	XXX	XXX	XXX	119,245	965	3,201	43	14,314	0	4,355	135,752	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.	.2	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.2	.0
2.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3.	.18	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.18	.0
4.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5.	.54	.0	.0	.0	.0	.0	.5	.0	.2	.0	.0	.61	.0
6.	.24	.0	.0	.0	.0	.0	.8	.0	.4	.0	.0	.36	.1
7.	.97	.0	.0	.0	.0	.0	.13	.0	.5	.0	.0	.115	.4
8.	.414	.0	.0	.0	.0	.0	.85	.0	.36	.0	.0	.535	.13
9.	1,470	.0	.0	.0	.0	.0	354	.0	149	.0	.0	1,973	.42
10.	5,032	.0	.0	.0	.0	.0	533	.0	224	.0	.0	5,790	.129
11.	8,217	0	1,820	0	0	0	627	0	264	0	0	10,928	.423
12.	15,329	0	1,820	0	0	0	1,625	0	683	0	0	19,458	.612

	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	.2	.0
2.	14,223	.0	14,223	78.8	.0	78.8	.0	.0	40.0	.0	.0
3.	15,045	.0	15,045	78.2	.0	78.2	.0	.0	40.0	.18	.0
4.	15,039	.0	15,039	73.9	.0	73.9	.0	.0	40.0	.0	.0
5.	15,494	.0	15,494	75.7	.0	75.8	.0	.0	40.0	.54	.7
6.	11,411	.0	11,411	57.6	.0	57.6	.0	.0	40.0	.24	.12
7.	12,450	.0	12,450	65.2	.0	65.2	.0	.0	40.0	.97	.18
8.	15,565	.0	15,565	77.7	.0	77.7	.0	.0	40.0	.414	.121
9.	17,845	1,023	16,822	82.5	51,150.0	77.8	.0	.0	40.0	1,470	.503
10.	20,042	.0	20,042	88.0	.0	88.0	.0	.0	40.0	5,032	.758
11.	19,102	(15)	19,117	85.2	(500.0)	85.3	0	0	40.0	10,038	.890
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	17,149	2,308

**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	3,547	5	3,542	1,431	0	161	0	162	0	18	1,754	212
3. 2017	3,842	5	3,837	2,740	0	198	0	229	0	20	3,167	160
4. 2018	4,185	5	4,180	2,906	0	173	0	348	0	28	3,427	198
5. 2019	4,697	5	4,692	3,492	0	307	0	355	0	81	4,154	200
6. 2020	5,584	11	5,573	1,571	0	107	0	272	0	29	1,950	179
7. 2021	6,538	11	6,527	2,633	0	120	0	376	0	45	3,129	222
8. 2022	7,301	18	7,283	2,765	0	200	0	295	0	50	3,260	244
9. 2023	8,072	20	8,052	3,939	0	162	0	257	0	50	4,358	203
10. 2024	8,910	27	8,883	1,818	0	82	0	368	0	34	2,268	201
11. 2025	9,437	22	9,415	1,228	0	35	0	335	0	54	1,598	204
12. Totals	XXX	XXX	XXX	24,523	0	1,545	0	2,997	0	409	29,065	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.	16	0	0	0	0	0	1	0	5	0	0	23	0
6.	0	0	0	0	0	0	1	0	2	0	0	3	0
7.	0	0	17	0	0	0	2	0	6	0	0	24	0
8.	767	0	7	0	0	0	10	0	39	0	0	823	5
9.	312	0	110	0	0	0	27	0	102	0	0	550	6
10.	1,105	0	185	1	0	0	47	0	182	0	0	1,518	16
11.	1,452	0	1,147	4	0	0	71	0	272	0	0	2,938	67
12.	3,652	0	1,465	5	0	0	158	0	608	0	0	5,878	94

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	1,754	0	1,754	49.5	0.0	49.5	0	0	40.0	0	0
3.	3,167	0	3,167	82.4	0.0	82.5	0	0	40.0	0	0
4.	3,427	0	3,427	81.9	0.0	82.0	0	0	40.0	0	0
5.	4,177	0	4,177	88.9	0.0	89.0	0	0	40.0	16	7
6.	1,953	0	1,953	35.0	0.0	35.0	0	0	40.0	0	3
7.	3,153	0	3,153	48.2	0.5	48.3	0	0	40.0	17	7
8.	4,083	0	4,083	55.9	0.1	56.1	0	0	40.0	774	49
9.	4,909	0	4,908	60.8	1.8	61.0	0	0	40.0	421	129
10.	3,786	1	3,786	42.5	2.2	42.6	0	0	40.0	1,289	229
11.	4,540	4	4,536	48.1	16.8	48.2	0	0	40.0	2,596	343
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	5,113	766

**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	0	0	0	0	0	0	XXX
2. 2016	572	80	492	171	0	0	0	57	0	0	228	27
3. 2017	571	82	489	172	0	1	0	69	0	0	242	27
4. 2018	541	82	459	755	0	4	0	143	0	3	902	17
5. 2019	564	127	437	370	0	0	0	117	0	0	487	14
6. 2020	598	137	461	281	0	0	0	86	0	0	367	16
7. 2021	667	137	530	286	0	4	0	56	0	0	346	16
8. 2022	784	137	647	308	0	0	0	56	0	0	364	17
9. 2023	825	148	677	366	0	3	0	76	0	0	445	21
10. 2024	730	100	630	173	0	0	0	47	2	0	218	17
11. 2025	731	88	643	38	0	0	0	18	0	0	56	15
12. Totals	XXX	XXX	XXX	2,920	0	12	0	725	2	3	3,655	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.	22	17	0	0	0	0	0	0	0	0	0	5	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	140	119	0	0	0	0	0	0	0	0	0	22	1
8.	0	0	18	0	0	0	0	0	0	0	0	19	0
9.	26	0	22	0	0	0	1	0	4	0	0	54	2
10.	83	0	0	0	0	0	3	0	9	0	0	95	1
11.	66	0	107	0	0	0	9	0	28	0	0	209	5
12.	338	136	147	0	0	0	13	0	41	0	0	404	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	5	0
2.	228	0	228	39.9	0.0	46.3	0	0	40.0	0	0
3.	242	0	242	42.4	0.0	49.5	0	0	40.0	0	0
4.	902	0	902	166.7	0.0	196.5	0	0	40.0	0	0
5.	487	0	487	86.3	0.0	111.4	0	0	40.0	0	0
6.	367	0	367	61.4	0.0	79.6	0	0	40.0	0	0
7.	486	119	368	72.9	86.6	69.4	0	0	40.0	22	0
8.	383	0	383	48.8	0.0	59.2	0	0	40.0	19	0
9.	499	0	499	60.5	0.0	73.7	0	0	40.0	48	6
10.	315	2	313	43.2	2.0	49.7	0	0	40.0	83	12
11.	265	0	265	36.2	0.1	41.2	0	0	40.0	172	36
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	349	54

**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						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	10	0	46	0	7	0	0	63	XXX
2. 2016	10,073	338	9,735	2,895	4	431	0	860	0	88	4,182	350
3. 2017	10,566	342	10,224	5,733	968	827	245	1,022	171	64	6,198	308
4. 2018	11,161	339	10,822	2,702	2	454	0	899	0	57	4,053	332
5. 2019	11,785	369	11,416	5,577	148	400	0	1,079	0	110	6,908	356
6. 2020	12,922	367	12,555	6,518	57	446	0	1,286	0	108	8,193	416
7. 2021	14,196	426	13,770	8,072	952	268	1	1,544	30	170	8,901	383
8. 2022	15,644	514	15,130	7,672	1,017	460	0	1,762	0	334	8,877	523
9. 2023	18,039	584	17,455	8,128	633	318	0	1,611	5	174	9,419	466
10. 2024	21,930	1,079	20,851	7,059	160	176	0	1,926	1	66	9,000	378
11. 2025	21,217	1,130	20,087	3,587	(2)	61	0	933	(1)	7	4,584	294
12. Totals	XXX	XXX	XXX	57,953	3,939	3,887	246	12,929	206	1,178	70,378	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.	359	285	0	0	0	0	0	0	0	0	0	74	1
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	13	0	16	0	0	29	0
4.	0	0	0	0	0	0	6	0	8	0	0	14	0
5.	112	0	0	0	0	0	23	0	29	0	0	163	5
6.	131	22	0	0	0	0	40	0	49	0	0	197	2
7.	48	(8)	8	1	0	0	31	0	38	0	0	131	3
8.	743	0	2	0	0	0	155	1	190	1	0	1,087	14
9.	878	0	50	8	0	0	232	2	286	2	0	1,435	22
10.	1,595	2	192	31	0	0	344	3	424	3	0	2,516	42
11.	1,551	30	1,955	315	0	0	415	4	511	3	0	4,080	70
12.	5,417	332	2,207	356	0	0	1,259	11	1,551	10	0	9,724	159

	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	74	0
2.	4,186	4	4,182	41.6	1.2	43.0	0	0	40.0	0	0
3.	7,611	1,384	6,227	72.0	404.7	60.9	0	0	40.0	0	29
4.	4,069	2	4,067	36.5	0.6	37.6	0	0	40.0	0	14
5.	7,220	148	7,071	61.3	40.2	61.9	0	0	40.0	112	51
6.	8,470	80	8,390	65.5	21.7	66.8	0	0	40.0	109	88
7.	10,009	977	9,032	70.5	229.3	65.6	0	0	40.0	62	68
8.	10,984	1,020	9,964	70.2	198.4	65.9	0	0	40.0	745	342
9.	11,504	650	10,854	63.8	111.3	62.2	0	0	40.0	920	514
10.	11,716	200	11,516	53.4	18.5	55.2	0	0	40.0	1,754	762
11.	9,013	350	8,664	42.5	31.0	43.1	0	0	40.0	3,160	919
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	6,937	2,788

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 WESTERN RESERVE MUTUAL CASUALTY 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	352	267	.85	.91	.91	.0	.0	.0	.0	.0	.0	XXX
3. 2017	409	316	.93	.90	.90	.0	.0	.0	.0	.0	.0	XXX
4. 2018	472	369	103	152	152	.0	.0	.1	.1	.0	.0	XXX
5. 2019	513	403	110	118	118	.0	.0	.1	.0	.0	.1	XXX
6. 2020	614	482	132	106	96	.0	.0	.1	.1	.0	10	XXX
7. 2021	752	592	160	193	193	.0	.0	.1	.1	.0	.0	XXX
8. 2022	888	706	182	156	156	.0	.0	.1	.1	.0	.0	XXX
9. 2023	1,023	817	206	218	218	.0	.0	.2	.2	.0	.0	XXX
10. 2024	1,207	975	232	136	136	.0	.0	.2	.2	.0	.0	XXX
11. 2025	1,323	1,073	250	89	89	0	0	(1)	(1)	0	0	XXX
12. Totals	XXX	XXX	XXX	1,349	1,339	0	0	8	7	0	11	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 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.	20	20	0	0	0	0	0	0	0	0	0	0	4
12.	20	20	0	0	0	0	0	0	0	0	0	0	4

	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.	.91	.91	.0	25.9	34.1	0.0	.0	.0	40.0	.0	.0
3.	.90	.90	.0	22.0	28.5	0.0	.0	.0	40.0	.0	.0
4.	153	153	.0	32.4	41.5	0.0	.0	.0	40.0	.0	.0
5.	119	118	.1	23.2	29.3	0.9	.0	.0	40.0	.0	.0
6.	107	97	10	17.4	20.1	7.6	.0	.0	40.0	.0	.0
7.	194	194	.0	25.8	32.8	0.0	.0	.0	40.0	.0	.0
8.	157	157	.0	17.7	22.2	0.0	.0	.0	40.0	.0	.0
9.	220	220	.0	21.5	26.9	0.0	.0	.0	40.0	.0	.0
10.	138	138	.0	11.4	14.2	0.0	.0	.0	40.0	.0	.0
11.	108	108	0	8.1	10.0	0.0	0	0	40.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						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	1,559	1,114	445	604	123	16	0	63	0	0	560	16
3. 2017	1,653	1,099	554	239	109	1	0	105	0	0	236	10
4. 2018	1,754	1,176	578	449	294	15	0	74	1	0	243	10
5. 2019	1,864	1,271	593	1,090	734	56	0	98	0	0	510	13
6. 2020	2,017	1,390	627	622	349	12	0	88	0	0	373	8
7. 2021	2,244	1,579	665	305	203	18	0	49	0	0	169	7
8. 2022	2,440	1,736	704	192	49	34	0	66	0	0	243	13
9. 2023	2,587	1,892	695	168	85	11	0	64	0	0	158	10
10. 2024	2,385	2,055	330	427	280	0	0	32	0	0	179	4
11. 2025	3,885	1,214	2,671	10	0	0	0	66	0	0	76	2
12. Totals	XXX	XXX	XXX	4,106	2,226	163	0	705	1	0	2,747	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.	(39)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	(39)	.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	16	7	.0	.0	3	.0	1	.0	.0	13	.0
8.	659	487	1	1	.0	.0	17	.0	7	.0	.0	196	2
9.	35	.0	22	9	.0	.0	21	.0	9	.0	.0	77	.0
10.	123	70	112	48	.0	.0	54	.0	22	.0	.0	194	2
11.	34	0	999	425	0	0	100	0	41	0	0	748	2
12.	812	557	1,150	490	0	0	194	0	80	0	0	1,189	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	(39)	.0
2.	683	123	560	43.8	11.0	125.8	.0	.0	40.0	.0	.0
3.	345	109	236	20.9	9.9	42.6	.0	.0	40.0	.0	.0
4.	538	295	243	30.7	25.1	42.1	.0	.0	40.0	.0	.0
5.	1,244	734	510	66.7	57.7	86.0	.0	.0	40.0	.0	.0
6.	722	349	373	35.8	25.1	59.5	.0	.0	40.0	.0	.0
7.	391	210	182	17.4	13.3	27.3	.0	.0	40.0	.9	.4
8.	976	537	439	40.0	30.9	62.4	.0	.0	40.0	172	24
9.	329	94	235	12.7	5.0	33.8	.0	.0	40.0	48	29
10.	770	398	373	32.3	19.4	112.9	.0	.0	40.0	117	76
11.	1,249	425	824	32.2	35.0	30.8	0	0	40.0	607	141
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	915	274

**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	.33	.33	.0	.0	.0	.0	.0	.0	.0	.0	.0	.2
3. 2017	.51	.39	.12	.12	.12	.0	.0	.0	.0	.0	.0	.1
4. 2018	.64	.48	.16	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2019	.70	.55	.15	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2020	.103	.86	.17	.0	.0	.0	.0	.0	.0	.0	.0	.0
7. 2021	.161	.147	.14	.5	.5	.0	.0	.0	.0	.0	.0	.0
8. 2022	.203	.177	.26	.6	.0	.0	.0	.0	.0	.0	.0	.6
9. 2023	.232	.200	.32	.6	.6	.0	.0	.0	.0	.0	.0	.0
10. 2024	.265	.231	.34	.11	.11	.0	.0	.0	.0	.0	.0	.0
11. 2025	.340	.247	.93	.4	.0	.0	.0	.0	.0	.0	.0	.4
12. Totals	XXX	XXX	XXX	44	34	0	0	0	0	0	0	10

	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.	.0	.0	.0	.0	.0	.0	.0	.0	40.0	.0	.0
3.	.12	.12	.0	23.5	30.8	.0	.0	.0	40.0	.0	.0
4.	.0	.0	.0	.0	.0	.0	.0	.0	40.0	.0	.0
5.	.0	.0	.0	.0	.0	.0	.0	.0	40.0	.0	.0
6.	.0	.0	.0	.0	.0	.0	.0	.0	40.0	.0	.0
7.	.5	.5	.0	3.1	3.4	.0	.0	.0	40.0	.0	.0
8.	.6	.0	.6	3.0	.0	23.1	.0	.0	40.0	.0	.0
9.	.6	.6	.0	2.6	3.0	.0	.0	.0	40.0	.0	.0
10.	.11	.11	.0	4.2	4.8	.0	.0	.0	40.0	.0	.0
11.	.4	.0	.4	1.2	0.0	4.3	.0	.0	40.0	.0	.0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE WESTERN RESERVE MUTUAL CASUALTY 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	2,960	146	2,814	1,458	.0	.3	.0	.0	229	.0	.1	1,690	XXX
3. 2017	2,981	140	2,841	811	.3	.1	.0	.0	185	.0	.10	.994	XXX
4. 2018	3,022	135	2,887	855	.0	.1	.0	.0	168	.0	.21	1,024	XXX
5. 2019	3,114	145	2,969	968	.23	.0	.0	.0	176	.0	.24	1,121	XXX
6. 2020	3,274	122	3,152	1,490	.18	.5	.0	.0	257	.0	.48	1,734	XXX
7. 2021	3,477	132	3,345	1,072	.0	.0	.0	.0	240	.0	.63	1,312	XXX
8. 2022	3,738	178	3,560	1,737	.67	.0	.0	.0	233	.0	.114	1,903	XXX
9. 2023	4,064	183	3,881	2,375	.147	.1	.0	.0	307	.0	.68	2,536	XXX
10. 2024	3,297	135	3,162	1,693	.0	.0	.0	.0	257	.0	.69	1,950	XXX
11. 2025	4,023	217	3,806	1,019	0	0	0	0	195	0	0	1,214	XXX
12. Totals	XXX	XXX	XXX	13,478	258	11	0	0	2,247	0	418	15,478	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	.4	.0	.0	.0	.0	.0	.0	.0	.0	.4	.0
10.	.0	.0	.18	.1	.0	.0	.0	.0	.11	.0	.0	.29	.0
11.	196	0	138	4	0	0	0	0	31	0	0	361	6
12.	195	(1)	160	5	0	0	0	0	42	0	0	394	6

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.0	.0
2.	1,690	.0	1,690	57.1	.0	60.1	.0	.0	40.0	.0	.0
3.	997	.3	994	33.4	2.1	35.0	.0	.0	40.0	.0	.0
4.	1,024	.0	1,024	33.9	.0	35.5	.0	.0	40.0	.0	.0
5.	1,144	.23	1,121	36.7	15.9	37.8	.0	.0	40.0	.0	.0
6.	1,751	.17	1,734	53.5	14.0	55.0	.0	.0	40.0	.0	.0
7.	1,312	.0	1,312	37.7	.0	39.2	.0	.0	40.0	.0	.0
8.	1,970	.67	1,903	52.7	37.6	53.5	.0	.0	40.0	.0	.0
9.	2,687	.147	2,540	66.1	80.4	65.4	.0	.0	40.0	.4	.0
10.	1,979	.1	1,979	60.0	.4	62.6	.0	.0	40.0	.17	.11
11.	1,579	.4	1,575	39.3	1.9	41.4	0	0	40.0	330	32
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	351	43

**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	16,372	264	16,108	10,384	.0	.0	.0	1,533	.0	1,746	11,917	4,151
3. 2017	17,714	355	17,359	10,979	.0	14	.0	1,535	.0	1,691	12,528	3,792
4. 2018	18,574	276	18,298	11,915	.0	4	.0	1,614	.0	2,017	13,533	4,312
5. 2019	18,997	284	18,713	12,119	37	9	.0	1,475	.0	1,940	13,566	4,431
6. 2020	18,563	398	18,165	10,966	25	2	.0	1,459	.0	2,121	12,402	3,636
7. 2021	18,151	425	17,726	13,284	.0	.0	.0	1,791	.0	2,911	15,075	4,022
8. 2022	18,785	577	18,208	18,497	295	.0	.0	1,621	.0	2,962	19,823	4,480
9. 2023	23,501	645	22,856	18,527	165	1	.0	1,645	.0	2,856	20,008	4,417
10. 2024	29,069	414	28,655	18,146	.0	2	.0	2,214	.0	2,527	20,362	4,440
11. 2025	29,183	413	28,770	17,171	0	1	0	1,995	0	1,581	19,167	4,055
12. Totals	XXX	XXX	XXX	141,988	522	33	0	16,882	0	22,352	158,381	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.	(.1)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	(.1)	.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.	15	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	15	.0
10.	(18)	.0	51	1	.0	.0	12	.0	71	.0	.0	114	3
11.	1,313	0	1,497	26	0	0	27	0	169	0	0	2,979	255
12.	1,310	0	1,547	27	0	0	39	0	240	0	0	3,109	258

	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.	11,917	.0	11,917	72.8	0.0	74.0	.0	.0	40.0	.0	.0
3.	12,527	.0	12,527	70.7	0.0	72.2	.0	.0	40.0	(.1)	.0
4.	13,533	.0	13,533	72.9	0.0	74.0	.0	.0	40.0	.0	.0
5.	13,603	37	13,566	71.6	13.0	72.5	.0	.0	40.0	.0	.0
6.	12,427	25	12,402	66.9	6.3	68.3	.0	.0	40.0	.0	.0
7.	15,075	.0	15,075	83.1	0.0	85.0	.0	.0	40.0	.0	.0
8.	20,118	295	19,823	107.1	51.1	108.9	.0	.0	40.0	.0	.0
9.	20,188	165	20,023	85.9	25.6	87.6	.0	.0	40.0	15	.0
10.	20,477	1	20,476	70.4	0.2	71.5	.0	.0	40.0	32	83
11.	22,173	27	22,146	76.0	6.4	77.0	0	0	40.0	2,783	196
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,830	279

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	.59	.0	.59	.15	.0	.1	.0	.4	.0	.0	.20	.2
3. 2017	.59	.0	.59	.1	.0	.20	.0	.0	.0	.0	.21	.1
4. 2018	.59	.0	.59	.19	.0	.0	.0	.0	.0	.0	.19	.0
5. 2019	.58	.0	.58	.8	.0	.0	.0	.1	.0	.0	.9	.0
6. 2020	.57	.0	.57	.7	.0	.0	.0	.0	.0	.0	.7	.0
7. 2021	.68	.0	.68	.14	.0	.1	.0	.6	.0	.0	.21	.0
8. 2022	.68	.0	.68	.4	.0	.2	.0	.2	.0	.0	.8	.0
9. 2023	.71	.0	.71	.2	.0	.1	.0	.0	.0	.0	.3	.0
10. 2024	.56	.0	.56	.8	.0	.0	.0	.1	.0	.0	.9	.0
11. 2025	6	0	6	0	0	0	0	1	0	0	1	0
12. Totals	XXX	XXX	XXX	78	0	25	0	15	0	0	118	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
6.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
7.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
9.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
10.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
11.	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.	.20	.0	.20	33.9	.0	33.9	.0	.0	40.0	.0	.0
3.	.21	.0	.21	35.6	.0	35.6	.0	.0	40.0	.0	.0
4.	.19	.0	.19	32.2	.0	32.2	.0	.0	40.0	.0	.0
5.	.9	.0	.9	15.5	.0	15.5	.0	.0	40.0	.0	.0
6.	.7	.0	.7	12.3	.0	12.3	.0	.0	40.0	.0	.0
7.	.21	.0	.21	30.9	.0	30.9	.0	.0	40.0	.0	.0
8.	.8	.0	.8	11.8	.0	11.8	.0	.0	40.0	.0	.0
9.	.3	.0	.3	4.2	.0	4.2	.0	.0	40.0	.0	.0
10.	.9	.0	.9	16.1	.0	16.1	.0	.0	40.0	.0	.0
11.	1	0	1	16.7	0	16.7	0	0	40.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

Schedule P - Part 1R - Prod Liab Claims

**NONE**

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

**NONE**

Schedule P - Part 1T - Warranty

**NONE**

Schedule P - Part 1U - Pet Insurance Plans

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY**

**SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	One Year	Two Year
1. Prior	1,284	1,012	847	850	814	663	663	657	638	640	2	(17)
2. 2016	13,143	13,396	13,219	12,962	12,944	12,931	12,932	12,931	12,931	12,931	0	0
3. 2017	XXX	18,087	17,663	17,211	17,141	17,120	17,117	17,112	17,129	17,129	0	17
4. 2018	XXX	XXX	11,422	11,091	11,123	11,015	10,879	10,817	10,815	10,815	0	(2)
5. 2019	XXX	XXX	XXX	18,671	19,399	19,051	18,869	18,827	18,811	18,810	(1)	(17)
6. 2020	XXX	XXX	XXX	XXX	17,085	17,572	17,419	17,438	17,433	17,436	3	(3)
7. 2021	XXX	XXX	XXX	XXX	XXX	17,435	17,232	17,079	17,082	17,031	(51)	(47)
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	24,271	24,043	24,033	23,986	(48)	(57)
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,608	31,587	31,383	(204)	(225)
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,753	25,341	(411)	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,123	XXX	XXX
<b>12. Totals</b>											(710)	(351)

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

1. Prior	7,452	6,802	5,960	5,460	5,311	5,137	5,092	5,068	5,067	5,067	0	(1)
2. 2016	13,525	14,024	13,461	13,082	12,855	12,640	12,646	12,628	12,626	12,626	0	(2)
3. 2017	XXX	14,050	15,130	14,008	13,766	13,632	13,482	13,464	13,464	13,462	(2)	(2)
4. 2018	XXX	XXX	14,147	15,018	14,166	13,531	13,441	13,454	13,441	13,453	12	(1)
5. 2019	XXX	XXX	XXX	14,521	14,955	14,045	13,922	14,005	14,032	14,030	(2)	25
6. 2020	XXX	XXX	XXX	XXX	10,779	11,206	10,464	10,361	10,082	10,069	(13)	(292)
7. 2021	XXX	XXX	XXX	XXX	XXX	10,486	11,695	11,414	11,199	11,110	(88)	(303)
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	12,033	14,340	14,467	14,393	(74)	54
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,333	15,034	15,423	389	3,090
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,971	18,196	2,224	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,447	XXX	XXX
<b>12. Totals</b>											2,447	2,568

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

1. Prior	1,551	1,796	1,578	1,591	1,592	1,579	1,579	1,579	1,579	1,579	0	0
2. 2016	1,439	1,359	1,557	1,414	1,478	1,569	1,584	1,586	1,589	1,592	3	6
3. 2017	XXX	2,537	3,276	3,258	2,995	2,905	2,954	2,938	2,938	2,938	0	0
4. 2018	XXX	XXX	3,600	3,608	3,041	3,074	3,078	3,081	3,083	3,079	(4)	(2)
5. 2019	XXX	XXX	XXX	4,047	3,674	3,597	3,839	3,828	3,777	3,816	39	(11)
6. 2020	XXX	XXX	XXX	XXX	3,056	1,834	1,789	1,701	1,678	1,679	1	(23)
7. 2021	XXX	XXX	XXX	XXX	XXX	3,261	2,841	2,841	2,835	2,771	(64)	(69)
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	4,215	3,526	3,249	3,749	500	223
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,058	4,481	4,549	68	491
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,896	3,236	340	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,929	XXX	XXX
<b>12. Totals</b>											884	616

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

1. Prior	64	60	39	162	170	252	257	256	256	256	0	0
2. 2016	286	201	183	175	172	173	171	171	171	171	0	0
3. 2017	XXX	285	186	195	178	174	174	173	173	173	0	0
4. 2018	XXX	XXX	561	849	794	745	753	760	759	759	0	(1)
5. 2019	XXX	XXX	XXX	493	409	448	411	370	370	370	0	0
6. 2020	XXX	XXX	XXX	XXX	453	513	361	284	281	281	0	(3)
7. 2021	XXX	XXX	XXX	XXX	XXX	541	340	309	316	312	(4)	3
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	393	314	333	327	(6)	13
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	688	385	419	34	(269)
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	321	259	(62)	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	219	XXX	XXX
<b>12. Totals</b>											(39)	(257)

**SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL**

1. Prior	3,746	3,350	2,782	2,497	2,591	2,497	2,519	2,599	2,616	2,677	61	78
2. 2016	4,821	3,860	3,412	3,303	3,237	3,219	3,218	3,196	3,222	3,322	100	126
3. 2017	XXX	5,317	4,932	4,994	4,983	5,381	5,427	5,586	5,363	5,360	(3)	(226)
4. 2018	XXX	XXX	4,038	3,548	3,401	3,239	3,201	3,216	3,163	3,160	(3)	(56)
5. 2019	XXX	XXX	XXX	5,828	5,560	5,629	5,739	5,903	5,878	5,964	86	61
6. 2020	XXX	XXX	XXX	XXX	6,155	7,345	7,268	7,189	6,907	7,055	149	(134)
7. 2021	XXX	XXX	XXX	XXX	XXX	7,302	7,478	7,608	7,489	7,480	(9)	(128)
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	8,272	7,706	7,603	8,013	410	307
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,107	9,491	8,963	(527)	(1,143)
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,913	9,170	(743)	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,222	XXX	XXX
<b>12. Totals</b>											(481)	(1,116)

**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

NONE

**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

NONE

**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	10	10	10	10	10	10	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	370	321	297	293	313	299	299	299	290	251	(39)	(48)
2. 2016	238	512	577	509	497	497	497	497	497	497	0	0
3. 2017	XXX	344	275	160	152	131	131	131	131	131	0	0
4. 2018	XXX	XXX	348	295	203	177	170	170	170	170	0	0
5. 2019	XXX	XXX	XXX	335	199	258	315	433	412	412	0	(21)
6. 2020	XXX	XXX	XXX	XXX	257	210	200	189	182	285	103	96
7. 2021	XXX	XXX	XXX	XXX	XXX	209	168	163	143	131	(11)	(32)
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	499	418	351	366	15	(52)
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	289	239	162	(77)	(126)
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	407	318	(89)	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	717	XXX	XXX
12. Totals											(98)	(183)

**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	6	6	6	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	4	XXX	XXX
12. Totals											0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

**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	.26	.31	.22	.21	.20	.19	.18	.17	.17	.17	.0	.0
2. 2016	1,307	1,470	1,461	1,461	1,461	1,461	1,461	1,461	1,461	1,461	.0	.0
3. 2017	XXX	795	.810	.807	.808	.809	.809	.809	.809	.809	.0	.0
4. 2018	XXX	XXX	1,001	.854	.857	.855	.855	.856	.856	.856	.0	.0
5. 2019	XXX	XXX	XXX	1,024	.969	.948	.946	.945	.945	.945	.0	.0
6. 2020	XXX	XXX	XXX	XXX	1,528	1,483	1,480	1,478	1,477	1,477	.0	(1)
7. 2021	XXX	XXX	XXX	XXX	XXX	1,130	1,096	1,073	1,072	1,072	.0	(1)
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	1,693	1,668	1,673	1,670	(3)	2
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,257	2,235	2,233	(2)	(24)
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,759	1,710	(49)	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,349	XXX	XXX
										12. Totals	(55)	(25)

**SCHEDULE P - PART 2J – AUTO PHYSICAL DAMAGE**

1. Prior	.52	(253)	(398)	(435)	(462)	(483)	(505)	(511)	(512)	(512)	.0	(1)
2. 2016	11,430	10,693	10,479	10,421	10,407	10,396	10,385	10,384	10,384	10,384	.0	.0
3. 2017	XXX	11,843	11,278	11,091	11,049	11,026	11,012	11,004	10,999	10,992	(7)	(12)
4. 2018	XXX	XXX	13,070	12,198	12,024	11,966	11,943	11,932	11,924	11,919	(5)	(13)
5. 2019	XXX	XXX	XXX	13,069	12,243	12,165	12,129	12,104	12,097	12,091	(6)	(13)
6. 2020	XXX	XXX	XXX	XXX	11,576	11,151	10,999	10,975	10,959	10,943	(16)	(31)
7. 2021	XXX	XXX	XXX	XXX	XXX	14,294	13,534	13,335	13,304	13,284	(20)	(51)
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	19,140	18,435	18,235	18,202	(33)	(233)
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,134	18,594	18,378	(217)	(1,756)
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,848	18,191	(1,657)	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,982	XXX	XXX
										12. Totals	(1,960)	(2,110)

**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	.3	.9	.16	.16	.16	.16	.16	.16	.16	.16	.0	.0
3. 2017	.XXX	.16	.36	.43	.49	.21	.21	.21	.21	.21	.0	.0
4. 2018	.XXX	.XXX	.18	.13	.21	.19	.19	.19	.19	.19	.0	.0
5. 2019	.XXX	.XXX	.XXX	.0	.12	.8	.8	.8	.8	.8	.0	.0
6. 2020	.XXX	.XXX	.XXX	.XXX	.6	.10	.7	.7	.7	.7	.0	.0
7. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.7	.12	.9	.15	.15	.0	.6
8. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.26	.15	.5	.6	.1	.(9)
9. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.1	.3	.3	.0	.2
10. 2024	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.8	.8	.0	.XXX
11. 2025	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.XXX	.XXX
12. Totals											1	(1)

**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	.0	.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	.0	.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	.0	.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	.0	.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

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY**

**SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		
1. Prior	.000	157	463	595	621	614	624	630	638	640	84	10
2. 2016	9,736	12,284	12,835	12,852	12,925	12,925	12,925	12,925	12,925	12,925	1,616	67
3. 2017	XXX	13,402	16,866	17,023	17,032	17,092	17,087	17,111	17,135	17,135	1,655	169
4. 2018	XXX	XXX	8,537	10,352	10,571	10,782	10,811	10,810	10,815	10,815	1,081	363
5. 2019	XXX	XXX	XXX	14,488	18,005	18,307	18,604	18,736	18,741	18,750	1,465	437
6. 2020	XXX	XXX	XXX	XXX	13,273	16,572	17,214	17,349	17,359	17,362	1,530	377
7. 2021	XXX	XXX	XXX	XXX	XXX	13,321	16,717	16,921	16,953	16,985	1,211	421
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	19,277	23,412	23,804	23,944	1,500	417
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,927	31,097	31,163	1,887	438
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,579	24,441	1,182	430
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,165	989	368

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

1. Prior	.000	3,218	4,849	5,019	5,087	5,084	5,050	5,046	5,065	5,065	581	41
2. 2016	5,800	9,504	11,309	12,083	12,323	12,592	12,639	12,626	12,626	12,626	2,180	126
3. 2017	XXX	5,820	10,526	12,170	12,879	13,209	13,439	13,440	13,446	13,444	1,363	283
4. 2018	XXX	XXX	6,071	9,876	12,344	13,113	13,251	13,433	13,431	13,453	1,484	316
5. 2019	XXX	XXX	XXX	6,300	10,064	12,199	13,401	13,744	13,972	13,971	1,489	307
6. 2020	XXX	XXX	XXX	XXX	4,743	7,589	9,055	9,740	10,016	10,037	1,155	204
7. 2021	XXX	XXX	XXX	XXX	XXX	5,052	8,454	10,130	10,583	11,001	1,122	257
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	5,600	10,362	12,772	13,894	1,122	271
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,025	10,612	13,599	1,125	269
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,986	12,630	1,119	227
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,783	754	140

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

1. Prior	.000	634	1,195	1,223	1,288	1,579	1,579	1,579	1,579	1,579	63	3
2. 2016	523	797	1,172	1,276	1,296	1,509	1,524	1,526	1,529	1,592	201	11
3. 2017	XXX	603	1,551	2,598	2,766	2,818	2,825	2,938	2,938	2,938	129	31
4. 2018	XXX	XXX	1,101	2,010	2,640	2,769	2,853	3,006	3,023	3,079	160	38
5. 2019	XXX	XXX	XXX	790	1,614	2,950	3,581	3,691	3,705	3,799	162	38
6. 2020	XXX	XXX	XXX	XXX	687	940	1,498	1,674	1,678	1,678	152	27
7. 2021	XXX	XXX	XXX	XXX	XXX	926	1,785	2,341	2,744	2,753	181	41
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	1,126	1,875	2,311	2,965	195	44
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,083	2,557	4,101	159	38
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,100	1,900	151	34
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,263	118	19

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

1. Prior	.000	.19	.17	.18	.166	.251	.251	.251	.251	.251	.4	0
2. 2016	.77	.164	.167	.171	.171	.171	.171	.171	.171	.171	.26	1
3. 2017	XXX	.104	.151	.172	.173	.173	.173	.173	.173	.173	.19	8
4. 2018	XXX	XXX	.258	.603	.653	.663	.687	.759	.759	.759	.16	1
5. 2019	XXX	XXX	XXX	.153	.308	.334	.353	.370	.370	.370	.12	2
6. 2020	XXX	XXX	XXX	XXX	.118	.280	.281	.281	.281	.281	.12	4
7. 2021	XXX	XXX	XXX	XXX	XXX	.142	.211	.263	.275	.290	.13	2
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.121	.266	.296	.308	.14	3
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.193	.295	.369	.16	3
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.98	.173	.14	2
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.38	.6	4

**SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL**

1. Prior	.000	1,354	2,013	2,052	2,286	2,401	2,453	2,522	2,547	2,603	149	13
2. 2016	1,753	2,409	2,669	2,864	2,965	2,972	2,974	3,000	3,092	3,322	327	23
3. 2017	XXX	2,380	3,690	4,358	4,694	4,780	4,907	5,025	5,347	5,347	248	60
4. 2018	XXX	XXX	1,822	2,430	2,719	2,910	3,033	3,139	3,140	3,154	223	109
5. 2019	XXX	XXX	XXX	3,491	4,399	4,812	5,018	5,755	5,770	5,829	238	113
6. 2020	XXX	XXX	XXX	XXX	3,584	4,998	5,856	6,353	6,733	6,907	272	142
7. 2021	XXX	XXX	XXX	XXX	XXX	3,862	5,755	6,622	7,046	7,387	236	144
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	4,268	6,067	6,575	7,115	345	164
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,598	7,420	7,813	294	150
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,791	7,075	228	108
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,650	144	80

**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

NONE

**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

NONE

**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	.10	.10	.10	.10	.10	.10	.10	.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	.175	.274	.278	.278	.289	.289	.289	.290	.290	.290	.5	.2
2. 2016	.24	.438	.496	.496	.497	.497	.497	.497	.497	.497	.497	.9	.7
3. 2017	.XXX	.11	.105	.122	.131	.131	.131	.131	.131	.131	.131	.3	.7
4. 2018	.XXX	.XXX	.8	.23	.147	.170	.170	.170	.170	.170	.170	.4	.6
5. 2019	.XXX	.XXX	.XXX	.7	.15	.115	.238	.372	.412	.412	.412	.7	.6
6. 2020	.XXX	.XXX	.XXX	.XXX	.4	.4	.153	.159	.162	.162	.162	.4	.4
7. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.3	.8	.120	.120	.120	.120	.3	.4
8. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.17	.51	.59	.177	.177	.4	.7
9. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.11	.55	.94	.94	.3	.7
10. 2024	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.25	.147	.147	.0	.2
11. 2025	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.10	.10	.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	.1
3. 2017	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.1	.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	.6	.6	.6	.6	.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	.4	.0	.0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE WESTERN RESERVE MUTUAL CASUALTY 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	.15	.22	.21	.20	.19	.18	.17	.17	.17	XXX	XXX
2. 2016	1,016	1,366	1,458	1,461	1,461	1,461	1,461	1,461	1,461	1,461	XXX	XXX
3. 2017	XXX	611	801	805	808	809	809	809	809	809	XXX	XXX
4. 2018	XXX	XXX	731	852	855	855	855	856	856	856	XXX	XXX
5. 2019	XXX	XXX	XXX	838	966	945	945	945	945	945	XXX	XXX
6. 2020	XXX	XXX	XXX	XXX	1,198	1,372	1,477	1,477	1,477	1,477	XXX	XXX
7. 2021	XXX	XXX	XXX	XXX	XXX	998	1,096	1,071	1,072	1,072	XXX	XXX
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	1,376	1,669	1,670	1,670	XXX	XXX
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,999	2,221	2,229	XXX	XXX
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,348	1,693	XXX	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,019	XXX	XXX

**SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE**

1. Prior	.000	(274)	(404)	(439)	(466)	(488)	(509)	(513)	(513)	(513)	.224	.25
2. 2016	10,112	10,659	10,466	10,419	10,405	10,394	10,385	10,384	10,384	10,384	3,851	300
3. 2017	XXX	10,562	11,235	11,082	11,047	11,024	11,013	11,004	11,000	10,993	3,228	564
4. 2018	XXX	XXX	11,567	12,153	12,011	11,962	11,943	11,931	11,924	11,919	3,791	521
5. 2019	XXX	XXX	XXX	11,628	12,211	12,152	12,129	12,104	12,097	12,091	3,876	555
6. 2020	XXX	XXX	XXX	XXX	10,327	11,121	10,985	10,974	10,959	10,943	3,350	286
7. 2021	XXX	XXX	XXX	XXX	XXX	12,646	13,490	13,322	13,304	13,284	3,612	410
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	16,278	18,383	18,229	18,202	3,982	498
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,046	18,507	18,363	3,911	506
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,993	18,148	3,811	626
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,172	3,292	508

**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

**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

**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	.0
2. 2016	.0	.2	.16	.16	.16	.16	.16	.16	.16	.16	.16	.1	.1
3. 2017	.XXX	.0	.4	.13	.20	.21	.21	.21	.21	.21	.21	.1	.0
4. 2018	.XXX	.XXX	.13	.13	.19	.19	.19	.19	.19	.19	.19	.0	.0
5. 2019	.XXX	.XXX	.XXX	.0	.0	.8	.8	.8	.8	.8	.8	.0	.0
6. 2020	.XXX	.XXX	.XXX	.XXX	.6	.6	.7	.7	.7	.7	.7	.0	.0
7. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.3	.3	.3	.15	.15	.15	.0	.0
8. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.1	.5	.5	.6	.6	.0	.0
9. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.1	.3	.3	.3	.0	.0
10. 2024	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.8	.8	.8	.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 WESTERN RESERVE MUTUAL CASUALTY 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 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025
1. Prior	115	31	2	1	2	0	0	0	0	0
2. 2016	748	57	4	1	5	0	1	0	0	0
3. 2017	XXX	628	35	5	19	0	2	1	0	0
4. 2018	XXX	XXX	632	11	45	15	4	2	0	0
5. 2019	XXX	XXX	XXX	575	154	53	18	6	0	0
6. 2020	XXX	XXX	XXX	XXX	1,019	106	53	22	0	0
7. 2021	XXX	XXX	XXX	XXX	XXX	1,369	98	45	18	3
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	1,608	87	57	18
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,045	165	61
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,746	214
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,834

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

1. Prior	22	16	4	3	22	7	2	0	0	0
2. 2016	711	17	6	4	25	11	4	2	0	0
3. 2017	XXX	752	10	9	64	25	11	3	0	0
4. 2018	XXX	XXX	559	14	221	(2)	(11)	9	0	0
5. 2019	XXX	XXX	XXX	668	450	85	(103)	31	0	5
6. 2020	XXX	XXX	XXX	XXX	749	185	108	85	0	8
7. 2021	XXX	XXX	XXX	XXX	XXX	689	92	243	65	13
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	666	486	298	85
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	751	484	354
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,247	533
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,447

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

1. Prior	76	98	1	0	0	0	0	0	0	0
2. 2016	402	97	119	1	2	0	0	0	0	0
3. 2017	XXX	353	418	75	9	25	2	0	0	0
4. 2018	XXX	XXX	1,164	487	63	24	62	1	0	0
5. 2019	XXX	XXX	XXX	1,430	301	102	61	35	0	1
6. 2020	XXX	XXX	XXX	XXX	1,528	178	97	15	0	1
7. 2021	XXX	XXX	XXX	XXX	XXX	919	286	94	53	18
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	1,104	236	65	17
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	719	220	136
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,065	231
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,214

**SCHEDULE P - PART 4D - WORKERS' COMPENSATION**

(EXCLUDING EXCESS WORKERS' COMPENSATION)

1. Prior	42	39	20	2	4	1	1	0	0	0
2. 2016	166	18	0	4	1	2	0	0	0	0
3. 2017	XXX	81	2	3	5	1	1	0	0	0
4. 2018	XXX	XXX	65	18	14	10	14	1	0	0
5. 2019	XXX	XXX	XXX	117	11	8	12	0	0	0
6. 2020	XXX	XXX	XXX	XXX	127	15	17	3	0	0
7. 2021	XXX	XXX	XXX	XXX	XXX	166	27	6	4	0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	74	8	6	18
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	127	3	23
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30	3
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	116

**SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL**

1. Prior	634	611	227	63	100	20	8	4	0	0
2. 2016	1,745	377	80	26	43	14	11	6	0	0
3. 2017	XXX	1,082	179	36	75	33	27	21	16	13
4. 2018	XXX	XXX	961	129	167	61	47	30	15	6
5. 2019	XXX	XXX	XXX	819	262	139	79	51	31	23
6. 2020	XXX	XXX	XXX	XXX	1,095	345	220	110	50	39
7. 2021	XXX	XXX	XXX	XXX	XXX	1,499	347	206	107	37
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	2,018	468	198	155
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,306	558	272
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,352	502
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,051

**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	.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	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	.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	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	.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	XXX	0

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

1. Prior	.73	.50	.4	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	180	44	.64	.5	.0	.0	.0	.0	.0	.0	.0
3. 2017	XXX	73	.74	.18	.21	.0	.0	.0	.0	.0	.0
4. 2018	XXX	XXX	.223	.40	.38	.7	.0	.0	.0	.0	.0
5. 2019	XXX	XXX	XXX	.173	.62	.31	.14	.0	.0	.0	.0
6. 2020	XXX	XXX	XXX	XXX	.253	.60	.27	.10	.0	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.175	.63	.43	.23	.11	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.266	.115	.67	.18	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.240	.119	.33	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.234	.118	.0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	673

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

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	XXX	0

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	10	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	16	.0	.3	.0	.0	.0	.0	.0	.0	.0
3. 2017	XXX	87	.6	.2	.0	.0	.0	.0	.0	.0
4. 2018	XXX	XXX	149	.2	.2	.0	.0	.0	.0	.0
5. 2019	XXX	XXX	XXX	129	.6	.3	.1	.0	.0	.0
6. 2020	XXX	XXX	XXX	XXX	110	.6	.3	.1	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	90	.0	.2	.0	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	113	.3	.3	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	133	.14	.4
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110	.17
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	134

**SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE**

1. Prior	21	.7	.1	.1	.3	.4	.0	.1	.0	.0
2. 2016	315	.9	.7	.1	.2	.2	.0	.0	.0	.0
3. 2017	XXX	217	.10	.7	.3	.3	.0	.1	.0	.0
4. 2018	XXX	XXX	371	.18	.13	.3	.0	.1	.0	.0
5. 2019	XXX	XXX	XXX	468	.32	.12	.0	.0	.0	.0
6. 2020	XXX	XXX	XXX	XXX	525	.28	.12	.0	.0	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	749	.37	.13	.0	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	1,280	.55	.0	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,865	.63	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,581	.61
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,497

**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	<b>NONE</b>						
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 - 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	<b>NONE</b>						
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 - 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	<b>NONE</b>						
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 - Part 4N

**NONE**

Schedule P - Part 4O

**NONE**

Schedule P - Part 4P

**NONE**

Schedule P - Part 4R - Prod Liab Occur

**NONE**

Schedule P - Part 4R - Prod Liab Claims

**NONE**

Schedule P - Part 4S

**NONE**

Schedule P - Part 4T - Warranty

**NONE**

Schedule P - Part 4U

**NONE**

**SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	.459	.77	.2	.3	.0	.1	.1	.0	.0	.0
2. 2016	1,185	1,594	1,614	1,616	1,616	1,616	1,616	1,616	1,616	1,616
3. 2017	XXX	1,380	1,636	1,653	1,654	1,655	1,655	1,655	1,655	1,655
4. 2018	XXX	XXX	939	1,066	1,078	1,079	1,081	1,081	1,081	1,081
5. 2019	XXX	XXX	XXX	1,279	1,445	1,458	1,464	1,465	1,465	1,465
6. 2020	XXX	XXX	XXX	XXX	1,356	1,514	1,528	1,530	1,530	1,530
7. 2021	XXX	XXX	XXX	XXX	XXX	1,060	1,201	1,210	1,210	1,211
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	1,285	1,487	1,497	1,500
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,776	1,879	1,887
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,060	1,182
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	989

**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	.30	.14	.9	.5	.4	.1	.0	.0	.0	.0
2. 2016	164	23	.3	.1	.1	.0	.0	.0	.0	.0
3. 2017	XXX	251	.22	.3	.2	.1	.1	.0	.0	.0
4. 2018	XXX	XXX	116	.14	.6	.3	.1	.0	.0	.0
5. 2019	XXX	XXX	XXX	144	.24	.9	.3	.1	.1	.0
6. 2020	XXX	XXX	XXX	XXX	128	.16	.3	.0	.1	.1
7. 2021	XXX	XXX	XXX	XXX	XXX	112	.12	.3	.3	.2
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	176	.19	.6	.2
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.84	.14	.4
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.110	.13
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	120

**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	.345	.67	(.2)	.0	(.1)	(.1)	.0	.0	.0	.1
2. 2016	1,399	1,678	1,682	1,683	1,683	1,683	1,683	1,683	1,683	1,683
3. 2017	XXX	1,729	1,817	1,824	1,825	1,825	1,825	1,824	1,824	1,824
4. 2018	XXX	XXX	1,365	1,438	1,444	1,444	1,445	1,444	1,444	1,444
5. 2019	XXX	XXX	XXX	1,799	1,899	1,902	1,903	1,902	1,903	1,902
6. 2020	XXX	XXX	XXX	XXX	1,790	1,901	1,908	1,907	1,908	1,908
7. 2021	XXX	XXX	XXX	XXX	XXX	1,532	1,627	1,633	1,634	1,634
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	1,805	1,914	1,917	1,919
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,230	2,325	2,329
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,552	1,625
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,477

## 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	1,398	521	38	15	5	2	0	0	0	0
2. 2016	1,060	2,038	2,133	2,165	2,175	2,179	2,179	2,180	2,180	2,180
3. 2017	XXX	929	1,215	1,325	1,348	1,356	1,362	1,363	1,363	1,363
4. 2018	XXX	XXX	1,009	1,348	1,447	1,473	1,479	1,483	1,484	1,484
5. 2019	XXX	XXX	XXX	1,044	1,356	1,452	1,476	1,487	1,487	1,489
6. 2020	XXX	XXX	XXX	XXX	831	1,060	1,124	1,146	1,154	1,155
7. 2021	XXX	XXX	XXX	XXX	XXX	790	1,024	1,104	1,116	1,122
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	777	1,025	1,099	1,122
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	832	1,041	1,125
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	846	1,119
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	754

### 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	240	78	26	11	4	1	1	1	0	0
2. 2016	530	174	58	18	6	1	1	0	0	0
3. 2017	XXX	496	171	47	18	8	2	1	0	0
4. 2018	XXX	XXX	543	155	42	13	6	2	0	0
5. 2019	XXX	XXX	XXX	510	150	46	16	3	2	0
6. 2020	XXX	XXX	XXX	XXX	360	107	37	12	2	1
7. 2021	XXX	XXX	XXX	XXX	XXX	379	119	30	12	4
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	419	127	40	13
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	394	142	42
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	438	129
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	423

### 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	987	386	(2)	2	(2)	(1)	0	0	(1)	0
2. 2016	1,644	2,300	2,305	2,307	2,307	2,306	2,306	2,306	2,306	2,306
3. 2017	XXX	1,569	1,639	1,646	1,646	1,647	1,647	1,647	1,646	1,646
4. 2018	XXX	XXX	1,751	1,797	1,800	1,801	1,801	1,801	1,800	1,800
5. 2019	XXX	XXX	XXX	1,748	1,792	1,797	1,797	1,797	1,796	1,796
6. 2020	XXX	XXX	XXX	XXX	1,316	1,358	1,360	1,360	1,360	1,360
7. 2021	XXX	XXX	XXX	XXX	XXX	1,338	1,380	1,383	1,384	1,383
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	1,352	1,400	1,406	1,406
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,385	1,432	1,436
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,442	1,475
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,317

## 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	115	56	7	0	0	0	0	0	0	0
2. 2016	99	189	198	200	201	201	201	201	201	201
3. 2017	XXX	94	115	124	127	128	128	129	129	129
4. 2018	XXX	XXX	116	148	156	158	159	159	160	160
5. 2019	XXX	XXX	XXX	113	142	153	158	160	160	162
6. 2020	XXX	XXX	XXX	XXX	106	137	149	152	152	152
7. 2021	XXX	XXX	XXX	XXX	XXX	131	165	175	179	181
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	140	181	189	195
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	120	145	159
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	113	151
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	118

### 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	29	11	2	0	0	0	0	0	0	0
2. 2016	43	14	4	2	1	0	0	0	0	0
3. 2017	XXX	44	20	8	3	1	1	0	0	0
4. 2018	XXX	XXX	53	15	6	3	2	1	0	0
5. 2019	XXX	XXX	XXX	57	24	9	4	2	2	0
6. 2020	XXX	XXX	XXX	XXX	46	16	4	0	0	0
7. 2021	XXX	XXX	XXX	XXX	XXX	52	17	8	2	0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	64	24	12	5
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49	22	6
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54	16
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67

### 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	88	39	0	(2)	0	0	0	0	0	0
2. 2016	147	211	212	213	213	212	212	212	212	212
3. 2017	XXX	152	161	161	160	160	160	160	160	160
4. 2018	XXX	XXX	189	197	198	199	199	198	198	198
5. 2019	XXX	XXX	XXX	189	199	200	200	200	200	200
6. 2020	XXX	XXX	XXX	XXX	168	179	180	179	179	179
7. 2021	XXX	XXX	XXX	XXX	XXX	210	221	222	222	222
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	228	242	244	244
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	193	203	203
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	190	201
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	204

**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	17	4	0	0	0	0	0	0	0	0
2. 2016	10	26	26	26	26	26	26	26	26	26
3. 2017	XXX	13	18	19	19	19	19	19	19	19
4. 2018	XXX	XXX	10	13	14	15	16	16	16	16
5. 2019	XXX	XXX	XXX	5	9	11	12	12	12	12
6. 2020	XXX	XXX	XXX	XXX	1	7	12	12	12	12
7. 2021	XXX	XXX	XXX	XXX	XXX	4	12	13	13	13
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	4	12	14	14
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	16	16
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	14
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6

**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	0	3	0	0	0	0	0	0	0	0
2. 2016	6	12	0	0	0	0	0	0	0	0
3. 2017	XXX	25	1	0	0	0	0	0	0	0
4. 2018	XXX	XXX	6	3	2	1	0	0	0	0
5. 2019	XXX	XXX	XXX	7	3	1	0	0	0	0
6. 2020	XXX	XXX	XXX	XXX	10	5	0	0	0	0
7. 2021	XXX	XXX	XXX	XXX	XXX	9	2	1	1	1
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	11	2	0	0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	2	2
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	1
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5

**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	15	7	(3)	0	0	0	0	0	0	0
2. 2016	16	39	27	27	27	27	27	27	27	27
3. 2017	XXX	44	27	27	27	27	27	27	27	27
4. 2018	XXX	XXX	17	17	17	17	17	17	17	17
5. 2019	XXX	XXX	XXX	12	14	14	14	14	14	14
6. 2020	XXX	XXX	XXX	XXX	15	16	16	16	16	16
7. 2021	XXX	XXX	XXX	XXX	XXX	14	16	16	16	16
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	17	17	17	17
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	21	21
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15	17
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15

**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	285	127	12	3	3	1	1	1	0	1
2. 2016	178	304	316	324	327	327	327	327	327	327
3. 2017	XXX	190	232	244	245	247	247	247	248	248
4. 2018	XXX	XXX	159	198	211	217	221	223	223	223
5. 2019	XXX	XXX	XXX	167	214	229	233	237	237	238
6. 2020	XXX	XXX	XXX	XXX	201	257	264	267	270	272
7. 2021	XXX	XXX	XXX	XXX	XXX	171	216	231	234	236
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	257	331	337	345
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	242	281	294
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	181	228
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	144

**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	56	31	11	6	5	3	2	2	2	1
2. 2016	55	28	15	6	2	1	2	1	1	0
3. 2017	XXX	66	32	15	10	6	3	1	0	0
4. 2018	XXX	XXX	65	36	18	10	4	1	1	0
5. 2019	XXX	XXX	XXX	74	37	15	8	3	3	5
6. 2020	XXX	XXX	XXX	XXX	68	29	14	8	4	2
7. 2021	XXX	XXX	XXX	XXX	XXX	68	35	11	6	3
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	101	39	25	14
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	66	42	22
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	76	42
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	70

**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	214	103	2	(2)	2	1	0	1	0	0
2. 2016	236	336	344	349	350	350	351	351	351	350
3. 2017	XXX	262	297	306	307	309	309	308	308	308
4. 2018	XXX	XXX	279	321	327	330	333	333	333	332
5. 2019	XXX	XXX	XXX	302	340	351	352	352	352	356
6. 2020	XXX	XXX	XXX	XXX	360	400	410	412	415	416
7. 2021	XXX	XXX	XXX	XXX	XXX	324	368	379	381	383
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	443	501	517	523
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	401	452	466
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	327	378
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	294

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

**SECTION 3A**

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

**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	.1	.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	.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 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	.1	.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 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	.2	.2	.2	.2	.2	.2	.2	.2	.2
3. 2017	XXX	.1	.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	.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 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	.0	.0	.1	.1	.1	.1	.1	.1	.1	.1
3. 2017	XXX	.1	.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	.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 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	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.1	.0	.0	.0	.0	.0	.0	.0	.0
3. 2017	XXX	.0	.1	.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 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	.1	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2016	.0	.2	.2	.2	.2	.2	.2	.2	.2	.2
3. 2017	XXX	.1	.2	.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	.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 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 WESTERN RESERVE MUTUAL CASUALTY 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	3,547	3,547	3,547	3,547	3,547	3,547	3,547	3,547	3,547	3,547	.0
3. 2017	XXX	3,842	3,842	3,842	3,842	3,842	3,842	3,842	3,842	3,842	.0
4. 2018	XXX	XXX	4,185	4,185	4,185	4,185	4,185	4,185	4,185	4,185	.0
5. 2019	XXX	XXX	XXX	4,697	4,697	4,697	4,697	4,697	4,697	4,697	.0
6. 2020	XXX	XXX	XXX	XXX	5,584	5,584	5,584	5,584	5,584	5,584	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	6,538	6,538	6,538	6,538	6,538	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	7,301	7,301	7,301	7,301	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,072	8,072	8,072	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,910	8,910	.0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,437	9,437
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,437
13. Earned premiums (Sc P-Pt 1)	3,547	3,842	4,185	4,697	5,584	6,538	7,301	8,072	8,910	9,437	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	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.0
3. 2017	XXX	.5	.5	.5	.5	.5	.5	.5	.5	.5	.0
4. 2018	XXX	XXX	.5	.5	.5	.5	.5	.5	.5	.5	.0
5. 2019	XXX	XXX	XXX	.5	.5	.5	.5	.5	.5	.5	.0
6. 2020	XXX	XXX	XXX	XXX	.11	.11	.11	.11	.11	.11	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.11	.11	.11	.11	.11	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.18	.18	.18	.18	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.20	.20	.20	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.27	.27	.0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.22	.22
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.22
13. Earned premiums (Sc P-Pt 1)	.5	.5	.5	.5	.11	.11	.18	.20	.27	.22	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	.572	.572	.572	.572	.572	.572	.572	.572	.572	.572	.0
3. 2017	XXX	.571	.571	.571	.571	.571	.571	.571	.571	.571	.0
4. 2018	XXX	XXX	.541	.541	.541	.541	.541	.541	.541	.541	.0
5. 2019	XXX	XXX	XXX	.564	.564	.564	.564	.564	.564	.564	.0
6. 2020	XXX	XXX	XXX	XXX	.598	.598	.598	.598	.598	.598	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.667	.667	.667	.667	.667	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.784	.784	.784	.784	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.825	.825	.825	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.730	.730	.0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.731	.731
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.731
13. Earned premiums (Sc P-Pt 1)	.572	.571	.541	.564	.598	.667	.784	.825	.730	.731	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	.80	.80	.80	.80	.80	.80	.80	.80	.80	.80	.0
3. 2017	XXX	.82	.82	.82	.82	.82	.82	.82	.82	.82	.0
4. 2018	XXX	XXX	.82	.82	.82	.82	.82	.82	.82	.82	.0
5. 2019	XXX	XXX	XXX	.127	.127	.127	.127	.127	.127	.127	.0
6. 2020	XXX	XXX	XXX	XXX	.137	.137	.137	.137	.137	.137	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.137	.137	.137	.137	.137	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.137	.137	.137	.137	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.148	.148	.148	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.100	.100	.0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.88	.88
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.88
13. Earned premiums (Sc P-Pt 1)	.80	.82	.82	.127	.137	.137	.137	.148	.100	.88	XXX

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY**

**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	10,073	10,073	10,073	10,073	10,073	10,073	10,073	10,073	10,073	10,073	10,073
3. 2017	XXX	10,566	10,566	10,566	10,566	10,566	10,566	10,566	10,566	10,566	10,566
4. 2018	XXX	XXX	11,161	11,161	11,161	11,161	11,161	11,161	11,161	11,161	11,161
5. 2019	XXX	XXX	XXX	11,784	11,784	11,784	11,784	11,784	11,784	11,784	11,784
6. 2020	XXX	XXX	XXX	XXX	12,922	12,922	12,922	12,922	12,922	12,922	12,922
7. 2021	XXX	XXX	XXX	XXX	XXX	14,196	14,196	14,196	14,196	14,196	14,196
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	15,644	15,644	15,644	15,644	15,644
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,039	18,039	18,039	18,039
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,930	21,930	21,930
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,217	21,217
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,217
13. Earned premiums (Sc P-Pt 1)	10,073	10,566	11,161	11,785	12,922	14,196	15,644	18,039	21,930	21,217	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	338	338	338	338	338	338	338	338	338	338	338
3. 2017	XXX	342	342	342	342	342	342	342	342	342	342
4. 2018	XXX	XXX	339	339	339	339	339	339	339	339	339
5. 2019	XXX	XXX	XXX	369	369	369	369	369	369	369	369
6. 2020	XXX	XXX	XXX	XXX	367	367	367	367	367	367	367
7. 2021	XXX	XXX	XXX	XXX	XXX	426	426	426	426	426	426
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	514	514	514	514	514
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	584	584	584	584
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,079	1,079	1,079
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,130	1,130
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,130
13. Earned premiums (Sc P-Pt 1)	338	342	339	369	367	426	514	584	1,079	1,130	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	1,559	1,559	1,559	1,559	1,559	1,559	1,559	1,559	1,559	1,559	1,559
3. 2017	XXX	1,653	1,653	1,653	1,653	1,653	1,653	1,653	1,653	1,653	1,653
4. 2018	XXX	XXX	1,754	1,754	1,754	1,754	1,754	1,754	1,754	1,754	1,754
5. 2019	XXX	XXX	XXX	1,865	1,865	1,865	1,865	1,865	1,865	1,865	1,865
6. 2020	XXX	XXX	XXX	XXX	2,017	2,017	2,017	2,017	2,017	2,017	2,017
7. 2021	XXX	XXX	XXX	XXX	XXX	2,244	2,244	2,244	2,244	2,244	2,244
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	2,440	2,440	2,440	2,440	2,440
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,587	2,587	2,587	2,587
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,385	2,385	2,385
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,855	3,855
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,855
13. Earned premiums (Sc P-Pt 1)	1,559	1,653	1,754	1,864	2,017	2,244	2,440	2,587	2,385	3,885	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	1,114	1,114	1,114	1,114	1,114	1,114	1,114	1,114	1,114	1,114	1,114
3. 2017	XXX	1,099	1,099	1,099	1,099	1,099	1,099	1,099	1,099	1,099	1,099
4. 2018	XXX	XXX	1,176	1,176	1,176	1,176	1,176	1,176	1,176	1,176	1,176
5. 2019	XXX	XXX	XXX	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271
6. 2020	XXX	XXX	XXX	XXX	1,390	1,390	1,390	1,390	1,390	1,390	1,390
7. 2021	XXX	XXX	XXX	XXX	XXX	1,579	1,579	1,579	1,579	1,579	1,579
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	1,736	1,736	1,736	1,736	1,736
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,892	1,892	1,892	1,892
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,055	2,055	2,055
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,214	1,214
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,214
13. Earned premiums (Sc P-Pt 1)	1,114	1,099	1,176	1,271	1,390	1,579	1,736	1,892	2,055	1,214	XXX

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 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	33	33	33	33	33	33	33	33	33	33	33
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	70	70	70	70	70	70	70	70
6. 2020	XXX	XXX	XXX	XXX	103	103	103	103	103	103	103
7. 2021	XXX	XXX	XXX	XXX	XXX	161	161	161	161	161	161
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	203	203	203	203	203
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	232	232	232	232
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	265	265	265
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)	33	51	64	70	103	161	203	232	265	340	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	33	33	33	33	33	33	33	33	33	33	33
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	55	55	55	55	55	55	55	55
6. 2020	XXX	XXX	XXX	XXX	86	86	86	86	86	86	86
7. 2021	XXX	XXX	XXX	XXX	XXX	147	147	147	147	147	147
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	177	177	177	177	177
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	200	200	200	200
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	231	231	231
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	247	247
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	247
13. Earned premiums (Sc P-Pt 1)	33	39	48	55	86	147	177	200	231	247	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
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

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
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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 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	.59	.59	.59	.59	.59	.59	.59	.59	.59	.59	.0
4. 2018	XXX	XXX	.31	.31	.31	.31	.31	.31	.31	.31	.31	.0
5. 2019	XXX	XXX	XXX	.58	.58	.58	.58	.58	.58	.58	.58	.0
6. 2020	XXX	XXX	XXX	XXX	.57	.57	.57	.57	.57	.57	.57	.0
7. 2021	XXX	XXX	XXX	XXX	XXX	.0	.68	.68	.68	.68	.68	.0
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	.68	.68	.68	.68	.68	.0
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.71	.71	.71	.71	.0
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.56	.56	.56	.0
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.6	.6	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.6
13. Earned premiums (Sc P-Pt 1)	59	59	59	58	57	68	68	71	56	6	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

**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	6,799		0.0	47,083		0.0
2. Private passenger auto liability/medical	19,448		0.0	22,537		0.0
3. Commercial auto/truck liability/medical	5,948		0.0	9,529		0.0
4. Workers' compensation	399		0.0	663		0.0
5. Commercial multiple peril	9,587		0.0	22,882		0.0
6. Medical professional liability-occurrence	0		0.0	0		0.0
7. Medical professional liability-claims-made	0		0.0	0		0.0
8. Special liability	0		0.0	262		0.0
9. Other liability-occurrence	1,227		0.0	2,259		0.0
10. Other liability-claims-made	12		0.0	77		0.0
11. Special property	393		0.0	2,067		0.0
12. Auto physical damage	3,178		0.0	28,248		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	1		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	46,991	0	0.0	135,608	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**

**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	6,799		0.0	47,083		0.0
2. Private passenger auto liability/medical	19,448		0.0	22,537		0.0
3. Commercial auto/truck liability/medical	5,948		0.0	9,529		0.0
4. Workers' compensation	399		0.0	663		0.0
5. Commercial multiple peril	9,587		0.0	22,882		0.0
6. Medical professional liability-occurrence	0		0.0	0		0.0
7. Medical professional liability-claims-made	0		0.0	0		0.0
8. Special liability	0		0.0	262		0.0
9. Other liability-occurrence	1,227		0.0	2,259		0.0
10. Other liability-claims-made	12		0.0	77		0.0
11. Special property	393		0.0	2,067		0.0
12. Auto physical damage	3,178		0.0	28,248		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	1		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	46,991	0	0.0	135,608	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 WESTERN RESERVE MUTUAL CASUALTY 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	<b>NONE</b>						
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	<b>NONE</b>						
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	<b>NONE</b>						
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	<b>NONE</b>						
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 WESTERN RESERVE MUTUAL CASUALTY COMPANY

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

Allocated By States and Territories

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

NONE

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE WESTERN RESERVE MUTUAL CASUALTY 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	RE	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	IA	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	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	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	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	Western Reserve Mutual Casualty Company	Ownership	50.0	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	34-0541185				Sonnenberg Agencies	.OH	NIA	Sonnenberg Mutual Insurance Company	Ownership	100.0	WRG Mutual Insurance Holding Company	NO	.0

86

Asterisk	Explanation
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**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE WESTERN RESERVE MUTUAL CASUALTY 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)
26123	34-0359380	Lightning Rod Mutual Insurance 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 WESTERN RESERVE MUTUAL CASUALTY COMPANY

## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

### REQUIRED FILINGS

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

### RESPONSES

#### MARCH FILING

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

#### APRIL FILING

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

#### MAY FILING

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

#### JUNE FILING

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

### SUPPLEMENTAL FILINGS

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

#### MARCH FILING

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

#### APRIL FILING

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

#### AUGUST FILING

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

#### Explanation:

24. The Company does not seek relief related to the five year 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 for Audit Committee

38. The Company is not required to file the report

#### Bar Code:



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

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

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

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

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

30.   
2 6 1 3 1 2 0 2 5 2 3 0 5 9 0 0

31.   
2 6 1 3 1 2 0 2 5 3 0 6 0 0 0 0

32.   
2 6 1 3 1 2 0 2 5 2 1 0 5 9 0 0

33.   
2 6 1 3 1 2 0 2 5 2 1 6 5 9 0 0

35.   
2 6 1 3 1 2 0 2 5 2 9 0 5 9 0 0

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

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

**OVERFLOW PAGE FOR WRITE-INS**

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**SUPPLEMENT FOR THE YEAR 2025 OF THE WESTERN RESERVE MUTUAL CASUALTY 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 26131

Company Name WESTERN RESERVE MUTUAL CASUALTY COMPANY

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

1. Monoline Policies

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

2. Commercial Multiple Peril (CMP) Packaged Policies

2.1 Does the reporting entity provide D&O liability coverage as part of a CMP packaged policy? Yes  No

2.2 Can the direct premium earned for D&O liability coverage provided as part of a CMP packaged policy be quantified or estimated? Yes  No

2.3 If the answer to question 2.2 is yes, provide the quantified or estimated direct premium earned amount for D&O liability coverage in CMP packaged policies

2.31 Amount quantified: \$ .....42,970

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
\$ 6,750	\$ 0	\$ 0	\$ 0	0.0 %	0.0 %



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

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

NAIC Group Code 00207.....

NAIC Company Code 26131.....

	Direct Business Only			
	Prior Year	Current Year		
	1 Written Premium	2 Written Premium	3 Losses Paid (deducting salvage)	4 Losses Unpaid (Case Base)
1. Completed operations.....	0	0	0	0
2. Errors & omissions (E&O).....	0	0	0	0
3. Directors & officers (D&O).....	25,534	45,291	6,750	0
4. Environmental liability.....	0	0	0	0
5. Excess workers' compensation.....	0	0	0	0
6. Commercial excess & umbrella.....	3,894,105	3,653,172	0	25,001
7. Personal umbrella.....	1,797,337	1,958,676	1,000,000	1,500,000
8. Employment liability.....	141,848	198,926	0	35,000
9. Aggregate write-ins for facilities and premises (CGL).....	634,782	841,457	29,418	129,581
10. Internet & cyber liability.....	120,820	168,180	0	0
11. Aggregate write-ins for other.....	132,219	115,774	578,803	221,551
12. Total ASL 17 – other liability (sum of lines 1 through 11)	6,746,645	6,981,476	1,614,971	1,911,133
<b>DETAILS OF WRITE-INS</b>				
0901. Commercial General Liability (CGL).....	634,782	841,457	29,418	129,581
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)	634,782	841,457	29,418	129,581
1101. Aggregate Write-Ins for Other.....	132,219	115,774	578,803	221,551
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)	132,219	115,774	578,803	221,551

OVERFLOW PAGE FOR WRITE-INS

EXLBEXLIABLB Additional Aggregate Lines for EXLBEXLIABLB Line 09.

\*EXLBEXLIABLB

0997. Summary of remaining write-ins for Line 09 from EXLBEXLIABLB .....	0	0	0	0
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EXLBEXLIABLB Additional Aggregate Lines for EXLBEXLIABLB Line 11.

\*EXLBEXLIABLB

1197. Summary of remaining write-ins for Line 11 from EXLBEXLIABLB .....	0	0	0	0
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SUPPLEMENT FOR THE YEAR ANNUAL STATEMENT FOR THE YEAR 2025 OF THE WESTERN RESERVE MUTUAL CASUALTY 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 26131.....

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 WESTERN RESERVE MUTUAL CASUALTY 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 26131.....

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.