



QUARTERLY STATEMENT
AS OF SEPTEMBER 30, 2025
OF THE CONDITION AND AFFAIRS OF THE
Summa Insurance Company, Inc.

NAIC Group Code	3259 (Current Period)	3259 (Prior Period)	NAIC Company Code	10649	Employer's ID Number	34-1809108
Organized under the Laws of	Ohio		State of Domicile or Port of Entry	OH		
Country of Domicile	United States of America					
Licensed as business type:	Life, Accident & Health[] Dental Service Corporation[] Other[]		Property/Casualty[X] Vision Service Corporation[] Is HMO Federally Qualified? Yes[] No[X] N/A[]		Hospital, Medical & Dental Service or Indemnity[] Health Maintenance Organization[]	
Incorporated/Organized	08/07/1995		Commenced Business	02/01/1996		
Statutory Home Office	1200 East Market St. Suite 400 (Street and Number)		Akron, OH, 44305 (City or Town, State, Country and Zip Code)			
Main Administrative Office	1200 East Market St. Suite 400 (Street and Number)		Akron, OH, 44305 (City or Town, State, Country and Zip Code)			
Mail Address	P.O. Box 3620 (Street and Number or P.O. Box)		Akron, OH, 44309 (City or Town, State, Country and Zip Code)			
Primary Location of Books and Records	1200 East Market St. Suite 400 (Street and Number)		Akron, OH, 44305 (City or Town, State, Country and Zip Code)			
Internet Web Site Address	SummaCare.com		(330)996-8410 (Area Code)(Telephone Number)			
Statutory Statement Contact	Michael Dennis Weals (Name)		(330)996-5112 (Area Code)(Telephone Number)(Extension)			
	wealsm@summacare.com (E-Mail Address)		(Fax Number)			

OFFICERS

Name	Title
Henry Leigh Gerstenberger	Chair
Robert Andrew Gerberry	Secretary
Dawn Dorsett Ahner	Treasurer
William Carl Epling	President
Alan Philip Fehlner	Assistant Treasurer/CFO
Lydia Alexander Cook M.D.	Vice Chair

OTHERS

Melissa Rusk, VP of Operations
Susan Crawford, VP - Sales

Anne Armao, VP - Member Experience & Product Development
Matthew Voll M.D., Chief Medical Officer #

DIRECTORS OR TRUSTEES

Frank Anthony Carrino
Lydia Alexander Cook M.D.
Russell Floyd Mohawk
Thomas Clifford Deveny M.D.
Mark Joseph Sims
David James Felicio

Benjamin Paul Sutton
Henry Leigh Gerstenberger
Caroline Fisher Pearson
George Emerson Strickler
William Carl Epling

State of Ohio
County of Summit ss

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.

(Signature) Alan Philip Fehlner (Printed Name) 1. Chief Financial Officer (Title)	(Signature) William Carl Epling (Printed Name) 2. President (Title)	(Signature) (Printed Name) 3. (Title)
Subscribed and sworn to before me this day of , 2025 (Notary Public Signature)	a. Is this an original filing? b. If no: 1. State the amendment number 2. Date filed 3. Number of pages attached	Yes[X] No[]

ASSETS

		Current Statement Date			4
		1	2	3	
		Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	December 31 Prior Year Net Admitted Assets
1.	Bonds	45,449,981		45,449,981	43,671,852
2.	Stocks:				
2.1	Preferred stocks				
2.2	Common stocks				
3.	Mortgage loans on real estate:				
3.1	First liens				
3.2	Other than first liens				
4.	Real estate:				
4.1	Properties occupied by the company (less \$.....0 encumbrances)				
4.2	Properties held for the production of income (less \$.....0 encumbrances)				
4.3	Properties held for sale (less \$.....0 encumbrances)				
5.	Cash (\$.....22,095,828), cash equivalents (\$.....4,574,902) and short-term investments (\$.....0)	26,670,730		26,670,730	26,394,635
6.	Contract loans (including \$.....0 premium notes)				
7.	Derivatives				
8.	Other invested assets				
9.	Receivables for securities				
10.	Securities lending reinvested collateral assets				
11.	Aggregate write-ins for invested assets				
12.	Subtotals, cash and invested assets (Lines 1 to 11)	72,120,711		72,120,711	70,066,487
13.	Title plants less \$.....0 charged off (for Title insurers only)				
14.	Investment income due and accrued	330,536		330,536	311,115
15.	Premiums and considerations:				
15.1	Uncollected premiums and agents' balances in the course of collection	426,906	25,341	401,565	126,721
15.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums)				
15.3	Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0)	1,499,996		1,499,996	836,000
16.	Reinsurance:				
16.1	Amounts recoverable from reinsurers	823,760		823,760	53,825
16.2	Funds held by or deposited with reinsured companies				
16.3	Other amounts receivable under reinsurance contracts				
17.	Amounts receivable relating to uninsured plans				
18.1	Current federal and foreign income tax recoverable and interest thereon				497,485
18.2	Net deferred tax asset	1,602,307		1,602,307	1,524,859
19.	Guaranty funds receivable or on deposit				
20.	Electronic data processing equipment and software				
21.	Furniture and equipment, including health care delivery assets (\$.....0)				
22.	Net adjustment in assets and liabilities due to foreign exchange rates				
23.	Receivables from parent, subsidiaries and affiliates				2,239,882
24.	Health care (\$.....4,962,406) and other amounts receivable	9,046,378	4,083,972	4,962,406	3,824,395
25.	Aggregate write-ins for other-than-invested assets	268,160	268,160		
26.	TOTAL assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	86,118,754	4,377,473	81,741,281	79,480,769
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28.	TOTAL (Lines 26 and 27)	86,118,754	4,377,473	81,741,281	79,480,769
DETAILS OF WRITE-INS					
1101.	.....			
1102.	.....			
1103.	.....			
1198.	Summary of remaining write-ins for Line 11 from overflow page				
1199.	TOTALS (Lines 1101 through 1103 plus 1198) (Line 11 above)				
2501.	Prepaid Expenses	268,160	268,160		
2502.	Deferred ACA Asset				
2503.	Pharmacy Rebates				
2598.	Summary of remaining write-ins for Line 25 from overflow page				
2599.	TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)	268,160	268,160		

LIABILITIES, CAPITAL AND SURPLUS

		Current Period			Prior Year
		1 Covered	2 Uncovered	3 Total	4 Total
1.	Claims unpaid (less \$.....0 reinsurance ceded)	13,785,753		13,785,753	16,899,744
2.	Accrued medical incentive pool and bonus amounts	3,370,828		3,370,828	1,991,999
3.	Unpaid claims adjustment expenses	354,075		354,075	360,952
4.	Aggregate health policy reserves, including the liability of \$.....2,440,555 for medical loss ratio rebate per the Public Health Service Act	6,747,555		6,747,555	10,182,952
5.	Aggregate life policy reserves				
6.	Property/casualty unearned premium reserve				
7.	Aggregate health claim reserves				
8.	Premiums received in advance	3,575,457		3,575,457	3,494,886
9.	General expenses due or accrued	1,241,306		1,241,306	1,772,607
10.1	Current federal and foreign income tax payable and interest thereon (including \$.....0 on realized gains (losses))	446,042		446,042	
10.2	Net deferred tax liability				
11.	Ceded reinsurance premiums payable				
12.	Amounts withheld or retained for the account of others				
13.	Remittances and items not allocated				
14.	Borrowed money (including \$.....0 current) and interest thereon \$.....0 (including \$.....0 current)				
15.	Amounts due to parent, subsidiaries and affiliates	1,650,792		1,650,792	1,814,723
16.	Derivatives				
17.	Payable for securities				
18.	Payable for securities lending				
19.	Funds held under reinsurance treaties (with \$.....0 authorized reinsurers, \$.....0 unauthorized reinsurers and \$.....0 certified reinsurers)				
20.	Reinsurance in unauthorized and certified (\$.....0) companies				
21.	Net adjustments in assets and liabilities due to foreign exchange rates				
22.	Liability for amounts held under uninsured plans				
23.	Aggregate write-ins for other liabilities (including \$.....0 current)				
24.	Total liabilities (Lines 1 to 23)	31,171,808		31,171,808	36,517,863
25.	Aggregate write-ins for special surplus funds	X X X	X X X		
26.	Common capital stock	X X X	X X X	2,500,000	2,500,000
27.	Preferred capital stock	X X X	X X X		
28.	Gross paid in and contributed surplus	X X X	X X X	97,866,443	97,866,443
29.	Surplus notes	X X X	X X X		
30.	Aggregate write-ins for other-than-special surplus funds	X X X	X X X		
31.	Unassigned funds (surplus)	X X X	X X X	(49,796,970)	(57,403,537)
32.	Less treasury stock, at cost:				
32.1	.....0 shares common (value included in Line 26 \$.....0)	X X X	X X X		
32.2	.....0 shares preferred (value included in Line 27 \$.....0)	X X X	X X X		
33.	Total capital and surplus (Lines 25 to 31 minus Line 32)	X X X	X X X	50,569,473	42,962,906
34.	Total Liabilities, capital and surplus (Lines 24 and 33)	X X X	X X X	81,741,281	79,480,769
DETAILS OF WRITE-INS					
2301.	Minority Interest				
2302.	Deferred gain on sale of bonds to SummaCare, Inc.				
2303.	Miscellaneous				
2398.	Summary of remaining write-ins for Line 23 from overflow page				
2399.	TOTALS (Lines 2301 through 2303 plus 2398) (Line 23 above)				
2501.	ACA Annual Fee on Health Insurers	X X X	X X X		
2502.	.....	X X X	X X X		
2503.	.....	X X X	X X X		
2598.	Summary of remaining write-ins for Line 25 from overflow page	X X X	X X X		
2599.	TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)	X X X	X X X		
3001.	.....	X X X	X X X		
3002.	.....	X X X	X X X		
3003.	.....	X X X	X X X		
3098.	Summary of remaining write-ins for Line 30 from overflow page	X X X	X X X		
3099.	TOTALS (Lines 3001 through 3003 plus 3098) (Line 30 above)	X X X	X X X		

STATEMENT OF REVENUE AND EXPENSES

		Current Year To Date		Prior Year To Date	Prior Year Ended December 31
		1 Uncovered	2 Total	3 Total	4 Total
1.	Member Months	X X X	140,817	163,721	218,169
2.	Net premium income (including \$.....0 non-health premium income)	X X X	85,934,195	92,392,427	124,066,355
3.	Change in unearned premium reserves and reserve for rate credits	X X X			
4.	Fee-for-service (net of \$.....0 medical expenses)	X X X			
5.	Risk revenue	X X X			
6.	Aggregate write-ins for other health care related revenues	X X X			
7.	Aggregate write-ins for other non-health revenues	X X X			
8.	Total revenues (Lines 2 to 7)	X X X	85,934,195	92,392,427	124,066,355
Hospital and Medical:					
9.	Hospital/medical benefits		47,336,835	47,967,229	65,463,955
10.	Other professional services				
11.	Outside referrals				
12.	Emergency room and out-of-area				
13.	Prescription drugs		12,578,025	13,690,716	18,150,782
14.	Aggregate write-ins for other hospital and medical				
15.	Incentive pool, withhold adjustments and bonus amounts		1,421,759		1,992,000
16.	Subtotal (Lines 9 to 15)		61,336,619	61,657,945	85,606,737
Less:					
17.	Net reinsurance recoveries		221,386	398,775	641,797
18.	Total hospital and medical (Lines 16 minus 17)		61,115,233	61,259,170	84,964,940
19.	Non-health claims (net)				
20.	Claims adjustment expenses, including \$.....770,094 cost containment expenses		2,124,449	2,269,333	2,887,612
21.	General administrative expenses		14,731,214	17,713,312	23,443,999
22.	Increase in reserves for life and accident and health contracts (including \$.....0 increase in reserves for life only)				
23.	Total underwriting deductions (Lines 18 through 22)		77,970,896	81,241,815	111,296,551
24.	Net underwriting gain or (loss) (Lines 8 minus 23)	X X X	7,963,299	11,150,612	12,769,804
25.	Net investment income earned		1,780,538	614,665	1,075,278
26.	Net realized capital gains (losses) less capital gains tax of \$.....0				
27.	Net investment gains (losses) (Lines 25 plus 26)		1,780,538	614,665	1,075,278
28.	Net gain or (loss) from agents' or premium balances charged off [(amount recovered \$.....0) (amount charged off \$.....0)]				
29.	Aggregate write-ins for other income or expenses		1,560	250	18,642
30.	Net income or (loss) after capital gains tax and before all other federal income taxes (Lines 24 plus 27 plus 28 plus 29)	X X X	9,745,397	11,765,527	13,863,724
31.	Federal and foreign income taxes incurred	X X X	2,103,426	2,664,646	2,919,244
32.	Net income (loss) (Lines 30 minus 31)	X X X	7,641,971	9,100,881	10,944,480
DETAILS OF WRITE-INS					
0601.	.....	X X X			
0602.	.....	X X X			
0603.	.....	X X X			
0698.	Summary of remaining write-ins for Line 6 from overflow page	X X X			
0699.	TOTALS (Lines 0601 through 0603 plus 0698) (Line 6 above)	X X X			
0701.	.....	X X X			
0702.	.....	X X X			
0703.	.....	X X X			
0798.	Summary of remaining write-ins for Line 7 from overflow page	X X X			
0799.	TOTALS (Lines 0701 through 0703 plus 0798) (Line 7 above)	X X X			
1401.	.....			
1402.	.....			
1403.	.....			
1498.	Summary of remaining write-ins for Line 14 from overflow page				
1499.	TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)				
2901.	Medimpact network performance guarantee				
2902.	Miscellaneous Income (Expense)		1,560	250	18,642
2903.	Finance and service charges not included in premiums				
2998.	Summary of remaining write-ins for Line 29 from overflow page				
2999.	TOTALS (Lines 2901 through 2903 plus 2998) (Line 29 above)		1,560	250	18,642

STATEMENT OF REVENUE AND EXPENSES (Continued)

		1	2	3
		Current Year To Date	Prior Year To Date	Prior Year Ended December 31
CAPITAL & SURPLUS ACCOUNT				
33.	Capital and surplus prior reporting year	42,962,906	33,526,498	33,526,498
34.	Net income or (loss) from Line 32	7,641,971	9,100,881	10,944,480
35.	Change in valuation basis of aggregate policy and claim reserves			
36.	Change in net unrealized capital gains (losses) less capital gains tax of \$.....0			
37.	Change in net unrealized foreign exchange capital gain or (loss)			
38.	Change in net deferred income tax	77,447	114,691	390,287
39.	Change in nonadmitted assets	(112,851)	(671,546)	(1,898,359)
40.	Change in unauthorized and certified reinsurance			
41.	Change in treasury stock			
42.	Change in surplus notes			
43.	Cumulative effect of changes in accounting principles			
44.	Capital Changes:			
44.1	Paid in			
44.2	Transferred from surplus (Stock Dividend)			
44.3	Transferred to surplus			
45.	Surplus adjustments:			
45.1	Paid in			
45.2	Transferred to capital (Stock Dividend)			
45.3	Transferred from capital			
46.	Dividends to stockholders			
47.	Aggregate write-ins for gains or (losses) in surplus			
48.	Net change in capital and surplus (Lines 34 to 47)	7,606,567	8,544,026	9,436,408
49.	Capital and surplus end of reporting period (Line 33 plus 48)	50,569,473	42,070,524	42,962,906
DETAILS OF WRITE-INS				
4701.	Gain on sale of bonds			
4702.	Correction of an error - Federal Income Tax			
4703.	Correction of an Error - Hospital / Medical Benefits			
4798.	Summary of remaining write-ins for Line 47 from overflow page			
4799.	TOTALS (Lines 4701 through 4703 plus 4798) (Line 47 above)			

CASH FLOW

		1	2	3
		Current	Prior	Prior
		Year	Year	Year Ended
		To Date	To Date	December 31
Cash from Operations				
1.	Premiums collected net of reinsurance	81,685,934	93,170,943	126,330,493
2.	Net investment income	1,645,510	497,927	918,396
3.	Miscellaneous income			
4.	TOTAL (Lines 1 to 3)	83,331,444	93,668,870	127,248,889
5.	Benefit and loss related payments	64,976,911	63,225,597	84,667,075
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7.	Commissions, expenses paid and aggregate write-ins for deductions	17,333,527	19,267,734	26,264,085
8.	Dividends paid to policyholders			
9.	Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses)	1,159,899		1,537,881
10.	TOTAL (Lines 5 through 9)	83,470,337	82,493,331	112,469,041
11.	Net cash from operations (Line 4 minus Line 10)	(138,893)	11,175,539	14,779,848
Cash from Investments				
12.	Proceeds from investments sold, matured or repaid:			
12.1	Bonds	8,440,000	7,980,000	9,980,000
12.2	Stocks			
12.3	Mortgage loans			
12.4	Real estate			
12.5	Other invested assets			
12.6	Net gains or (losses) on cash, cash equivalents and short-term investments			
12.7	Miscellaneous proceeds			
12.8	TOTAL investment proceeds (Lines 12.1 to 12.7)	8,440,000	7,980,000	9,980,000
13.	Cost of investments acquired (long-term only):			
13.1	Bonds	10,102,523	18,100,260	22,422,971
13.2	Stocks			
13.3	Mortgage loans			
13.4	Real estate			
13.5	Other invested assets			
13.6	Miscellaneous applications			
13.7	TOTAL investments acquired (Lines 13.1 to 13.6)	10,102,523	18,100,260	22,422,971
14.	Net increase/(decrease) in contract loans and premium notes			
15.	Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(1,662,523)	(10,120,260)	(12,442,971)
Cash from Financing and Miscellaneous Sources				
16.	Cash provided (applied):			
16.1	Surplus notes, capital notes			
16.2	Capital and paid in surplus, less treasury stock			
16.3	Borrowed funds			
16.4	Net deposits on deposit-type contracts and other insurance liabilities			
16.5	Dividends to stockholders			
16.6	Other cash provided (applied)	2,077,511	250,574	(4,472,215)
17.	Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	2,077,511	250,574	(4,472,215)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS				
18.	Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	276,095	1,305,853	(2,135,338)
19.	Cash, cash equivalents and short-term investments:			
19.1	Beginning of year	26,394,635	28,529,973	28,529,973
19.2	End of period (Line 18 plus Line 19.1)	26,670,730	29,835,826	26,394,635

Note: Supplemental Disclosures of Cash Flow Information for Non-Cash Transactions:

20.0001				
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EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION

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	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health	14 Other Non-Health
		2 Individual	3 Group											
Total Members at end of:														
1. Prior Year	18,179	8,034	9,747	21									377	
2. First Quarter	16,554	7,117	9,049	20									368	
3. Second Quarter	15,560	6,397	8,779	20									364	
4. Third Quarter	14,746	6,205	8,164	18									359	
5. Current Year														
6. Current Year Member Months	140,817	57,857	79,501	177									3,282	
Total Member Ambulatory Encounters for Period:														
7. Physician	20,221	8,663	11,479	79										
8. Non-Physician	10,488	5,144	5,344											
9. Total	30,709	13,807	16,823	79										
10. Hospital Patient Days Incurred	2,373	1,084	1,289											
11. Number of Inpatient Admissions	452	217	235											
12. Health Premiums Written (a)	80,566,950	31,225,682	49,134,214	66,050									141,004	
13. Life Premiums Direct														
14. Property/Casualty Premiums Written														
15. Health Premiums Earned	80,566,950	31,225,682	49,134,214	66,050									141,004	
16. Property/Casualty Premiums Earned														
17. Amount Paid for Provision of Health Care Services	62,771,780	25,491,190	39,987,080	26,179									(2,732,669)	
18. Amount Incurred for Provision of Health Care Services	61,336,619	24,136,958	39,904,032	32,779									(2,737,150)	

(a) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$.....0.

CLAIMS UNPAID AND INCENTIVE POOL, WITHHOLD AND BONUS (Reported and Unreported)

Aging Analysis of Unpaid Claims						
1	2	3	4	5	6	7
Account	1 - 30 Days	31 - 60 Days	61 - 90 Days	91 - 120 days	Over 120 Days	Total
0199999 Individually Listed Claims Unpaid						
0299999 Aggregate Accounts Not Individually Listed - Uncovered						
0399999 Aggregate Accounts Not Individually Listed - Covered	8,120,753	3,181,000	1,366,000	413,000	705,000	13,785,753
0499999 Subtotals	8,120,753	3,181,000	1,366,000	413,000	705,000	13,785,753
0599999 Unreported claims and other claim reserves						
0699999 Total Amounts Withheld						
0799999 Total Claims Unpaid						13,785,753
0899999 Accrued Medical Incentive Pool And Bonus Amounts						3,370,828

UNDERWRITING AND INVESTMENT EXHIBIT

ANALYSIS OF CLAIMS UNPAID-PRIOR YEAR-NET OF REINSURANCE

		Claims Paid Year to Date		Liability End of Current Quarter		5 Claims Incurred in Prior Years (Columns 1+3)	6 Estimated Claim Reserve and Claim Liability Dec 31 of Prior Year
		1 On Claims Incurred Prior to January 1 of Current Year	2 On Claims Incurred During the Year	3 On Claims Unpaid Dec 31 of Prior Year	4 On Claims Incurred During the Year		
Line of Business							
1.	Comprehensive (hospital & medical) Individual	5,000,609	22,154,084	28,000	4,682,225	5,028,609	6,067,355
2.	Comprehensive (hospital & medical) Group	8,181,129	34,326,641	75,000	7,589,528	8,256,129	9,123,508
3.	Medicare Supplement	(2,000)	28,179		11,000	(2,000)	4,400
4.	Vision only						
5.	Dental only						
6.	Federal Employees Health Benefits Plan						
7.	Title XVIII - Medicare						
8.	Title XIX - Medicaid						
9.	Credit A&H						
10.	Disability Income						
11.	Long-Term Care						
12.	Other health	4,000	1,628,962		1,400,000	4,000	1,704,481
13.	Health subtotal (Lines 1 to 12)	13,183,738	58,137,866	103,000	13,682,753	13,286,738	16,899,744
14.	Healthcare receivables (a)		8,514,139				
15.	Other non-health						
16.	Medical incentive pools and bonus amounts		42,931	1,882,000	1,488,828	1,882,000	1,992,000
17.	Totals (Lines 13 - 14 + 15 + 16)	13,183,738	49,666,658	1,985,000	15,171,581	15,168,738	18,891,744

(a) Excludes \$.00 loans or advances to providers not yet expensed.

Notes to the Financial Statements

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

Summa Insurance Company's (the Company or SIC) statutory financial statements are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance (ODI) and in accordance with the Accounting Practices and Procedures Manual.

The ODI recognizes only statutory accounting practices prescribed or permitted by the State of Ohio (the State) for determining its solvency under Ohio Insurance Law. NAIC SAP has been adopted as a component of the prescribed or permitted practices by the State with some modifications. These modifications include a five-year life on Electronic Data Processing (EDP) equipment and a 90-day limitation on collection of affiliate balances. Accordingly, the admitted assets, liabilities, capital and surplus of the Company as of September 30, 2025 and December 31, 2024 and the results of its operations and its cash flow for the years then ended have been determined in accordance with accounting principles prescribed or permitted by the ODI. Management believes the monetary effect on net income and statutory surplus between NAIC SAP and accounting principles prescribed or permitted by the ODI is not material. Additionally, the Company's risk based capital would not have triggered a regulatory event had it not used a prescribed or permitted practice.

	SSAP #	F/S Page	F/S Line #	09/30/2025	12/31/2024
Net Income					
(1) State basis (Page 4, Line 32, Columns 2 & 4)	XXX	XXX	XXX	\$ 7,641,971	\$ 10,944,480
(2) State prescribed practices that are an increase / (decrease) from NAIC SAP:					
(3) State permitted practices that are an increase / (decrease) from NAIC SAP:					
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	<u>\$ 7,641,971</u>	<u>\$ 10,944,480</u>
Surplus					
(5) State basis (Page 3, Line 33, Columns 3 & 4)	XXX	XXX	XXX	\$ 50,569,473	\$ 42,962,906
(6) State prescribed practices that are an increase / (decrease) from NAIC SAP:					
(7) State permitted practices that are an increase / (decrease) from NAIC SAP:					
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	<u>\$ 50,569,473</u>	<u>\$ 42,962,906</u>

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

The preparation of financial statements in conformity with *Accounting Practices and Procedures Manual*, the NAIC Annual Statement Instructions and other accounting practices prescribed or permitted by the ODI requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ significantly from those estimates.

C. Accounting Policy

The Company uses the following accounting policies:

(1) Cash and Short-Term Investments

Cash and short-term investments include cash on hand, cash held in bank accounts (including overdrafts), interest bearing deposits, and money market instruments purchased with an original maturity of one year or less. Short-term investments are stated at amortized cost.

(2) Bonds, mandatory convertible securities, and SVO-identified investments per SSAP No. 26 - None

(3) Common stocks - None

(4) Preferred stocks - None

(5) Mortgage loans - None

(6) Asset-backed securities - None

(7) Investments in subsidiaries, controlled and affiliated entities - None

(8) Investments in joint ventures, partnerships and limited liability companies - None

(9) Accounting policy for derivatives

The Company does not invest in derivative instruments.

(10) Investments in joint ventures, partnerships and limited liability companies

The Company anticipates investment income as a factor in premium deficiency calculation, in accordance with SSAP No. 54, Individual Group Accident and Health Contracts.

(11) Liabilities for losses and loss/claim adjustment expenses

Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing liabilities are continually reviewed and any adjustments are reflected in the period determined.

(12) Changes in capitalization policy

The Company's capitalization policy and predefined thresholds have not changed from the prior period.

(13) Pharmaceutical rebate receivables

The pharmaceutical rebate receivables are estimated from a report provided by the pharmacy benefit manager.

D. Going Concern - None

2. Accounting Changes and Corrections of Errors - None

Notes to the Financial Statements

3. Business Combinations and Goodwill - None
4. Discontinued Operations - None
5. Investments - None
6. Joint Ventures, Partnerships and Limited Liability Companies - None
7. Investment Income

- A. Due and Accrued Income Excluded from Surplus
- All accrued investment income was admitted for the period.
- B. Total Amount Excluded
- \$0
- C. The gross, nonadmitted and admitted amounts for interest income due and accrued
- | Interest Income Due and Accrued | Amount |
|---------------------------------|-----------------|
| 1. Gross..... | \$..... 330,536 |
| 2. Nonadmitted..... | \$..... |
| 3. Admitted..... | \$..... 330,536 |
- D. The aggregate deferred interest - None
- E. The cumulative amounts of paid-in-kind (PIK) interest included in the current principal balance - None

8. Derivative Instruments - None

9. Income Taxes

The 2025 amounts were calculated in accordance with SSAP No. 101. The application of SSAP No. 101 requires a company to evaluate the recoverability of deferred tax assets and to establish a valuation allowance if necessary to reduce the deferred tax asset to an amount which is more likely than not to be realized. Considerable judgment is required in determining whether a valuation allowance is necessary, and if so, the amount of such valuation allowance. In evaluating the need for a valuation allowance the Company includes many factors, including:

1. The nature of the deferred tax assets and liabilities;
2. Whether they are ordinary or capital;
3. The timing of reversal;
4. Taxable income in prior carry back years as well as projected taxable earnings exclusive of reversing temporary differences and carry forwards;
5. The length of time that carryovers can be used;
6. Unique tax rules that would impact the utilization of the deferred tax assets;
7. Any tax planning strategies that the Company would employ to avoid a tax benefit expiring unused.

In 2025, the Company evaluated the need for a valuation allowance and determined that a valuation allowance was no longer necessary.

A. Components of the Net Deferred Tax Asset/(Liability)

The components of deferred tax asset / liability at September 30, 2025 and December 31, 2024 are as follows:

(1) Change between years by tax character

	09/30/2025			12/31/2024			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	Total (Col 1+2)	Ordinary	Capital	Total (Col 4+5)	Ordinary (Col 1-4)	Capital (Col 2-5)	Total (Col 7+8)
(a) Gross deferred tax assets.....	\$..... 1,619,115	\$.....	\$..... 1,619,115	\$..... 1,534,561	\$.....	\$..... 1,534,561	\$..... 84,554	\$.....	\$..... 84,554
(b) Statutory valuation allowance adjustments.....									
(c) Adjusted gross deferred tax assets (1a - 1b).....	1,619,115		1,619,115	1,534,561		1,534,561	84,554		84,554
(d) Deferred tax assets nonadmitted.....									
(e) Subtotal net admitted deferred tax asset (1c - 1d).....	\$..... 1,619,115	\$.....	\$..... 1,619,115	\$..... 1,534,561	\$.....	\$..... 1,534,561	\$..... 84,554	\$.....	\$..... 84,554
(f) Deferred tax liabilities.....	16,808		16,808	9,702		9,702	7,106		7,106
(g) Net admitted deferred tax asset/(net deferred tax liability) (1e - 1f).....	<u>\$..... 1,602,307</u>	<u>\$.....</u>	<u>\$..... 1,602,307</u>	<u>\$..... 1,524,859</u>	<u>\$.....</u>	<u>\$..... 1,524,859</u>	<u>\$..... 77,448</u>	<u>\$.....</u>	<u>\$..... 77,448</u>

Notes to the Financial Statements

9. Income Taxes (Continued)

(2) Admission calculation components SSAP No. 101

	09/30/2025			12/31/2024			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	Total (Col 1+2)	Ordinary	Capital	Total (Col 4+5)	Ordinary (Col 1-4)	Capital (Col 2-5)	Total (Col 7+8)
(a) Federal income taxes paid in prior years recoverable through loss carrybacks.....	\$..... 1,619,115	\$.....	\$..... 1,619,115	\$..... 1,534,561	\$.....	\$..... 1,534,561	\$..... 84,554	\$.....	\$..... 84,554
(b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation (lesser of 2(b)1 and 2(b)2 below).....									
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date.....									
2. Adjusted gross deferred tax assets allowed per limitation threshold.....	XXX	XXX	7,345,075	XXX	XXX	6,215,707	XXX	XXX	1,129,368
(c) Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities.....									
(d) Deferred tax assets admitted as the result of application of SSAP No. 101.									
Total 2(a) + 2(b) + 2(c).....	<u>\$..... 1,619,115</u>	<u>\$.....</u>	<u>\$..... 1,619,115</u>	<u>\$..... 1,534,561</u>	<u>\$.....</u>	<u>\$..... 1,534,561</u>	<u>\$..... 84,554</u>	<u>\$.....</u>	<u>\$..... 84,554</u>

(3) Ratio used as basis of admissibility

	09/30/2025	12/31/2024
(a) Ratio percentage used to determine recovery period and threshold limitation amount.....	1,312.000 %	1,110.000 %
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above....	\$..... 48,967,165	\$..... 41,438,047

(4) Impact of tax-planning strategies

(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage

	09/30/2025		12/31/2024		Change	
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	Ordinary	Capital	Ordinary (Col. 1-3)	Capital (Col. 2-4)
1. Adjusted gross DTAs amount from Note 9A1(c).....	\$..... 1,619,115	\$.....	\$..... 1,534,561	\$.....	\$..... 84,554	\$.....
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies.....	%	%	%	%	%	%
3. Net admitted adjusted gross DTAs amount from Note 9A1(e).....	\$..... 1,619,115	\$.....	\$..... 1,534,561	\$.....	\$..... 84,554	\$.....
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies.....	%	%	%	%	%	%
(b) Use of reinsurance-related tax-planning strategies						
Does the company's tax-planning strategies include the use of reinsurance?.....						NO

B. Regarding Deferred Tax Liabilities That Are Not Recognized

There are no temporary differences for deferred tax liabilities that are not recognized at September 30, 2025 and December 31, 2024.

C. Major Components of Current Income Taxes Incurred

Current income taxes incurred consist of the following major components:	(1)	(2)	(3)
	09/30/2025	12/31/2024	Change (1-2)
1. Current Income Tax			
(a) Federal.....	\$..... 2,021,081	\$..... 2,907,761	\$..... (886,680)
(b) Foreign.....			
(c) Subtotal (1a+1b).....	\$..... 2,021,081	\$..... 2,907,761	\$..... (886,680)
(d) Federal income tax on net capital gains.....			
(e) Utilization of capital loss carry-forwards.....			
(f) Other.....	82,345	11,483	70,862
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f).....	<u>\$..... 2,103,426</u>	<u>\$..... 2,919,244</u>	<u>\$..... (815,818)</u>

Notes to the Financial Statements

9. Income Taxes (Continued)

	(1) 09/30/2025	(2) 12/31/2024	(3) Change (1-2)
2. Deferred Tax Assets			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ 37,546	\$ 42,919	\$ (5,373)
(2) Unearned premium reserve	150,169	146,785	3,384
(3) Policyholder reserves			
(4) Investments			
(5) Deferred acquisition costs			
(6) Policyholder dividends accrual			
(7) Fixed assets			
(8) Compensation and benefits accrual	99,121	130,474	(31,353)
(9) Pension accrual			
(10) Receivables - nonadmitted	919,269	895,571	23,698
(11) Net operating loss carry-forward			
(12) Tax credit carry-forward			
(13) Other	413,010	318,812	94,198
(99) Subtotal (Sum of 2a1 through 2a13)	\$ 1,619,115	\$ 1,534,561	\$ 84,554
(b) Statutory valuation allowance adjustment			
(c) Nonadmitted			
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 1,619,115	\$ 1,534,561	\$ 84,554
(e) Capital			
(1) Investments	\$	\$	\$
(2) Net capital loss carry-forward			
(3) Real estate			
(4) Other			
(99) Subtotal (2e1+2e2+2e3+2e4)	\$	\$	\$
(f) Statutory valuation allowance adjustment			
(g) Nonadmitted			
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)			
(i) Admitted deferred tax assets (2d + 2h)	\$ 1,619,115	\$ 1,534,561	\$ 84,554
	(1) 09/30/2025	(2) 12/31/2024	(3) Change (1-2)
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	\$ 130	\$ 176	\$ (46)
(2) Fixed assets			
(3) Deferred and uncollected premium			
(4) Policyholder reserves			
(5) Other	16,678	9,526	7,152
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	\$ 16,808	\$ 9,702	\$ 7,106
(b) Capital			
(1) Investments	\$	\$	\$
(2) Real estate			
(3) Other			
(99) Subtotal (3b1+3b2+3b3)	\$	\$	\$
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 16,808	\$ 9,702	\$ 7,106
4. Net deferred tax assets/liabilities (2i - 3c)	\$ 1,602,307	\$ 1,524,859	\$ 77,448

The change in deferred income taxes is comprised of the following (this analysis is exclusive of nonadmitted assets as the Change in Nonadmitted Assets is reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):

	Current Period	Prior Year	Change (Col. 1 - Col. 2)
Adjusted gross deferred tax assets	\$ 1,619,115	\$ 1,534,561	\$ 84,554
Total deferred tax liabilities	16,808	9,702	7,106
Net deferred tax assets (liabilities)	1,602,307	1,524,859	77,448
Statutory valuation allowance adjustment			
Net deferred tax assets (liabilities) after statutory valuation allowance	1,602,307	1,524,859	77,448
Tax effect of unrealized gains (losses)			
Change in net deferred income tax			\$ 77,448

D. Among the More Significant Book to Tax Adjustments

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

Notes to the Financial Statements

9. Income Taxes (Continued)

	09/30/2025	Effective Tax Rate
Income (loss) before taxes	\$ 2,046,533	..... 21.000 %
Meals & entertainment .....	..... 3,144	..... 0.032 ...
Non deductible club dues .....	.....	.....
Annual fee for health insurers .....	.....	.....
Change in valuation allowance .....	.....	.....
Change in nonadmitted assets .....	..... (23,699)	..... -0.243 ...
Deferred true up .....	.....	.....
Other .....	.....	.....
Total	<u>\$ 2,025,978</u>	<u>..... 20.789 %</u>
	09/30/2025	Effective Tax Rate
Federal income taxes incurred	\$ 2,103,426	..... 21.584 %
Change in net deferred income taxes .....	..... (77,448)	..... -0.795 ...
Total statutory income taxes	<u>\$ 2,025,978</u>	<u>..... 20.789 %</u>

E. Operating Loss and Tax Credit Carryforwards

- (1) The company has \$0 in net operating loss or tax credit carry-forwards as of September 30, 2025.
- (2) Income tax expense available for recoupment
- The following are income taxes incurred in the current and prior year that will be available for recoupment in the event of future net losses: \$5,011,192
- (3) The Company has no protective tax deposits reported as admitted assets under Section 6603 of the internal Revenue Service Code as of September 30, 2025 and December 31, 2024.

F. Consolidated Federal Income Tax Return

- (1) Summa Health System Corporation files a consolidated federal income tax which includes the following entities: SummaCare, Inc., Summa Insurance Company, Summa Integrated Services Organization, Apex Benefits Services, LLC, Summa Insurance Agency, LLC, Ohio Health Choice, Summa Management Services Organization.
- (2) Allocation of federal income taxes is based upon separate income tax return calculations with credit for net losses that can be used on a consolidated basis.

G. Federal or Foreign Income Tax Loss Contingencies - None

H. Repatriation Transition Tax (RTT) - None

I. Alternative Minimum Tax (AMT) Credit - None

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

- A. Summa Insurance Company, Inc. (SIC or the Company) is incorporated as a domestic stock property and casualty company. As such, SIC offers groups preferred provider products through which enrolled members elect to receive care from a Summa Preferred Provider (network provider) or a non-network provider at the member's option. The population from which SIC draws its membership is predominately in northeast Ohio. Affiliated organizations of SIC include Summa Health; Summa Health System (SHS); Summa Health System Corporation (SHSC); Summa Health Network LLC (SHN); SummaCare, Inc. (SC); Apex Benefits Services, LLC (Apex); Summa Insurance Agency, LLC (SIA); Summa Physicians, Inc. (SPI); Summa Foundation; Middlebury Assurance Corp. (MAC); Summa Rehabilitation Hospital, LLC; Ohio Health Choice, Inc. (OHC); Summa Accountable Care Organization (ACO); Summa Integrated Services Organization (SISO); Summa Management Services Organization (SMSO); Medina-Summit ASC.; Summa HHAH Holdings LLC; Summa Health Home and Hospice, LLC; Summa Health Retirement Income Plan & Trust; DIG Holdings LLC; Summa Health Outpatient Services LLC; Akron Physician Wellness.
- B. Transactions with Affiliated Organizations

The operating activities with affiliated entities as of September 30, 2025 and December 31, 2025 are as follows:

	2025	2024
Claims expense related to affiliated entities:		
SHS	10,602,489	15,442,435
SPI	1,879,436	3,165,090
SHH	55,948	121,280
Summa Rehab	95,717	243,906
Medina Summit	143,975	122,052
SHS Outpatient	30,250	99,767
ACO	-	-
Directors' and officers insurance paid to MAC	13,219	3,831
OHC network use for claims pricing	135,163	171,590
Mangement fees charged from Apex	93,589	15,829
Mangement fees charged from SMSO	8,093,461	11,431,475
Nurse Call line fees charged from SHS	18,291	18,415
Corporate expense allocation paid to SHS	511,092	648,708
SHN Provider Performance	1,332,000	2,816,480

C. Transactions With Related Party Who Are Not Reported on Schedule Y - None

D. Balance outstanding with affiliated entities as of September 30, 2025 and December 31, 2024:

Notes to the Financial Statements

10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties (Continued)

	Due from		Due to	
	2025	2024	2025	2024
SC	-	2,239,882	220,747	-
APEX	-	-	260,484	476,674
SHN	-	-	-	-
SHS	-	-	245,513	324,105
SMSO	-	-	924,048	1,013,944
	-	2,239,882	1,650,792	1,814,723

E. In 2025 and 2024, the Company contracted with SMSO for general administrative services, which include but are not limited to claims processing, customer service, eligibility, human resources, computer support, programming, finance, and other general administrative services. Fees are based on actual expenses allocated from SMSO to the Company. The Company recognized expense of \$8,093,461 and \$11,431,475 in 2025 and 2024, respectively.

In 2025 and 2024, the Company was party to a Claims System Cost Allocation Services Agreement with Apex in which Apex agreed to make use of the claims system available to SIC. SIC agreed to pay a user fee based on direct and indirect costs incurred by Apex with respect to the system.

In 2025 and 2024, the Company was party to a Cost Allocation Services Agreement with SHS in which SHS agreed to be responsible for certain common services required by SIC in order to optimize cost savings and achieve higher levels of efficiencies. SIC agreed to pay a fee representing the expenses allocated from SHS.

- F. Guarantees or Contingencies - None
- G. All outstanding shares of common stock are owned by the parent, SummaCare, Inc.
- H. Amount Deducted for Investment in Upstream Company - None
- I. Detail of Investments in Affiliates Greater Than 10% of Admitted Assets - None
- J. Write-Down for Impairments of Investments in Subsidiary Controlled or Affiliated Companies - None
- K. Foreign Subsidiary Value Using CARVM - None
- L. Downstream Holding Company Value Using Look-Through Method - None
- M. All SCA Investments - None
- N. Investment in Insurance SCAs - None
- O. SCA and SSAP No. 48 Entity Loss Tracking - None

11. Debt - None

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans - None

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

- A. As of September 30, 2025, SC owned all of the 100 authorized and outstanding shares of SIC Class A common stock.
- B. Dividend Rate of Preferred Stock - None
- C. In accordance with the Ohio Revised Code, the Company must receive approval from ODI to pay a dividend or distribution during 2025, which when combined with the dividends or distributions paid within the preceding 12 months exceeds the greater of either (a) 10% of the Company's capital and surplus as of December 31, 2024, or (b) the Company's net gain from operations for the year ended December 31, 2024. Accordingly, during 2025, prior approval from the ODI is required for any dividend or distribution payment which exceeds \$10,944,480.
- D. Ordinary Dividends - None
- E. Portion of reporting entity's profits that can be paid as ordinary dividends

Reference number C above.
- F. Surplus Restrictions - None
- G. Surplus Advances - None
- H. Stock Held for Special Purposes - None
- I. Changes in Special Surplus Funds - None
- J. Unassigned Funds (Surplus)

Nonadmitted Asset Values – \$4,377,473

Unrealized Gains (Losses) – \$22,968
- K. Company-Issued Surplus Debentures or Similar Obligations - None
- L. Impact of Any Restatement Due to Prior Quasi-Reorganizations - None
- M. Effective Date(s) of Quasi-Reorganizations in the Prior 10 Years - None

14. Liabilities, Contingencies and Assessments - None

15. Leases - None

16. Information About Financial Instruments With Off-Balance-Sheet Risk And Financial Instruments With Concentrations of Credit Risk - None

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities - None

18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans - None

Notes to the Financial Statements

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators - None

20. Fair Value Measurements

A. Fair Value Measurement

Assets and liabilities measured and reported at fair value.

(1) Fair value measurements at reporting date

Description for each class of asset or liability	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
a. Assets at fair value					
Cash and cash equivalents	\$ 26,670,730	\$	\$	\$	\$ 26,670,730
Total assets at fair value/NAV	<u>\$ 26,670,730</u>	<u>\$</u>	<u>\$</u>	<u>\$</u>	<u>\$ 26,670,730</u>
b. Liabilities at fair value					
Total liabilities at fair value	<u>\$</u>	<u>\$</u>	<u>\$</u>	<u>\$</u>	<u>\$</u>

(2) Fair value measurements in Level 3 of the fair value hierarchy - None

(3) Policy on transfers into and out of Level 3 - None

(4) For fair value measurements categorized within level 2 and level 3 of the fair value hierarchy

The fair values of the Company’s investment in U.S. Treasury and U.S. government agency bond securities are based on quoted prices or dealer quotes. For bonds not actively traded, fair values are estimated using values obtained from independent pricing services, or in the case of private placements, are estimated by discounting the expected future cash flows using current market rates applicable to the yield, credit and maturity of the investment.

(5) Derivatives - None

B. Other Fair Value Disclosures

The carrying amounts reported in the statutory statements of admitted assets, liabilities, and capital and surplus for cash and short-term investments, uncollected premiums, reinsurance recoverable, investment income due and accrued, other receivables, federal income tax receivable, receivables from and payables to parent, affiliates and subsidiary, claims unpaid, unpaid claims adjustment expenses, accrued medical incentive pool, premiums received in advance, general expenses due or accrued, and other liabilities approximate fair value because of the short-term nature of these items. A financial instrument’s categorization within the valuation hierarchy is based upon the lowest level of input that is significant to the fair value measurement.

C. Fair Values for All Financial Instruments by Level 1, 2 and 3

The following table summarizes the Company’s fair value measurements for financial instruments where fair value is a financial statement disclosure item only.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
U.S. Treasury Securities	\$ 45,472,949	\$ 45,449,981	\$ 45,472,949	\$	\$	\$	\$

D. Not Practicable to Estimate Fair Value - None

E. Nature and Risk of Investments Reported at NAV - None

21. Other Items - None

22. Events Subsequent

Type I – Recognized Subsequent Events - None.

Type II – Nonrecognized Subsequent Events

Effective October 31, 2024, Summa Health, Summa Health System and Health Assurance Transformation LLC (“HATCo”) executed a definitive agreement, which contemplated a transaction pursuant to which HATCo (or one or more of its affiliates) would purchase substantially all of the assets of Summa and its subsidiaries. The transaction officially closed on October 1, 2025.

23. Reinsurance

A. Ceded Reinsurance Report

Section 1 – General Interrogatories

- (1)

Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company?

Yes () No (X)
- (2)

Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or any other person not primarily engaged in the insurance business?

Yes () No (X)

Notes to the Financial Statements

23. Reinsurance (Continued)

Section 2 – Ceded Reinsurance Report – Part A

- (1)

Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits?

Yes () No (X)
- (2)

Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?

Yes () No (X)

Section 3 – Ceded Reinsurance Report – Part B

- (1)

What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$
- (2)

Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement?

Yes () No (X)

- B. Uncollectible Reinsurance - None
- C. Commutation of Ceded Reinsurance - None
- D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation - None
- E. Reinsurance Credit - None

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

- A. Method Used to Estimate

Summa Insurance Company estimates accrued retrospective premium adjustments for its business based on a calculation including premium revenue and claims expense based on the 80% loss ratio threshold for Small Group and Individual, and 85% for Large Group.
- B. Method Used to Record

Summa Insurance Company records accrued retrospective premium as an adjustment to earned premium.
- C. Amount and Percent of Net Retrospective Premiums

The amount of net premiums written by Summa Insurance Company for Small Group at September 30, 2025 that are subject to retrospective rating features was \$1,815,000, that represented 9.6% of the total net premiums written on Small Group. As of September 30, 2025, the 2024 amount is \$364,555 which represents 1.3% of the total net premiums written on Small Group in 2024. There was an adjustment made in 2023 during the Medical Loss Ratio audit and we have recorded \$261,000 related to 2021.
- D. Medical Loss Ratio Rebates Required Pursuant to the Public Health Service Act

	(1)	(2)	(3)	(4)	(5)
	Individual	Small Group Employer	Large Group Employer	Other Categories with Rebates	Total
Prior Reporting Year					
(1) Medical loss ratio rebates incurred	\$	\$ 3,011,070	\$	\$	\$ 3,011,070
(2) Medical loss ratio rebates paid		2,567,735			2,567,735
(3) Medical loss ratio rebates unpaid		2,142,952			2,142,952
(4) Plus reinsurance assumed amounts	XXX	XXX	XXX	XXX	
(5) Less reinsurance ceded amounts	XXX	XXX	XXX	XXX	
(6) Rebates unpaid net of reinsurance	XXX	XXX	XXX	XXX	\$ 2,142,952
Current Reporting Year-to-Date					
(7) Medical loss ratio rebates incurred	\$	\$ 2,209,351	\$	\$	\$ 2,209,351
(8) Medical loss ratio rebates paid		1,911,748			1,911,748
(9) Medical loss ratio rebates unpaid		2,440,555			2,440,555
(10) Plus reinsurance assumed amounts	XXX	XXX	XXX	XXX	
(11) Less reinsurance ceded amounts	XXX	XXX	XXX	XXX	
(12) Rebates unpaid net of reinsurance	XXX	XXX	XXX	XXX	\$ 2,440,555

- E. Risk-Sharing Provisions of the Affordable Care Act (ACA)
- (1) Accident and health insurance premium subject to the Affordable Care Act risk-sharing provisions

Did the reporting entity write accident and health insurance premium which is subject to the Affordable Care Act risk sharing provisions?
YES

Notes to the Financial Statements

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination (Continued)

(2) Impact of Risk-Sharing Provisions of the Affordable Care Act on admitted assets, liabilities and revenue for the current year

	Amount
a. Permanent ACA Risk Adjustment Program	
Assets	
1. Premium adjustments receivable due to the ACA risk adjustment (including high-risk pool payments)	\$ 1,499,996
Liabilities	
2. Risk adjustment user fees payable for ACA risk adjustment	\$ 10,739
3. Premium adjustments payable due to ACA risk adjustment (including high-risk pool premium)	4,307,000
Operations (Revenue & Expense)	
4. Reported as revenue in premium for accident and health contracts (written/collected) due to ACA risk adjustment	\$ (2,071,375)
5. Reported in expenses as ACA risk adjustment user fees (incurred/paid)	11,186

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

				Differences		Adjustments		Unsettled Balances as of the Reporting Date	
Accrued During the Prior Year on Business Written Before Dec 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before Dec 31 of the Prior Year		Prior Year Accrued Less Payments (Col 1 - 3)	Prior Year Accrued Less Payments (Col 2 - 4)	To Prior Year Balances	To Prior Year Balances	Cumulative Balance from Prior Years (Col 1-3+7)	Cumulative Balance from Prior Years (Col 2-4+8)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)
a. Permanent ACA Risk Adjustment Program									
1. Premium adjustments receivable (including high risk pool payments)	\$ 836,000	\$ 76,721		\$ 759,279		\$ 288,467		A	\$ 1,047,746
2. Premium adjustments (payable) (including high risk pool premium)	(8,040,000)		(6,545,091)		(1,494,909)		1,494,909	B	—
3. Subtotal ACA Permanent Risk Adjustment Program	\$ 836,000	\$ (8,040,000)	\$ 76,721	\$ (6,545,091)	\$ 759,279	\$ (1,494,909)	\$ 288,467	\$ 1,494,909	\$ 1,047,746

Explanations of Adjustments
A: The receivable was adjusted to true up to an estimate by an outside actuarial firm
B: None

25. Change in Incurred Claims and Claim Adjustment Expenses

Activity in claims unpaid is summarized as follows:

	2025	2024
Balance at January 1	18,891,744	17,100,654
Incurring related to:		
Current year	64,838,239	92,194,481
Prior years	(3,723,006)	(7,229,541)
Total	61,115,233	84,964,940
Paid related to:		
Current year	49,666,658	73,312,737
Prior years	13,183,738	9,861,113
Total	62,850,396	83,173,850
Balance at End of Period	17,156,581	18,891,744

A. Reasons for Changes in the Provision for Incurred Claim and Claim Adjustment Expenses Attributable to Insured Events of Prior Years

Reserves as of December 31, 2024 were \$18,891,744. As of September 30, 2025, \$13,183,738 has been paid for incurred claims attributable to insured events of prior years. Reserves remaining for prior years are \$1,985,000. Therefore, there has been \$3,723,006 in favorable experience from December 31, 2024 to September 30, 2025. This favorable experience is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased as additional information becomes known regarding individual claims.

B. Significant Changes in Methodologies and Assumptions Used in Calculating the Liability for Unpaid Claims and Claim Adjustment Expenses - None

26. Intercompany Pooling Arrangements - None

27. Structured Settlements - None

28. Health Care Receivables

A. Pharmaceutical Rebate Receivables

The company receives pharmacy rebates on a quarterly basis. As of September 30, 2025, a receivable was recorded equal to two quarters of rebates. Pharmacy rebates receivable are estimated by projection amounts from the pharmacy department. Pharmacy rebate receivable are recorded as nonadmitted assets, where appropriate, in accordance with SSAP No. 84.

Notes to the Financial Statements

28. Health Care Receivables (Continued)

Quarter	Estimated Pharmacy Rebates as Reported on Financial Statements	Pharmacy Rebates as Billed or Otherwise Confirmed	Actual Rebates Received Within 90 Days of Billing	Actual Rebates Received Within 91 to 180 Days of Billing	Actual Rebates Received More Than 180 Days After Billing
09/30/2025	\$ 6,221,912	\$	\$	\$	\$
06/30/2025	5,654,915	6,054,624	3,229,544	2,825,080	
03/31/2025	5,655,820	5,725,085	2,961,531	2,825,080	(61,526)
12/31/2024	5,626,200	5,767,762	5,904,950		(137,188)
09/30/2024	5,304,000	5,903,461	6,068,514		(165,053)
06/30/2024	5,101,353	5,730,396	3,125,094	2,439,681	165,621
03/31/2024	5,305,138	6,007,675	2,047,268	3,705,397	255,010
12/31/2023	4,989,838	5,349,910	3,152,263	2,197,647	
09/30/2023	3,910,585	4,052,254	3,120,322	931,932	
06/30/2023	3,869,314	4,008,099	3,914,528		93,571
03/31/2023	3,780,069	3,899,346	3,782,110		117,236

B. Risk-Sharing Receivables - None

29. Participating Policies - None

30. Premium Deficiency Reserves

Premium deficiency losses are recognized when it is probable that expected claim expenses will exceed future premiums on existing health contracts. For purposes of premium deficiency losses, contracts are grouped in a manner consistent with the Company's method of acquiring, servicing and measuring the profitability of such contracts.

1. Liability carried for premium deficiency reserves: \$—
2. Date of the most recent evaluation of this liability: 09/30/2025
3. Was anticipated investment income utilized in the calculation? YES

31. Anticipated Salvage and Subrogation - None

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

- 1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act?

Yes[] No[X]
- 1.2 If yes, has the report been filed with the domiciliary state?

Yes[] No[] N/A[X]
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes[] No[X]
- 2.2 If yes, date of change:
- 3.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?

Yes[X] No[]
- If yes, complete Schedule Y, Parts 1 and 1A.
- 3.2 Have there been any substantial changes in the organizational chart since the prior quarter end?

Yes[] No[X]
- 3.3 If the response to 3.2 is yes, provide a brief description of those changes:
- 3.4 Is the reporting entity publicly traded or a member of a publicly traded group?

Yes[] No[X]
- 3.5 If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

N/A
- 4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes[] No[X]
- 4.2 If yes, provide the name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved?

If yes, attach an explanation.

Yes[] No[] N/A[X]
- 6.1 State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2023
- 6.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

05/29/2024
- 6.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

07/11/2024
- 6.4 By what department or departments?
- 6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

Yes[] No[] N/A[X]
- 6.6 Have all of the recommendations within the latest financial examination report been complied with?

Yes[] No[] N/A[X]
- 7.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes[] No[X]
- 7.2 If yes, give full information
- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes[] No[X]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms?

Yes[] No[X]
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.]

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

- 9.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

Yes[X] No[]
- (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- (c) Compliance with applicable governmental laws, rules and regulations;
- (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- (e) Accountability for adherence to the code.
- 9.11 If the response to 9.1 is No, please explain:
- 9.2 Has the code of ethics for senior managers been amended?

Yes[] No[X]
- 9.21 If the response to 9.2 is Yes, provide information related to amendment(s).
- 9.3 Have any provisions of the code of ethics been waived for any of the specified officers?

Yes[] No[X]
- 9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s).

FINANCIAL

- 10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes[] No[X]
- 10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:

\$ 0

INVESTMENT

- 11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.)

Yes[] No[X]
- 11.2 If yes, give full and complete information relating thereto:
12. Amount of real estate and mortgages held in other invested assets in Schedule BA:

\$ 0
13. Amount of real estate and mortgages held in short-term investments:

\$ 0
- 14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates?

Yes[] No[X]
- 14.2 If yes, please complete the following:

GENERAL INTERROGATORIES (Continued)

		1	2
		Prior Year-End Book/Adjusted Carrying Value	Current Quarter Book/Adjusted Carrying Value
14.21	Bonds		
14.22	Preferred Stock		
14.23	Common Stock		
14.24	Short-Term Investments		
14.25	Mortgages Loans on Real Estate		
14.26	All Other		
14.27	Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)		
14.28	Total Investment in Parent included in Lines 14.21 to 14.26 above		

15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB?

Yes[] No[X]

15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?

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

If no, attach a description with this statement.

16. For the reporting entity's security lending program, state the amount of the following as of the current statement date:

16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2

\$ 0

16.2 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2

\$ 0

16.3 Total payable for securities lending reported on the liability page

\$ 0

17. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?

Yes[X] No[]

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

1	2
Name of Custodian(s)	Custodian Address
Huntington National Bank	106 South Main St, Akron, OH 44308

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

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

17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter?

Yes[] No[X]

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

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

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

1	2
Name of Firm or Individual	Affiliation
Vivian Hairston - Huntington Bank .....	..... U

17.5097 For those firms/individuals listed in the table for Question 17.5, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's invested assets?

Yes[X] No[]

17.5098 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?

Yes[X] No[]

17.6 For those firms or individuals listed in the table for 17.5 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
.....

18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed?

Yes[X] No[]

18.2 If no, list exceptions:

19. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designated 5GI security:

a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.

b. Issuer or obligor is current on all contracted interest and principal payments.

c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities?

Yes[] No[X]

20. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:

a. The security was purchased prior to January 1, 2018.

b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.

c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.

d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

Has the reporting entity self-designated PLGI securities?

Yes[] No[X]

GENERAL INTERROGATORIES (Continued)

21. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

a. The shares were purchased prior to January 1, 2019.

b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.

c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.

d. The fund only or predominantly holds bonds in its portfolio.

e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.

f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria?

Yes[] No[X]

GENERAL INTERROGATORIES

PART 2 - HEALTH

1. Operating Percentages:	
1.1 A&H loss percent	..... 72.015%
1.2 A&H cost containment percent	..... 0.896%
1.3 A&H expense percent excluding cost containment expenses	..... 16.246%
2.1 Do you act as a custodian for health savings accounts?	Yes[] No[X]
2.2 If yes, please provide the amount of custodial funds held as of the reporting date.	\$..... 0
2.3 Do you act as an administrator for health savings accounts?	Yes[] No[X]
2.4 If yes, please provide the balance of the funds administered as of the reporting date.	\$..... 0
3. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states?	Yes[] No[X]
3.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity?	Yes[] No[X]

SCHEDULE S - CEDED REINSURANCE
Showing All New Reinsurance Treaties - Current Year to Date

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Type of Reinsurer	9 Certified Reinsurer Rating (1 through 6)	10 Effective Date of Certified Reinsurer Rating
Accident and Health - Non-affiliates									
16535	36-4233459 .....	..... 01/01/2025	ZURICH AMER INS CO	NY .....	..... SSL/G .....	..... SLEL .....	.....	.....	.....

SCHEDULE T - PREMIUMS AND OTHER CONSIDERATIONS
Current Year to Date - Allocated by States and Territories

		1	Direct Business Only								
			2	3	4	5	6	7	8	9	10
State, Etc.		Active Status (a)	Accident and Health Premiums	Medicare Title XVIII	Medicaid Title XIX	CHIP Title XXI	Federal Employees Health Benefits Plan Premiums	Life and Annuity Premiums and Other Considerations	Property/ Casualty Premiums	Total Columns 2 Through 8	Deposit -Type Contracts
1.	Alabama (AL)	N ..									
2.	Alaska (AK)	N ..									
3.	Arizona (AZ)	N ..									
4.	Arkansas (AR)	N ..									
5.	California (CA)	N ..									
6.	Colorado (CO)	N ..									
7.	Connecticut (CT)	N ..									
8.	Delaware (DE)	N ..									
9.	District of Columbia (DC)	N ..									
10.	Florida (FL)	N ..									
11.	Georgia (GA)	N ..									
12.	Hawaii (HI)	N ..									
13.	Idaho (ID)	N ..									
14.	Illinois (IL)	N ..									
15.	Indiana (IN)	N ..									
16.	Iowa (IA)	N ..									
17.	Kansas (KS)	N ..									
18.	Kentucky (KY)	N ..									
19.	Louisiana (LA)	N ..									
20.	Maine (ME)	N ..									
21.	Maryland (MD)	N ..									
22.	Massachusetts (MA)	N ..									
23.	Michigan (MI)	N ..									
24.	Minnesota (MN)	N ..									
25.	Mississippi (MS)	N ..									
26.	Missouri (MO)	N ..									
27.	Montana (MT)	N ..									
28.	Nebraska (NE)	N ..									
29.	Nevada (NV)	N ..									
30.	New Hampshire (NH)	N ..									
31.	New Jersey (NJ)	N ..									
32.	New Mexico (NM)	N ..									
33.	New York (NY)	N ..									
34.	North Carolina (NC)	N ..									
35.	North Dakota (ND)	N ..									
36.	Ohio (OH)	L ..	80,566,950							80,566,950	
37.	Oklahoma (OK)	N ..									
38.	Oregon (OR)	N ..									
39.	Pennsylvania (PA)	N ..									
40.	Rhode Island (RI)	N ..									
41.	South Carolina (SC)	N ..									
42.	South Dakota (SD)	N ..									
43.	Tennessee (TN)	N ..									
44.	Texas (TX)	N ..									
45.	Utah (UT)	N ..									
46.	Vermont (VT)	N ..									
47.	Virginia (VA)	N ..									
48.	Washington (WA)	N ..									
49.	West Virginia (WV)	N ..									
50.	Wisconsin (WI)	N ..									
51.	Wyoming (WY)	N ..									
52.	American Samoa (AS)	N ..									
53.	Guam (GU)	N ..									
54.	Puerto Rico (PR)	N ..									
55.	U.S. Virgin Islands (VI)	N ..									
56.	Northern Mariana Islands (MP)	N ..									
57.	Canada (CAN)	N ..									
58.	Aggregate other alien (OT)	X X X									
59.	Subtotal	X X X	80,566,950							80,566,950	
60.	Reporting entity contributions for Employee Benefit Plans	X X X									
61.	Total (Direct Business)	X X X	80,566,950							80,566,950	
DETAILS OF WRITE-INS											
58001.	.....	X X X									
58002.	.....	X X X									
58003.	.....	X X X									
58998.	Summary of remaining write-ins for Line 58 from overflow page	X X X									
58999.	TOTALS (Lines 58001 through 58003 plus 58998) (Line 58 above)	X X X									

(a) Active Status Counts:

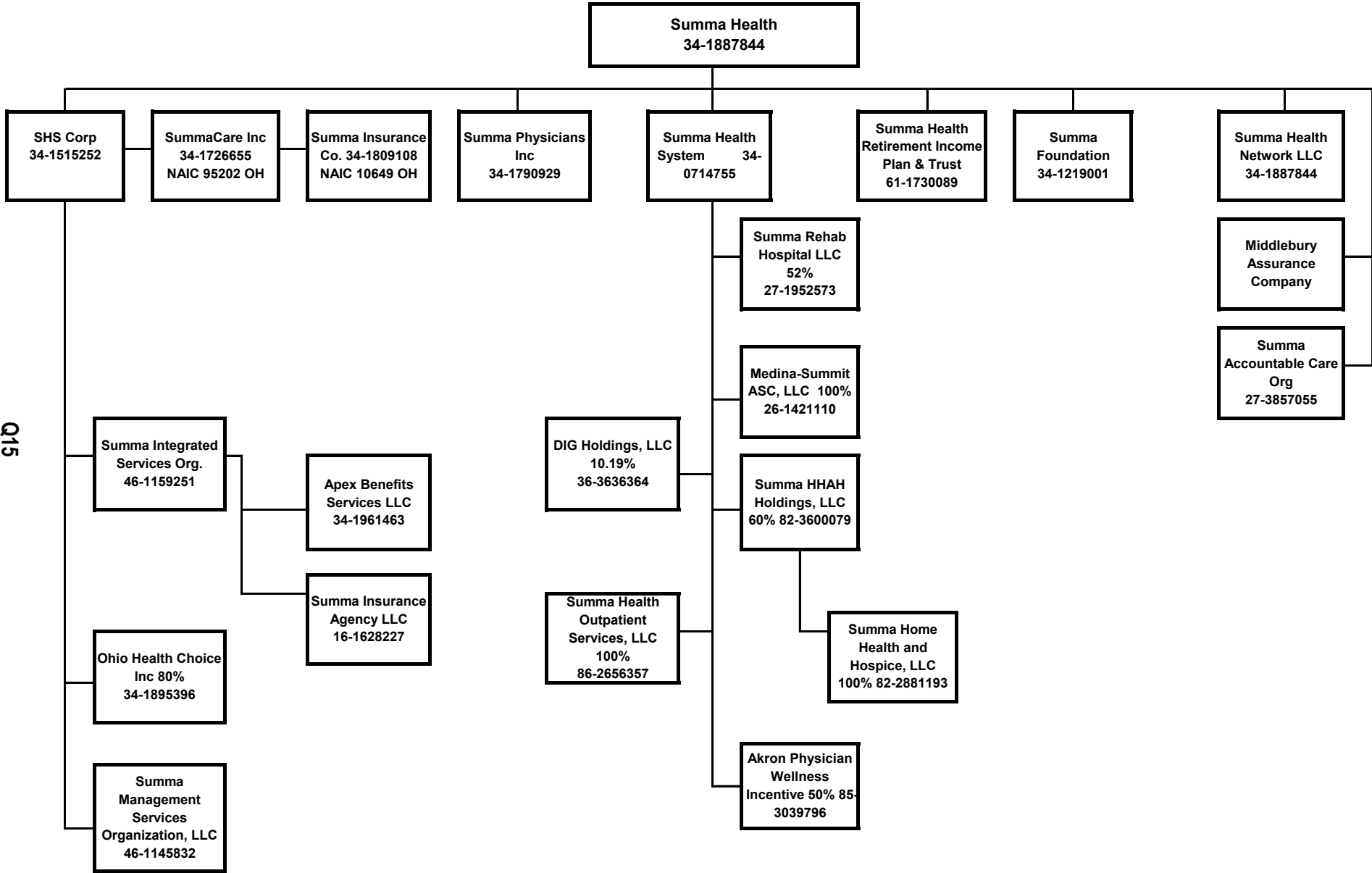
1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG
2. R - Registered - Non-domiciled RRGs
3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state

1

4. Q - Qualified - Qualified or accredited reinsurer
5. N - None of the above - Not allowed to write business in the state

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



Q15

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

916

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Comp-any Code	ID Number	FEDERAL RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domic-iliary Loca-tion	Rela-tion-ship to Report-ing 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)	*
3259	SUMMA INSURANCE COMPANY	95202	34-1726655				SUMMACARE INC	OH	UDP	SUMMA HEALTH SYSTEM CORP	Ownership	100.0	SUMMA HEALTH	No	
3259	SUMMA INSURANCE COMPANY	10649	34-1809108				SUMMA INS CO INC	OH	RE	SUMMACARE	Ownership	100.0	SUMMA HEALTH	No	
		00000	34-1887844				SUMMA HEALTH	OH	UIP					No	0000001
		00000	34-1515252				SUMMA HEALTH SYSTEM CORPORATION	OH	UIP	SUMMA HEALTH	Ownership	100.0	SUMMA HEALTH	No	
		00000	16-1628227				SUMMA INSURANCE AGENCY LLC	OH	NIA	SUMMA INTEGRATED SERVICES ORGANIZATION	Ownership	100.0	SUMMA HEALTH	No	
		00000	341961463				APEX BENEFITS SERVICES LLC	OH	NIA	SUMMA INTEGRATED SERVICES ORGANIZATION	Ownership	100.0	SUMMA HEALTH	No	
		00000	34-1895396				OHIO HEALTH CHOICE	OH	NIA	SUMMA HEALTH SYSTEM CORPORATION	Ownership	80.0	SUMMA HEALTH	No	
		00000	341790929				SUMMA PHYSICIANS INC	OH	NIA	SUMMA HEALTH	Ownership	100.0	SUMMA HEALTH	No	
		00000	34-1219001				SUMMA FOUNDATION	OH	NIA	SUMMA HEALTH	Ownership	100.0	SUMMA HEALTH	No	
		00000	27-1952573				SUMMA REHAB HOSPITAL	OH	NIA	SUMMA HEALTH SYSTEM	Ownership	52.0	SUMMA HEALTH	No	
		00000	26-1421110				MEDINA-SUMMIT ASC LLC	OH	NIA	SUMMA HEALTH SYSTEM	Ownership	100.0	SUMMA HEALTH	No	
		00000	34-1887844				SUMMA HEALTH NETWORK LLC	OH	NIA	SUMMA HEALTH	Ownership	100.0	SUMMA HEALTH	No	
		00000	27-3857055				SUMMA ACCOUNTABLE CARE ORGANIZATION	OH	NIA	SUMMA HEALTH	Ownership	100.0	SUMMA HEALTH	No	
		00000					MIDDLEBURY ASSURANCE COMPANY	CYM	IA	SUMMA HEALTH	Ownership	100.0	SUMMA HEALTH	No	0000002
		00000	46-1145832				SUMMA MANAGEMENT SERVICES ORGANIZATION	OH	NIA	SUMMA HEALTH SYSTEM CORPORATION	Ownership	100.0	SUMMA HEALTH	No	
		00000	46-1159251				SUMMA INTEGRATED SERVICES ORGANIZATION	OH	NIA	SUMMA HEALTH SYSTEM CORPORATION	Ownership	100.0	SUMMA HEALTH	No	
		00000	34-0714755				SUMMA HEALTH SYSTEM	OH	NIA	SUMMA HEALTH	Ownership	100.0	SUMMA HEALTH	No	
		00000	82-3600079				SUMMA HHAH HOLDINGS, LLC	OH	NIA	SUMMA HEALTH SYSTEM	Ownership	100.0	SUMMA HEALTH	No	
		00000	82-2881193				SUMMA HOME HEALTH AND HOSPICE, LLC	OH	NIA	SUMMA HHAH HOLDINGS, LLC	Ownership	100.0	SUMMA HEALTH	No	
		00000	36-3636364				DIG HOLDINGS	OH	NIA	SUMMA HEALTH SYSTEM	Ownership	10.2	SUMMA HEALTH	No	
		00000	85-3039796				AKRON PHYSICIAN WELLNESS	OH	NIA	SUMMA HEALTH SYSTEM	Ownership	50.0	SUMMA HEALTH	No	
		00000	61-1730089				SUMMA HEALTH RETIREMENT INCOME PLAN & TRUST	OH	NIA	SUMMA HEALTH	Ownership	100.0	SUMMA HEALTH	No	
		00000	86-2656357				SUMMA HEALTH OUTPATIENT SERVICES, LLC	OH	NIA	SUMMA HEALTH SYSTEM	Ownership	100.0	SUMMA HEALTH	No	

Asterisk	Explanation
0000001	SUMMA HEALTH IS THE ULTIMATE CONTROLLING ENTITY
0000002	Middlebury Assurance Company is located in the Cayman Islands
0000003	

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. 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.

	RESPONSE
1. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	No
AUGUST FILING	
2. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter.	N/A

Explanations:

Bar Codes:

Medicare Part D Coverage Supplement



106492025365000032025Document Code: 365

OVERFLOW PAGE FOR WRITE-INS

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1197. Summary of remaining write-ins for Line 11 (Lines 1104 through 1196)				
2504. Premium Tax Recoverable				
2597. Summary of remaining write-ins for Line 25 (Lines 2504 through 2596)				

STATEMENT OF REVENUE AND EXPENSES

	Current Year To Date		Prior Year To Date	Prior Year Ended December 31
	1 Uncovered	2 Total	3 Total	4 Total
	X X X			
0697. Summary of remaining write-ins for Line 6 (Lines 0604 through 0696)	X X X			
0797. Summary of remaining write-ins for Line 7 (Lines 0704 through 0796)	X X X			
1497. Summary of remaining write-ins for Line 14 (Lines 1404 through 1496)				
2904. Write off of tax receivable				
2905. Miscellaneous Income				
2906. Minority Interest Income (Expense)				
2907. City Taxes				
2908. Network Access Fees - Providers				
2909. Minority Interest Expense				
2910. Gain on the sale of fixed assets				
2997. Summary of remaining write-ins for Line 29 (Lines 2904 through 2996)				

STATEMENT OF REVENUE AND EXPENSES (Continued)

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
4704.			
4705.			
4706.			
4707.			
4708. Retired treasury stock			
4709. 2008 adjustments to minority interest & federal taxes			
4710. Common Stock Adjustment			
4711. Misc. Adjustment			
4712. Increase par value of common stock			
4713. Correction of an error - 2006 Premium Taxes			
4714. Deferred gain on sale of bonds to SummaCare, Inc.			
4715. Federal income tax adjustment			
4716. Miscellaneous			
4797. Summary of remaining write-ins for Line 47 (Lines 4704 through 4796)			

STATEMENT AS OF **September 30, 2025** OF THE **Summa Insurance Company, Inc.**

SCHEDULE A - VERIFICATION

Real Estate

		1	2
		Year To Date	Prior Year Ended December 31
1.	Book/adjusted carrying value, December 31 of prior year		
2.	Cost of acquired:		
2.1	Actual cost at time of acquisition		
2.2	Additional investment made after acquisition		
3.	Current year change in encumbrances		
4.	Total gain (loss) on disposals		
5.	Deduct amounts received on disposals		
6.	Total foreign exchange change in book/adjusted carrying value		
7.	Deduct current year's other-than-temporary impairment recognized		
8.	Deduct current year's depreciation		
9.	Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 - 5 + 6 - 7 - 8)		
10.	Deduct total nonadmitted amounts		
11.	Statement value at end of current period (Line 9 minus Line 10)		

SCHEDULE B - VERIFICATION

Mortgage Loans

		1	2
		Year To Date	Prior Year Ended December 31
1.	Book value/recorded investment excluding accrued interest, December 31 of prior year		
2.	Cost of acquired:		
2.1	Actual cost at time of acquisition		
2.2	Additional investment made after acquisition		
3.	Capitalized deferred interest and other		
4.	Accrual of discount		
5.	Unrealized valuation increase/(decrease)		
6.	Total gain (loss) on disposals		
7.	Deduct amounts received on disposals		
8.	Deduct amortization of premium and mortgage interest point		
9.	Total foreign exchange change in book value/recorded investment		
10.	Deduct current year's other-than-temporary impairment recognized		
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1 + 2 + 3 + 4 + 5 + 6 - 7 - 8 + 9 - 10)		
12.	Total valuation allowance		
13.	Subtotal (Line 11 plus Line 12)		
14.	Deduct total nonadmitted amounts		
15.	Statement value at end of current period (Line 13 minus Line 14)		

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

		1	2
		Year To Date	Prior Year Ended December 31
1.	Book/adjusted carrying value, December 31 of prior year		
2.	Cost of acquired:		
2.1	Actual cost at time of acquisition		
2.2	Additional investment made after acquisition		
3.	Capitalized deferred interest and other		
4.	Accrual of discount		
5.	Unrealized valuation increase/(decrease)		
6.	Total gain (loss) on disposals		
7.	Deduct amounts received on disposals		
8.	Deduct amortization of premium, depreciation and proportionate amortization		
9.	Total foreign exchange change in book/adjusted carrying value		
10.	Deduct current year's other-than-temporary impairment recognized		
11.	Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 + 6 - 7 - 8 + 9 - 10)		
12.	Deduct total nonadmitted amounts		
13.	Statement value at end of current period (Line 11 minus Line 12)		

SCHEDULE D - VERIFICATION

Bonds and Stocks

		1	2
		Year To Date	Prior Year Ended December 31
1.	Book/adjusted carrying value of bonds and stocks, December 31 of prior year	43,671,852	32,453,362
2.	Cost of bonds and stocks acquired	10,102,523	21,173,000
3.	Accrual of discount	134,056	60,965
4.	Unrealized valuation increase/(decrease)		
5.	Total gain (loss) on disposals		
6.	Deduct consideration for bonds and stocks disposed of	8,440,000	9,980,000
7.	Deduct amortization of premium	18,450	35,475
8.	Total foreign exchange change in book/adjusted carrying value		
9.	Deduct current year's other-than-temporary impairment recognized		
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees		
11.	Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9 + 10)	45,449,981	43,671,852
12.	Deduct total nonadmitted amounts		
13.	Statement value at end of current period (Line 11 minus Line 12)	45,449,981	43,671,852

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SCHEDULE D - PART 1B
Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

NAIC Designation		1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
ISSUER CREDIT OBLIGATIONS (ICO)									
1.	NAIC 1 (a)	48,618,596	2,982,480	6,200,000	48,905	48,807,702	48,618,596	45,449,981	43,671,852
2.	NAIC 2 (a)								
3.	NAIC 3 (a)								
4.	NAIC 4 (a)								
5.	NAIC 5 (a)								
6.	NAIC 6 (a)								
7.	Total ICO	48,618,596	2,982,480	6,200,000	48,905	48,807,702	48,618,596	45,449,981	43,671,852
ASSET-BACKED SECURITIES (ABS)									
8.	NAIC 1								
9.	NAIC 2								
10.	NAIC 3								
11.	NAIC 4								
12.	NAIC 5								
13.	NAIC 6								
14.	Total ABS								
PREFERRED STOCK									
15.	NAIC 1								
16.	NAIC 2								
17.	NAIC 3								
18.	NAIC 4								
19.	NAIC 5								
20.	NAIC 6								
21.	Total Preferred Stock								
22.	Total ICO, ABS & Preferred Stock	48,618,596	2,982,480	6,200,000	48,905	48,807,702	48,618,596	45,449,981	43,671,852

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$.....4,574,902; NAIC 2 \$.....0; NAIC 3 \$.....0; NAIC 4 \$.....0; NAIC 5 \$.....0; NAIC 6 \$.....0

SI03 Schedule DA Part 1 NONE

SI03 Schedule DA Verification NONE

SI04 Schedule DB - Part A Verification NONE

SI04 Schedule DB - Part B Verification NONE

SI05 Schedule DB Part C Section 1 NONE

SI06 Schedule DB Part C Section 2 NONE

SI07 Schedule DB - Verification NONE

SCHEDULE E - PART 2 - VERIFICATION
(Cash Equivalents)

		1	2
		Year To Date	Prior Year Ended December 31
1.	Book/adjusted carrying value, December 31 of prior year	122,916	1,551,059
2.	Cost of cash equivalents acquired	14,558,541	
3.	Accrual of discount		
4.	Unrealized valuation increase/(decrease)		
5.	Total gain (loss) on disposals		(1,428,143)
6.	Deduct consideration received on disposals	10,106,555	
7.	Deduct amortization of premium		
8.	Total foreign exchange change in book/adjusted carrying value		
9.	Deduct current year's other-than-temporary impairment recognized		
10.	Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)	4,574,902	122,916
11.	Deduct total nonadmitted amounts		
12.	Statement value at end of current period (Line 10 minus Line 11)	4,574,902	122,916

E01 Schedule A Part 2 NONE

E01 Schedule A Part 3 NONE

E02 Schedule B Part 2 NONE

E02 Schedule B Part 3 NONE

E03 Schedule BA Part 2 NONE

E03 Schedule BA Part 3 NONE

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
Issuer Credit Obligations - U.S. Government Obligations (Exempt from RBC)								
91282CNW7	US Treasury Note	09/02/2025 ..	Huntington Bank		1,490,508	1,500,000.00	482	1.A
91282CNX5	US Treasury Note	09/02/2025 ..	Huntington Bank		1,491,973	1,500,000.00	451	1.A
001999999 Subtotal - Issuer Credit Obligations - U.S. Government Obligations (Exempt from RBC)					2,982,480	3,000,000.00	932	X X X
048999999 Subtotal - Issuer Credit Obligations (Unaffiliated) (Sum of Lines: 001, 002, 003, 004, 005, 006, 008, 010, 012, 014, 015, 016, 018, 020, 022, 024, and 026)					2,982,480	3,000,000.00	932	X X X
050999997 Subtotal - Issuer Credit Obligations - Part 3					2,982,480	3,000,000.00	932	X X X
050999998 Summary item from Part 5 for Issuer Credit Obligations (N/A to Quarterly)					X X X	X X X	X X X	X X X
050999999 Subtotal - Issuer Credit Obligations					2,982,480	3,000,000.00	932	X X X
200999999 Subtotal - Issuer Credit Obligations and Asset-Backed Securities					2,982,480	3,000,000.00	932	X X X
600999999 Totals					2,982,480	X X X	932	X X X

SCHEDULE D - PART 4
Show All Long-Term Bonds and Stocks Sold, Redeemed or Otherwise Disposed of
During the Current Quarter

1	2	3	4	5	6	7	8	9	Change in Book/Adjusted Carrying Value					15	16	17	18	19	20	21
									10	11	12	13	14							
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than- Temporary Impairment Recognized	Total Change in B./A.C.V. (10 + 11 - 12)	Total Foreign Exchange Change in B./A.C.V.	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation, NAIC Designation Modifier and SVO Admini- strative Symbol
Issuer Credit Obligations - U.S. Government Obligations (Exempt from RBC)																				
912828K74 ..	US Treasury Note	08/15/2025	Matured		1,200,000	1,200,000.00	1,220,750	1,202,365		(2,364)		(2,364)		1,200,000				24,000	08/15/2025	1.A
91282CAM3 ..	US Treasury Note	09/30/2025	Matured		2,000,000	2,000,000.00	1,991,953	1,998,774		1,226		1,226		2,000,000				5,000	09/30/2025	1.A
91282CFE6 ..	US Treasury Note	08/15/2025	Matured		1,000,000	1,000,000.00	994,609	998,832		1,168		1,168		1,000,000				31,250	08/15/2025	1.A
0019999999 Subtotal - Issuer Credit Obligations - U.S. Government Obligations (Exempt from RBC)					4,200,000	4,200,000.00	4,207,312	4,199,971	29			29		4,200,000				60,250	X X X	X X X
0489999999 Subtotal - Issuer Credit Obligations (Unaffiliated) (Sum of Lines: 001, 002, 003, 004, 005, 006, 008, 010, 012, 014, 015, 016, 018, 020, 022, 024 and 026)					4,200,000	4,200,000.00	4,207,312	4,199,971	29			29		4,200,000				60,250	X X X	X X X
0509999997 Subtotal - Issuer Credit Obligations - Part 4					4,200,000	4,200,000.00	4,207,312	4,199,971	29			29		4,200,000				60,250	X X X	X X X
0509999998 Summary item from Part 5 for Issuer Credit Obligations (N/A to Quarterly)					X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X
0509999999 Subtotal - Issuer Credit Obligations					4,200,000	4,200,000.00	4,207,312	4,199,971	29			29		4,200,000				60,250	X X X	X X X
2009999999 Subtotal - Issuer Credit Obligations and Asset-Backed Securities					4,200,000	4,200,000.00	4,207,312	4,199,971	29			29		4,200,000				60,250	X X X	X X X
6009999999 Totals					4,200,000	X X X	4,207,312	4,199,971	29			29		4,200,000				60,250	X X X	X X X

E06 Schedule DB Part A Section 1 NONE

E07 Schedule DB Part B Section 1 NONE

E08 Schedule DB Part D Section 1 NONE

E09 Schedule DB Part D Section 2 - Collateral Pledged By Reporting Entity NONE

E09 Schedule DB Part D Section 2 - Collateral Pledged To Reporting Entity NONE

E10 Schedule DB Part E NONE

E11 Schedule DL - Part 1 - Securities Lending Collateral Assets NONE

E12 Schedule DL - Part 2 - Securities Lending Collateral Assets NONE

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1			2	3	4	5	Book Balance at End of Each Month During Current Quarter			9
			Restric- ted Asset Code	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	6	7	8	*
							First Month	Second Month	Third Month	
Depository										
Open Depositories										
Huntington Bank	Akron, Ohio .....	.....	.....	.....	232,107	.....	27,310,724	23,906,028	21,344,650	X X X
Bank of America	Stony Brook, NY .....	.....	.....	.....	.....	.....	1,198,252	1,188,352	751,178	X X X
0199998 Deposits in .....0 depositories that do not exceed the allowable limit in any one depository (see Instructions) - Open Depositories			X X X	.. X X X ..	.....	.....	.....	.....	.....	X X X
0199999 Total - Open Depositories			X X X	.. X X X ..	232,107	.....	28,508,976	25,094,380	22,095,828	X X X
0299998 Deposits in .....0 depositories that do not exceed the allowable limit in any one depository (see Instructions) - Suspended Depositories			X X X	.. X X X ..	.....	.....	.....	.....	.....	X X X
0299999 Total - Suspended Depositories			X X X	.. X X X ..	.....	.....	.....	.....	.....	X X X
0399999 Total Cash On Deposit			X X X	.. X X X ..	232,107	.....	28,508,976	25,094,380	22,095,828	X X X
0499999 Cash in Company's Office			X X X	.. X X X ..	X X X	X X X	.....	.....	.....	X X X
0599999 Total			X X X	.. X X X ..	232,107	.....	28,508,976	25,094,380	22,095,828	X X X

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1	2	3	4	5	6	7	8	9
CUSIP	Description	Restricted Asset Code	Date Acquired	Stated Rate of Interest	Maturity Date	Book/Adjusted Carrying Value	Amount of Interest Due & Accrued	Amount Received During Year
All Other Money Market Mutual Funds								
. 608919718 .	Federated Government Obligations .....	..... % .....	..... 09/30/2025 ...	..... 4.070	..... X X X .....	..... 4,574,902	.....	..... 27,668
8309999999 Subtotal - All Other Money Market Mutual Funds .....						..... 4,574,902	.....	..... 27,668
8589999999 Subtotal - Total Cash Equivalents (Unaffiliated) (Sum of Lines: 048, 810, 820, 830, 840 and 849) .....						..... 4,574,902	.....	..... 27,668
8609999999 Total Cash Equivalents .....						..... 4,574,902	.....	..... 27,668