



ANNUAL STATEMENT

For the Year Ended December 31, 2020
of the Condition and Affairs of the

PATRONS MUTUAL INSURANCE COMPANY OF CONNECTICUT

NAIC Group Code.....	175, 175 (Current Period) (Prior Period)	NAIC Company Code.....	14923	Employer's ID Number.....	06-0487440
Organized under the Laws of CT		State of Domicile or Port of Entry	CT	Country of Domicile	US
Incorporated/Organized.....	March 1, 1887	Commenced Business.....	April 6, 1887		
Statutory Home Office	100 Pearl Street, 11th Floor .. Hartford .. CT .. US .. 06103 <i>(Street and Number) (City or Town, State, Country and Zip Code)</i>				
Main Administrative Office	518 East Broad Street .. Columbus .. OH .. US .. 43215 <i>(Street and Number) (City or Town, State, Country and Zip Code)</i>			614-464-5000 <i>(Area Code) (Telephone Number)</i>	
Mail Address	518 East Broad Street .. Columbus .. OH .. US .. 43215 <i>(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)</i>				
Primary Location of Books and Records	518 East Broad Street .. Columbus .. OH .. US .. 43215 <i>(Street and Number) (City or Town, State, Country and Zip Code)</i>			614-464-5000 <i>(Area Code) (Telephone Number)</i>	
Internet Web Site Address	www.stateauto.com				
Statutory Statement Contact	Zachary James Skidmore <i>(Name)</i>			614-917-5995 <i>(Area Code) (Telephone Number) (Extension)</i>	
	corporateaccounting@stateauto.com <i>(E-Mail Address)</i>			317-715-4519 <i>(Fax Number)</i>	

OFFICERS

Name	Title	Name	Title
1. Michael Edward LaRocco	President	2. Melissa Ann Centers	Secretary
3. Matthew Robert Pollak	Treasurer	4.	

OTHER

Steven Eugene English	Senior Vice President	Scott Alan Jones	Vice President
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DIRECTORS OR TRUSTEES

Robert Ellison Baker	James Edward Kunk	Michelle Miller Lantow	Michael Edward LaRocco
Marsha Pasquinely Ryan	James Robert Sappington #	Dwight Eric Smith	Roger Philip Sugarman

State of..... Ohio
County of..... Franklin

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.

Michael Edward LaRocco
President

Melissa Ann Centers
Secretary

Matthew Robert Pollak
Treasurer

Subscribed and sworn to before me
This 19th day of February 2021

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

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	34,124,892	0	34,124,892	34,020,788
2. Stocks (Schedule D):				
2.1 Preferred stocks.....	0	0	0	0
2.2 Common stocks.....	349,094	0	349,094	349,094
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....	0	0	0	0
3.2 Other than first liens.....	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....	0	0	0	0
4.2 Properties held for the production of income (less \$.....0 encumbrances).....	0	0	0	0
4.3 Properties held for sale (less \$.....0 encumbrances).....	0	0	0	0
5. Cash (\$....333,019, Schedule E-Part 1), cash equivalents (\$.....0, Schedule E-Part 2) and short-term investments (\$.....0, Schedule DA).....	333,019	0	333,019	125,032
6. Contract loans (including \$.....0 premium notes).....	0	0	0	0
7. Derivatives (Schedule DB).....	0	0	0	0
8. Other invested assets (Schedule BA).....	0	0	0	0
9. Receivables for securities.....	0	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL).....	0	0	0	0
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	34,807,005	0	34,807,005	34,494,914
13. Title plants less \$.....0 charged off (for Title insurers only).....	0	0	0	0
14. Investment income due and accrued.....	121,537	0	121,537	167,691
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	27,982	0	27,982	24,243
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$....3,783 earned but unbilled premiums).....	3,783	134	3,649	17,034
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	5,845,206	0	5,845,206	7,021,259
16.2 Funds held by or deposited with reinsured companies.....	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts.....	0	0	0	0
17. Amounts receivable relating to uninsured plans.....	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon.....	61,514	0	61,514	117,615
18.2 Net deferred tax asset.....	338,733	0	338,733	342,955
19. Guaranty funds receivable or on deposit.....	927	0	927	1,533
20. Electronic data processing equipment and software.....	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$.....0).....	0	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates.....	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates.....	1,040,562	0	1,040,562	1,171,486
24. Health care (\$.....0) and other amounts receivable.....	0	0	0	0
25. Aggregate write-ins for other-than-invested assets.....	2,377,259	94,795	2,282,464	2,275,456
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	44,624,508	94,929	44,529,579	45,634,186
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0	0
28. TOTAL (Lines 26 and 27).....	44,624,508	94,929	44,529,579	45,634,186

DETAILS OF WRITE-INS

1101.....	0	0	0	0
1102.....	0	0	0	0
1103.....	0	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	0	0	0	0
2501. Equities and deposits in pools and associations.....	2,282,464	0	2,282,464	2,275,456
2502. Prepaid expenses.....	94,795	94,795	0	0
2503.....	0	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	2,377,259	94,795	2,282,464	2,275,456

Annual Statement for the year 2020 of the **PATRONS MUTUAL INSURANCE COMPANY OF CONNECTICUT**
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8).....	6,278,715	6,400,655
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6).....	1,715,220	1,713,063
3. Loss adjustment expenses (Part 2A, Line 35, Column 9).....	1,648,909	1,755,658
4. Commissions payable, contingent commissions and other similar charges.....	416,868	318,924
5. Other expenses (excluding taxes, licenses and fees).....	192,154	283,288
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	149,642	115,996
7.1 Current federal and foreign income taxes (including \$.....0 on realized capital gains (losses)).....	0	0
7.2 Net deferred tax liability.....	0	0
8. Borrowed money \$.....0 and interest thereon \$.....0.....	0	0
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$.....17,770,239 and including warranty reserves of \$.....0 and accrued accident and health experience rating refunds including \$.....0 for medical loss ratio rebate per the Public Health Service Act).....	5,500,268	4,936,456
10. Advance premium.....	0	0
11. Dividends declared and unpaid:		
11.1 Stockholders.....	0	0
11.2 Policyholders.....	0	0
12. Ceded reinsurance premiums payable (net of ceding commissions).....	5,301,847	6,881,725
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20).....	0	0
14. Amounts withheld or retained by company for account of others.....	0	0
15. Remittances and items not allocated.....	0	0
16. Provision for reinsurance (including \$.....0 certified) (Schedule F, Part 3, Column 78).....	0	0
17. Net adjustments in assets and liabilities due to foreign exchange rates.....	0	0
18. Drafts outstanding.....	0	0
19. Payable to parent, subsidiaries and affiliates.....	17,547	17,122
20. Derivatives.....	0	0
21. Payable for securities.....	0	0
22. Payable for securities lending.....	0	0
23. Liability for amounts held under uninsured plans.....	0	0
24. Capital notes \$.....0 and interest thereon \$.....0.....	0	0
25. Aggregate write-ins for liabilities.....	(36,561)	(57,121)
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25).....	21,184,609	22,365,766
27. Protected cell liabilities.....	0	0
28. Total liabilities (Lines 26 and 27).....	21,184,609	22,365,766
29. Aggregate write-ins for special surplus funds.....	0	0
30. Common capital stock.....	0	0
31. Preferred capital stock.....	0	0
32. Aggregate write-ins for other-than-special surplus funds.....	0	0
33. Surplus notes.....	0	0
34. Gross paid in and contributed surplus.....	0	0
35. Unassigned funds (surplus).....	23,344,970	23,268,420
36. Less treasury stock, at cost:		
36.1 .....0.000 shares common (value included in Line 30 \$.....0).....	0	0
36.2 .....0.000 shares preferred (value included in Line 31 \$.....0).....	0	0
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39).....	23,344,970	23,268,420
38. TOTAL (Page 2, Line 28, Col. 3).....	44,529,579	45,634,186

DETAILS OF WRITE-INS

2501. Retroactive reinsurance reserves - ceded.....	(40,686)	(57,609)
2502. Miscellaneous liabilities.....	4,125	488
2503.	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	(36,561)	(57,121)
2901.	0	0
2902.	0	0
2903.	0	0
2998. Summary of remaining write-ins for Line 29 from overflow page.....	0	0
2999. Totals (Lines 2901 through 2903 plus 2998) (Line 29 above).....	0	0
3201.	0	0
3202.	0	0
3203.	0	0
3298. Summary of remaining write-ins for Line 32 from overflow page.....	0	0
3299. Totals (Lines 3201 through 3203 plus 3298) (Line 32 above).....	0	0

Annual Statement for the year 2020 of the **PATRONS MUTUAL INSURANCE COMPANY OF CONNECTICUT**
STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	10,622,452	9,638,087
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7).....	6,394,847	5,477,096
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	1,096,437	1,034,180
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	3,813,693	3,506,159
5. Aggregate write-ins for underwriting deductions.....	0	0
6. Total underwriting deductions (Lines 2 through 5).....	11,304,977	10,017,435
7. Net income of protected cells.....	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7).....	(682,525)	(379,348)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	632,409	799,043
10. Net realized capital gains (losses) less capital gains tax of \$.....70,306 (Exhibit of Capital Gains (Losses)).....	89,699	49,343
11. Net investment gain (loss) (Lines 9 + 10).....	722,108	848,386
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$.....972 amount charged off \$.....63,350).....	(62,378)	(48,346)
13. Finance and service charges not included in premiums.....	22,345	38,040
14. Aggregate write-ins for miscellaneous income.....	952	47
15. Total other income (Lines 12 through 14).....	(39,081)	(10,259)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	502	458,779
17. Dividends to policyholders.....	935	4,170
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17).....	(433)	454,609
19. Federal and foreign income taxes incurred.....	(72,950)	(11,018)
20. Net income (Line 18 minus Line 19) (to Line 22).....	72,517	465,627
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	23,268,420	22,260,603
22. Net income (from Line 20).....	72,517	465,627
23. Net transfers (to) from Protected Cell accounts.....	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$.....6,105.....	22,969	33,526
25. Change in net unrealized foreign exchange capital gain (loss).....	0	0
26. Change in net deferred income tax.....	1,883	(82,920)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3).....	2,235	45,024
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	0	0
29. Change in surplus notes.....	0	0
30. Surplus (contributed to) withdrawn from Protected Cells.....	0	0
31. Cumulative effect of changes in accounting principles.....	0	0
32. Capital changes:		
32.1 Paid in.....	0	0
32.2 Transferred from surplus (Stock Dividend).....	0	0
32.3 Transferred to surplus.....	0	0
33. Surplus adjustments:		
33.1 Paid in.....	0	0
33.2 Transferred to capital (Stock Dividend).....	0	0
33.3. Transferred from capital.....	0	0
34. Net remittances from or (to) Home Office.....	0	0
35. Dividends to stockholders.....	0	0
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1).....	0	0
37. Aggregate write-ins for gains and losses in surplus.....	(23,054)	546,560
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	76,550	1,007,817
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	23,344,970	23,268,420
DETAILS OF WRITE-INS		
0501.	0	0
0502.	0	0
0503.	0	0
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 5 above).....	0	0
1401. Miscellaneous income (expense).....	1,230	1,424
1402. Governmental fines and penalties.....	(278)	(1,377)
1403.	0	0
1498. Summary of remaining write-ins for Line 14 from overflow page.....	0	0
1499. Totals (Lines 1401 through 1403 plus 1498) (Line 14 above).....	952	47
3701. Prior year correction.....	(23,054)	0
3702. Unrecognized pension, net.....	0	357,183
3703. Unrecognized retiree medical, net.....	0	189,377
3798. Summary of remaining write-ins for Line 37 from overflow page.....	0	0
3799. Totals (Lines 3701 through 3703 plus 3798) (Line 37 above).....	(23,054)	546,560

CASH FLOW

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....	9,617,790	7,771,573
2. Net investment income.....	766,450	884,946
3. Miscellaneous income.....	(39,082)	(10,260)
4. Total (Lines 1 through 3).....	10,345,158	8,646,259
5. Benefit and loss related payments.....	5,321,655	3,933,437
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions.....	4,974,821	5,038,331
8. Dividends paid to policyholders.....	935	4,170
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....	(58,745)	0
10. Total (Lines 5 through 9).....	10,238,666	8,975,938
11. Net cash from operations (Line 4 minus Line 10).....	106,492	(329,679)
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	10,947,195	3,563,851
12.2 Stocks.....	0	0
12.3 Mortgage loans.....	0	0
12.4 Real estate.....	0	0
12.5 Other invested assets.....	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....	0	0
12.7 Miscellaneous proceeds.....	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	10,947,195	3,563,851
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	10,949,254	1,864,749
13.2 Stocks.....	0	0
13.3 Mortgage loans.....	0	0
13.4 Real estate.....	0	0
13.5 Other invested assets.....	0	0
13.6 Miscellaneous applications.....	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6).....	10,949,254	1,864,749
14. Net increase (decrease) in contract loans and premium notes.....	0	0
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	(2,059)	1,699,102
CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....	0	0
16.2 Capital and paid in surplus, less treasury stock.....	0	0
16.3 Borrowed funds.....	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....	0	0
16.5 Dividends to stockholders.....	0	0
16.6 Other cash provided (applied).....	103,554	(1,358,741)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	103,554	(1,358,741)
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).....	207,987	10,682
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	125,032	114,350
19.2 End of year (Line 18 plus Line 19.1).....	333,019	125,032
Note: Supplemental disclosures of cash flow information for non-cash transactions:		
20.0001	0	0

Annual Statement for the year 2020 of the **PATRONS MUTUAL INSURANCE COMPANY OF CONNECTICUT**
UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business		1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year- per Col. 3, Last Year's Part 1	3 Unearned Premiums December 31 Current Year- per Col. 5, Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire.....	456,812	200,586	237,509	419,889
2.	Allied lines.....	708,373	291,257	375,844	623,786
3.	Farmowners multiple peril.....	393,323	153,834	204,243	342,915
4.	Homeowners multiple peril.....	3,039,077	1,343,957	1,666,082	2,716,951
5.	Commercial multiple peril.....	952,271	458,835	489,680	921,426
6.	Mortgage guaranty.....	0	0	0	0
8.	Ocean marine.....	171	70	104	136
9.	Inland marine.....	104,582	49,086	51,578	102,090
10.	Financial guaranty.....	0	0	0	0
11.1	Medical professional liability - occurrence.....	0	0	0	0
11.2	Medical professional liability - claims-made.....	0	0	0	0
12.	Earthquake.....	40,853	22,013	21,842	41,024
13.	Group accident and health.....	0	0	0	0
14.	Credit accident and health (group and individual).....	0	0	0	0
15.	Other accident and health.....	7	7	5	9
16.	Workers' compensation.....	482,858	278,323	215,547	545,633
17.1	Other liability - occurrence.....	577,792	278,801	292,784	563,809
17.2	Other liability - claims-made.....	(4,092)	148	(956)	(2,988)
17.3	Excess workers' compensation.....	0	0	0	0
18.1	Products liability - occurrence.....	85,389	37,406	39,463	83,332
18.2	Products liability - claims-made.....	0	0	0	0
19.1, 19.2	Private passenger auto liability.....	1,653,166	742,438	671,975	1,723,629
19.3, 19.4	Commercial auto liability.....	920,772	331,764	463,467	789,069
21.	Auto physical damage.....	1,777,107	722,011	760,809	1,738,309
22.	Aircraft (all perils).....	0	0	0	0
23.	Fidelity.....	8,822	4,919	4,465	9,276
24.	Surety.....	240	219	171	288
26.	Burglary and theft.....	1,097	528	528	1,097
27.	Boiler and machinery.....	2,788	1,331	1,345	2,774
28.	Credit.....	0	0	0	0
29.	International.....	0	0	0	0
30.	Warranty.....	0	0	0	0
31.	Reinsurance - nonproportional assumed property.....	0	0	0	0
32.	Reinsurance - nonproportional assumed liability.....	0	0	0	0
33.	Reinsurance - nonproportional assumed financial lines.....	0	0	0	0
34.	Aggregate write-ins for other lines of business.....	0	0	0	0
35.	TOTALS.....	11,201,407	4,917,530	5,496,485	10,622,453

DETAILS OF WRITE-INS

3401.	.....	0	0	0	0
3402.	.....	0	0	0	0
3403.	.....	0	0	0	0
3498.	Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0	0	0

Annual Statement for the year 2020 of the **PATRONS MUTUAL INSURANCE COMPANY OF CONNECTICUT**
UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1	2	3	4	5
		Amount Unearned (Running One Year or Less from Date of Policy) (a)	Amount Unearned (Running More Than One Year from Date of Policy) (a)	Earned But Unbilled Premium	Reserve for Rate Credits and Retrospective Adjustments Based on Experience	Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire.....	237,509	0	0	0	237,509
2.	Allied lines.....	375,844	0	0	0	375,844
3.	Farmowners multiple peril.....	204,243	0	0	0	204,243
4.	Homeowners multiple peril.....	1,666,082	0	0	0	1,666,082
5.	Commercial multiple peril.....	490,171	0	(491)	0	489,680
6.	Mortgage guaranty.....	0	0	0	0	0
8.	Ocean marine.....	104	0	0	0	104
9.	Inland marine.....	51,578	0	0	0	51,578
10.	Financial guaranty.....	0	0	0	0	0
11.1	Medical professional liability - occurrence.....	0	0	0	0	0
11.2	Medical professional liability - claims-made.....	0	0	0	0	0
12.	Earthquake.....	21,842	0	0	0	21,842
13.	Group accident and health.....	0	0	0	0	0
14.	Credit accident and health (group and individual).....	0	0	0	0	0
15.	Other accident and health.....	5	0	0	0	5
16.	Workers' compensation.....	216,261	2	(715)	0	215,547
17.1	Other liability - occurrence.....	293,919	19	(1,154)	0	292,784
17.2	Other liability - claims-made.....	(956)	0	0	0	(956)
17.3	Excess workers' compensation.....	0	0	0	0	0
18.1	Products liability - occurrence.....	40,849	0	(1,386)	0	39,463
18.2	Products liability - claims-made.....	0	0	0	0	0
19.1, 19.2	Private passenger auto liability.....	671,975	0	0	0	671,975
19.3, 19.4	Commercial auto liability.....	463,504	0	(37)	0	463,467
21.	Auto physical damage.....	760,809	0	0	0	760,809
22.	Aircraft (all perils).....	0	0	0	0	0
23.	Fidelity.....	4,102	363	0	0	4,465
24.	Surety.....	119	52	0	0	171
26.	Burglary and theft.....	522	6	0	0	528
27.	Boiler and machinery.....	1,345	0	0	0	1,345
28.	Credit.....	0	0	0	0	0
29.	International.....	0	0	0	0	0
30.	Warranty.....	0	0	0	0	0
31.	Reinsurance - nonproportional assumed property.....	0	0	0	0	0
32.	Reinsurance - nonproportional assumed liability.....	0	0	0	0	0
33.	Reinsurance - nonproportional assumed financial lines.....	0	0	0	0	0
34.	Aggregate write-ins for other lines of business.....	0	0	0	0	0
35.	TOTALS.....	5,499,827	441	(3,783)	0	5,496,485
36.	Accrued retrospective premiums based on experience.....					0
37.	Earned but unbilled premiums.....					3,783
38.	Balance (sum of Lines 35 through 37).....					5,500,268

DETAILS OF WRITE-INS

3401.	.....	0	0	0	0	0
3402.	.....	0	0	0	0	0
3403.	.....	0	0	0	0	0
3498.	Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0	0	0	0

(a) State here basis of computation used in each case: Pro-rata methods

Annual Statement for the year 2020 of the **PATRONS MUTUAL INSURANCE COMPANY OF CONNECTICUT**
UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written (Cols. 1 + 2 + 3 - 4 - 5)
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire.....	1,654,941	456,812	12,235	1,627,135	40,042	456,812
2. Allied lines.....	1,690,150	708,373	9,420	1,630,989	68,581	708,373
3. Farmowners multiple peril.....	2,851,989	393,323	0	2,819,602	32,387	393,323
4. Homeowners multiple peril.....	8,624,701	3,039,077	0	8,463,068	161,633	3,039,077
5. Commercial multiple peril.....	8,331,422	952,271	0	8,042,831	288,591	952,271
6. Mortgage guaranty.....	0	0	0	0	0	0
8. Ocean marine.....	0	171	0	0	0	171
9. Inland marine.....	298,971	104,582	0	298,971	0	104,582
10. Financial guaranty.....	0	0	0	0	0	0
11.1 Medical professional liability - occurrence.....	0	0	0	0	0	0
11.2 Medical professional liability - claims-made.....	0	0	0	0	0	0
12. Earthquake.....	49,606	40,853	0	45,550	4,057	40,853
13. Group accident and health.....	0	0	0	0	0	0
14. Credit accident and health (group and individual).....	0	0	0	0	0	0
15. Other accident and health.....	0	7	0	0	0	7
16. Workers' compensation.....	839,824	482,858	112,884	933,371	19,337	482,858
17.1 Other liability - occurrence.....	2,063,286	577,792	3,432	1,838,187	228,531	577,792
17.2 Other liability - claims-made.....	134,161	(4,092)	0	(12,376)	146,537	(4,092)
17.3 Excess workers' compensation.....	0	0	0	0	0	0
18.1 Products liability - occurrence.....	67,463	85,389	0	66,966	497	85,389
18.2 Products liability - claims-made.....	0	0	0	0	0	0
19.1, 19.2 Private passenger auto liability.....	3,839,345	1,653,166	0	3,836,868	2,477	1,653,166
19.3, 19.4 Commercial auto liability.....	1,691,740	920,772	2,649	1,694,131	258	920,772
21. Auto physical damage.....	2,486,509	1,777,107	130	2,486,639	0	1,777,107
22. Aircraft (all perils).....	0	0	0	0	0	0
23. Fidelity.....	13,362	8,822	0	13,362	0	8,822
24. Surety.....	0	240	0	0	0	240
26. Burglary and theft.....	1,458	1,097	0	1,447	11	1,097
27. Boiler and machinery.....	136,400	2,788	0	13,853	122,547	2,788
28. Credit.....	0	0	0	0	0	0
29. International.....	0	0	0	0	0	0
30. Warranty.....	0	0	0	0	0	0
31. Reinsurance - nonproportional assumed property.....	XXX	0	0	0	0	0
32. Reinsurance - nonproportional assumed liability.....	XXX	0	0	0	0	0
33. Reinsurance - nonproportional assumed financial lines.....	XXX	0	0	0	0	0
34. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0
35. TOTALS.....	34,775,328	11,201,407	140,750	33,800,594	1,115,484	11,201,407

DETAILS OF WRITE-INS

3401.	0	0	0	0	0	0
3402.	0	0	0	0	0	0
3403.	0	0	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page....	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0	0	0	0	0

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

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

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire.....	455,132	327,769	457,873	325,028	211,826	107,129	429,726	102.3
2. Allied lines.....	769,891	498,672	773,431	495,132	267,602	216,199	546,534	87.6
3. Farmowners multiple peril.....	530,962	172,174	530,962	172,174	74,714	56,354	190,534	55.6
4. Homeowners multiple peril.....	4,359,988	1,814,363	4,359,988	1,814,363	580,536	454,994	1,939,904	71.4
5. Commercial multiple peril.....	6,658,758	562,568	6,658,758	562,568	579,107	697,296	444,380	48.2
6. Mortgage guaranty.....	0	0	0	0	0	0	0	0.0
8. Ocean marine.....	0	244	0	244	0	0	244	179.5
9. Inland marine.....	114,501	28,871	114,501	28,871	6,421	4,834	30,458	29.8
10. Financial guaranty.....	0	0	0	0	0	0	0	0.0
11.1 Medical professional liability - occurrence.....	0	0	0	0	84	77	7	0.0
11.2 Medical professional liability - claims-made.....	0	8,250	0	8,250	52,932	56,218	4,964	0.0
12. Earthquake.....	0	1,375	0	1,375	250	250	1,375	3.4
13. Group accident and health.....	0	0	0	0	0	0	0	0.0
14. Credit accident and health (group and individual).....	0	0	0	0	0	0	0	0.0
15. Other accident and health.....	0	43	0	43	64	171	(64)	(714.9)
16. Workers' compensation.....	211,306	318,561	263,528	266,339	1,124,953	1,202,231	189,061	34.6
17.1 Other liability - occurrence.....	2,075,393	364,338	2,075,739	363,993	1,367,108	1,640,841	90,261	16.0
17.2 Other liability - claims-made.....	0	14,954	0	14,954	20,976	34,130	1,800	(60.2)
17.3 Excess workers' compensation.....	0	0	0	0	0	1,859	(1,859)	0.0
18.1 Products liability - occurrence.....	18,298	8,833	18,298	8,833	72,387	81,622	(402)	(0.5)
18.2 Products liability - claims-made.....	0	0	0	0	0	0	0	0.0
19.1, 19.2 Private passenger auto liability.....	6,398,799	1,129,714	6,398,799	1,129,714	1,074,508	994,655	1,209,568	70.2
19.3, 19.4 Commercial auto liability.....	1,130,638	411,953	1,131,158	411,433	775,641	787,177	399,897	50.7
21. Auto physical damage.....	1,359,378	911,573	1,359,382	911,569	55,896	46,931	920,533	53.0
22. Aircraft (all perils).....	0	0	0	0	0	0	0	0.0
23. Fidelity.....	0	595	0	595	1,417	1,922	90	1.0
24. Surety.....	0	1,593	0	1,593	3,444	6,818	(1,781)	(618.6)
26. Burglary and theft.....	0	13	0	13	36	50	(2)	(0.2)
27. Boiler and machinery.....	5,800	(653)	5,800	(653)	2,999	2,349	(3)	(0.1)
28. Credit.....	0	0	0	0	0	0	0	0.0
29. International.....	0	0	0	0	0	0	0	0.0
30. Warranty.....	0	0	0	0	0	0	0	0.0
31. Reinsurance - nonproportional assumed property.....	XXX	0	0	0	0	0	0	0.0
32. Reinsurance - nonproportional assumed liability.....	XXX	356	0	356	5,818	6,557	(383)	0.0
33. Reinsurance - nonproportional assumed financial lines.....	XXX	0	0	0	0	0	0	0.0
34. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	0.0
35. TOTALS.....	24,088,844	6,576,159	24,148,217	6,516,787	6,278,720	6,400,664	6,394,842	60.2

DETAILS OF WRITE-INS

3401.	0	0	0	0	0	0	0	0.0
3402.	0	0	0	0	0	0	0	0.0
3403.	0	0	0	0	0	0	0	0.0
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0	0	0	XXX
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0	0	0	0	0	0	0.0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excluding Incurred but not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire.....	972,688	159,288	972,688	159,288	218,081	52,538	218,081	211,826	35,781
2. Allied lines.....	124,696	151,812	124,696	151,812	148,358	115,790	148,358	267,602	33,265
3. Farmowners multiple peril.....	608,763	49,515	608,763	49,515	256,928	25,200	256,928	74,714	11,591
4. Homeowners multiple peril.....	1,921,715	279,555	1,921,715	279,555	1,548,705	300,981	1,548,705	580,536	113,073
5. Commercial multiple peril.....	6,276,608	351,167	6,276,608	351,167	2,779,011	227,940	2,779,011	579,107	246,566
6. Mortgage guaranty.....	0	0	0	0	0	0	0	0	0
8. Ocean marine.....	0	0	0	0	0	0	0	0	0
9. Inland marine.....	125,028	3,919	125,028	3,919	104,875	2,503	104,875	6,421	917
10. Financial guaranty.....	0	0	0	0	0	0	0	0	0
11.1 Medical professional liability - occurrence.....	0	0	0	0	0	84	0	84	52
11.2 Medical professional liability - claims-made.....	0	42,262	0	42,262	0	10,670	0	52,932	16,220
12. Earthquake.....	0	250	0	250	0	0	0	250	224
13. Group accident and health.....	0	0	0	0	0	0	0	(a).....0	0
14. Credit accident and health (group and individual).....	0	0	0	0	0	0	0	0	0
15. Other accident and health.....	0	64	0	64	0	0	0	(a).....64	0
16. Workers' compensation.....	334,071	631,656	429,256	536,471	431,136	686,373	529,026	1,124,953	236,041
17.1 Other liability - occurrence.....	2,895,430	552,167	2,895,430	552,167	2,578,234	814,942	2,578,234	1,367,108	506,269
17.2 Other liability - claims-made.....	0	9,708	0	9,708	0	11,268	0	20,976	13,439
17.3 Excess workers' compensation.....	0	0	0	0	0	0	0	0	0
18.1 Products liability - occurrence.....	0	21,673	0	21,673	29,074	50,714	29,074	72,387	35,424
18.2 Products liability - claims-made.....	0	0	0	0	0	0	0	0	0
19.1, 19.2 Private passenger auto liability.....	4,842,609	756,187	4,842,609	756,187	1,105,069	318,321	1,105,069	1,074,508	192,453
19.3, 19.4 Commercial auto liability.....	1,034,601	573,832	1,040,163	568,270	268,372	209,429	270,429	775,641	160,236
21. Auto physical damage.....	125,764	68,834	125,752	68,846	(4,213)	(12,947)	(4,210)	55,896	43,949
22. Aircraft (all perils).....	0	0	0	0	0	0	0	0	0
23. Fidelity.....	0	425	0	425	79	992	79	1,417	667
24. Surety.....	0	3,079	0	3,079	0	365	0	3,444	1,592
26. Burglary and theft.....	0	1	0	1	193	35	193	36	17
27. Boiler and machinery.....	0	0	0	0	6,160	2,999	6,160	2,999	1,135
28. Credit.....	0	0	0	0	0	0	0	0	0
29. International.....	0	0	0	0	0	0	0	0	0
30. Warranty.....	0	0	0	0	0	0	0	0	0
31. Reinsurance - nonproportional assumed property.....	XXX	0	0	0	XXX	0	0	0	0
32. Reinsurance - nonproportional assumed liability.....	XXX	3,047	0	3,047	XXX	2,772	0	5,818	0
33. Reinsurance - nonproportional assumed financial lines.....	XXX	0	0	0	XXX	0	0	0	0
34. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	0	0
35. TOTALS.....	19,261,973	3,658,442	19,362,708	3,557,707	9,470,061	2,820,963	9,570,012	6,278,720	1,648,909
DETAILS OF WRITE-INS									
3401.	0	0	0	0	0	0	0	0	0
3402.	0	0	0	0	0	0	0	0	0
3403.	0	0	0	0	0	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0	0	0	0	0	0	0	0

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(a) Including \$.....0 for present value of life indemnity claims.

Annual Statement for the year 2020 of the **PATRONS MUTUAL INSURANCE COMPANY OF CONNECTICUT**
UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct.....	1,386,816	0	0	1,386,816
1.2 Reinsurance assumed.....	496,664	0	0	496,664
1.3 Reinsurance ceded.....	1,392,350	0	0	1,392,350
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3).....	491,130	0	0	491,130
2. Commission and brokerage:				
2.1 Direct, excluding contingent.....	0	5,331,521	0	5,331,521
2.2 Reinsurance assumed, excluding contingent.....	0	1,625,692	0	1,625,692
2.3 Reinsurance ceded, excluding contingent.....	0	5,383,121	0	5,383,121
2.4 Contingent - direct.....	0	851,024	0	851,024
2.5 Contingent - reinsurance assumed.....	0	269,640	0	269,640
2.6 Contingent - reinsurance ceded.....	0	851,024	0	851,024
2.7 Policy and membership fees.....	0	0	0	0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7).....	0	1,843,731	0	1,843,731
3. Allowances to manager and agents.....	0	24,597	0	24,597
4. Advertising.....	66	3,614	0	3,680
5. Boards, bureaus and associations.....	6,353	37,061	0	43,414
6. Surveys and underwriting reports.....	0	154,919	0	154,919
7. Audit of assureds' records.....	0	5,020	0	5,020
8. Salary and related items:				
8.1 Salaries.....	315,914	570,041	1,844	887,800
8.2 Payroll taxes.....	22,789	38,344	104	61,237
9. Employee relations and welfare.....	80,095	133,592	609	214,296
10. Insurance.....	3,400	5,261	19	8,680
11. Directors' fees.....	0	0	0	0
12. Travel and travel items.....	9,683	8,623	39	18,345
13. Rent and rent items.....	20,394	39,838	183	60,415
14. Equipment.....	3,637	7,054	31	10,723
15. Cost or depreciation of EDP equipment and software.....	81,649	278,986	585	361,220
16. Printing and stationery.....	938	2,665	9	3,612
17. Postage, telephone and telegraph, exchange and express.....	12,935	63,104	87	76,126
18. Legal and auditing.....	2,615	12,993	74,650	90,258
19. Totals (Lines 3 to 18).....	560,470	1,385,709	78,163	2,024,342
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$....601.....	0	258,205	0	258,205
20.2 Insurance department licenses and fees.....	0	27,845	0	27,845
20.3 Gross guaranty association assessments.....	0	1,467	0	1,467
20.4 All other (excluding federal and foreign income and real estate).....	0	474	0	474
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4).....	0	287,991	0	287,991
21. Real estate expenses.....	0	0	0	0
22. Real estate taxes.....	0	0	0	0
23. Reimbursements by uninsured plans.....	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses.....	44,838	296,261	242	341,341
25. Total expenses incurred.....	1,096,437	3,813,693	78,405	(a) 4,988,535
26. Less unpaid expenses - current year.....	1,648,909	667,068	17,547	2,333,524
27. Add unpaid expenses - prior year.....	1,755,658	621,893	17,122	2,394,674
28. Amounts receivable relating to uninsured plans, prior year.....	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year.....	0	0	0	0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29).....	1,203,187	3,768,517	77,980	5,049,684

DETAILS OF WRITE-INS

2401. Professional Consultants.....	45,351	294,954	207	340,512
2402. Miscellaneous.....	(513)	1,307	35	829
2403.	0	0	0	0
2498. Summary of remaining write-ins for Line 24 from overflow page.....	0	0	0	0
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above).....	44,838	296,261	242	341,341

(a) Includes management fees of \$....69,569 to affiliates and \$....5,056 to non-affiliates.

Annual Statement for the year 2020 of the **PATRONS MUTUAL INSURANCE COMPANY OF CONNECTICUT**
EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds.....	(a).....441,172	.....389,067
1.1 Bonds exempt from U.S. tax.....	(a).....99,544	.....106,711
1.2 Other bonds (unaffiliated).....	(a).....215,924	.....214,709
1.3 Bonds of affiliates.....	(a).....0	.....0
2.1 Preferred stocks (unaffiliated).....	(b).....0	.....0
2.11 Preferred stocks of affiliates.....	(b).....0	.....0
2.2 Common stocks (unaffiliated).....	.....0	.....0
2.21 Common stocks of affiliates.....	.....0	.....0
3. Mortgage loans.....	(c).....0	.....0
4. Real estate.....	(d).....0	.....0
5. Contract loans.....	.....0	.....0
6. Cash, cash equivalents and short-term investments.....	(e).....0	.....0
7. Derivative instruments.....	(f).....0	.....0
8. Other invested assets.....	.....0	.....0
9. Aggregate write-ins for investment income.....	.....327	.....327
10. Total gross investment income.....	.....756,967	.....710,813
11. Investment expenses.....		(g).....78,405
12. Investment taxes, licenses and fees, excluding federal income taxes.....		(g).....0
13. Interest expense.....		(h).....0
14. Depreciation on real estate and other invested assets.....		(i).....0
15. Aggregate write-ins for deductions from investment income.....		.....0
16. Total deductions (Lines 11 through 15).....		.....78,405
17. Net investment income (Line 10 minus Line 16).....		.....632,408

DETAILS OF WRITE-INS

0901. Miscellaneous income.....	.....327	.....327
0902. ....	.....0	.....0
0903. ....	.....0	.....0
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....	.....327	.....327
1501. ....		.....0
1502. ....		.....0
1503. ....		.....0
1598. Summary of remaining write-ins for Line 15 from overflow page.....		.....0
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above).....		.....0

- (a) Includes \$.....293,760 accrual of discount less \$.....380,796 amortization of premium and less \$.....18,957 paid for accrued interest on purchases.
- (b) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
- (c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (d) Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.
- (e) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.
- (g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.
- (i) Includes \$.....0 depreciation on real estate and \$.....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds.....	.....0	.....0	.....0	.....29,074	.....0
1.1 Bonds exempt from U.S. tax.....	.....0	.....0	.....0	.....0	.....0
1.2 Other bonds (unaffiliated).....	.....160,006	.....0	.....160,006	.....0	.....0
1.3 Bonds of affiliates.....	.....0	.....0	.....0	.....0	.....0
2.1 Preferred stocks (unaffiliated).....	.....0	.....0	.....0	.....0	.....0
2.11 Preferred stocks of affiliates.....	.....0	.....0	.....0	.....0	.....0
2.2 Common stocks (unaffiliated).....	.....0	.....0	.....0	.....0	.....0
2.21 Common stocks of affiliates.....	.....0	.....0	.....0	.....0	.....0
3. Mortgage loans.....	.....0	.....0	.....0	.....0	.....0
4. Real estate.....	.....0	.....0	.....0	.....0	.....0
5. Contract loans.....	.....0	.....0	.....0	.....0	.....0
6. Cash, cash equivalents and short-term investments.....	.....0	.....0	.....0	.....0	.....0
7. Derivative instruments.....	.....0	.....0	.....0	.....0	.....0
8. Other invested assets.....	.....0	.....0	.....0	.....0	.....0
9. Aggregate write-ins for capital gains (losses).....	.....0	.....0	.....0	.....0	.....0
10. Total capital gains (losses).....	.....160,006	.....0	.....160,006	.....29,074	.....0

DETAILS OF WRITE-INS

0901. ....	.....0	.....0	.....0	.....0	.....0
0902. ....	.....0	.....0	.....0	.....0	.....0
0903. ....	.....0	.....0	.....0	.....0	.....0
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0	.....0	.....0	.....0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....	.....0	.....0	.....0	.....0	.....0

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....	.0	.0	.0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....	.0	.0	.0
2.2 Common stocks.....	.0	.0	.0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....	.0	.0	.0
3.2 Other than first liens.....	.0	.0	.0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....	.0	.0	.0
4.2 Properties held for the production of income.....	.0	.0	.0
4.3 Properties held for sale.....	.0	.0	.0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....	.0	.0	.0
6. Contract loans.....	.0	.0	.0
7. Derivatives (Schedule DB).....	.0	.0	.0
8. Other invested assets (Schedule BA).....	.0	.0	.0
9. Receivables for securities.....	.0	.0	.0
10. Securities lending reinvested collateral assets (Schedule DL).....	.0	.0	.0
11. Aggregate write-ins for invested assets.....	.0	.0	.0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	.0	.0	.0
13. Title plants (for Title insurers only).....	.0	.0	.0
14. Investment income due and accrued.....	.0	.0	.0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	.0	.0	.0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....	134	1,892	1,758
15.3 Accrued retrospective premiums and contracts subject to redetermination.....	.0	.0	.0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....	.0	.0	.0
16.2 Funds held by or deposited with reinsured companies.....	.0	.0	.0
16.3 Other amounts receivable under reinsurance contracts.....	.0	.0	.0
17. Amounts receivable relating to uninsured plans.....	.0	.0	.0
18.1 Current federal and foreign income tax recoverable and interest thereon.....	.0	.0	.0
18.2 Net deferred tax asset.....	.0	.0	.0
19. Guaranty funds receivable or on deposit.....	.0	.0	.0
20. Electronic data processing equipment and software.....	.0	.0	.0
21. Furniture and equipment, including health care delivery assets.....	.0	.0	.0
22. Net adjustment in assets and liabilities due to foreign exchange rates.....	.0	.0	.0
23. Receivables from parent, subsidiaries and affiliates.....	.0	.0	.0
24. Health care and other amounts receivable.....	.0	.0	.0
25. Aggregate write-ins for other-than-invested assets.....	94,795	95,271	476
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	94,929	97,163	2,234
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	.0	.0	.0
28. TOTALS (Lines 26 and 27).....	94,929	97,163	2,234

DETAILS OF WRITE-INS

1101.....	.0	.0	.0
1102.....	.0	.0	.0
1103.....	.0	.0	.0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	.0	.0	.0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	.0	.0	.0
2501. Prepaid expenses.....	94,795	95,271	476
2502.....	.0	.0	.0
2503.....	.0	.0	.0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	.0	.0	.0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	94,795	95,271	476

NOTES TO FINANCIAL STATEMENTS**1. Summary of Significant Accounting Policies:****A. Accounting Practices:**

The accompanying financial statements of Patrons Mutual Insurance Company of Connecticut (the "Company" or "Patrons Mutual") are presented on the basis of accounting practices prescribed or permitted by the Connecticut Insurance Department, which has adopted the National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures* manual (NAIC SAP).

A reconciliation of the Company's net income and capital and surplus between the practices prescribed and permitted by the state of Connecticut and NAIC SAP is shown below:

	SSAP #	F/S Page	F/S Line #	Amount (\$)	
				2020	2019
NET INCOME					
(1) Patrons Mutual state basis (Page 4, Line 20, Columns 1 & 2)				72,517	465,627
(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)				72,517	465,627
SURPLUS					
(5) Patrons Mutual state basis (Page 3, Line 37, Columns 1 & 2)				23,344,970	23,268,420
(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)				23,344,970	23,268,420

The Company is a member of the State Auto Holding Company System ("State Auto Group") that is defined at Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group. See Schedule Y Part 1 - Organizational Chart. The following member companies of the State Auto Group referred to throughout these notes are defined as follows: State Automobile Mutual Insurance Company ("State Auto Mutual"), State Auto Insurance Company of Wisconsin ("SA Wisconsin"), State Auto Financial Corporation ("State Auto Financial"), State Auto Property & Casualty Insurance Company ("State Auto P&C"), Stateco Financial Services, Inc. ("Stateco"), Milbank Insurance Company ("Milbank"), State Auto Insurance Company of Ohio ("SA Ohio"), Risk Evaluation & Design, LLC ("RED"), Meridian Security Insurance Company ("Meridian Security"), Patrons Mutual Insurance Company of Connecticut ("Patrons Mutual"), Rockhill Holding Company ("RHC"), Rockhill Insurance Company ("Rockhill"), Plaza Insurance Company ("Plaza"), American Compensation Insurance Company ("American Compensation"), Bloomington Compensation Insurance Company ("Bloomington Compensation"), Rockhill Underwriting Management, LLC ("RUM"), Network E&S Insurance Brokers, LLC ("Network"), Facilitators, Inc. ("Facilitators"), and State Auto Labs Corp. ("SA Labs").

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

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

C. Accounting Policy:

Premiums are earned over the terms of the related insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata methods for direct business and are based on reports received from ceding companies for reinsurance assumed.

Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

In addition, the Company uses the following accounting policies:

- Short-term investments: Not applicable.
- Bonds not backed by other loans are stated at amortized cost using the scientific interest method. The Company holds six (6) SVO-identified bond ETFs and has made the irrevocable decision to hold all six of the ETFs at systemic value.
- Common stocks: Not applicable.
- Preferred stocks: Not applicable.
- Mortgage loans: Not applicable.
- Loan-backed securities are valued at amortized cost using the scientific interest method. The retrospective adjustment method is used to determine the fair value of all loan-backed securities.
- Investments in subsidiaries and affiliated companies: Not applicable.
- Investments in joint ventures, partnerships and limited liability companies: Not applicable.
- Derivatives: Not applicable.
- The Company anticipates investment income as a factor in the premium deficiency calculation, except accident and health business, in accordance with SSAP No. 53 - *Property-Casualty Contracts - Premiums*.
- 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 the resulting liability are continually reviewed, and any adjustments are reflected in the period determined.
- The Company has not materially modified its capitalization policy from the prior period.
- Pharmaceutical rebate receivables: Not applicable.

D. Going Concern:

Management has evaluated the Company's viability and has no doubt as to the Company's ability to continue as a going concern.

2. Accounting Changes and Corrections of Errors:

- As of January 1, 2019, management revised previously disclosed financial information related to accounting for its pension and postretirement benefits. The Company participates in an intercompany pooling arrangement as defined in Note 26. In accordance with this arrangement, the Company had been pooling the prepaid pension asset, overfunded pension plan asset, net liabilities and the unrecognized actuarial gains and losses along with prior service costs recorded in unassigned funds (surplus) for pension and postretirement benefits. However, management determined that such pooling was not appropriate for these items. Amounts recognized as pension expense continue to be appropriately pooled in each period presented.

2. Accounting Changes and Corrections of Errors (continued):

As a result, the balance sheets for Milbank, Patrons Mutual, State Auto Mutual and State Auto P&C have been revised to reverse the impact of pooling these items. In addition, the associated deferred tax benefit at March 31, 2019 reflected the impact of no longer pooling these items. The increases (decreases) to each company's annual statement line items at January 1, 2019 are detailed in the table below.

Liabilities, Surplus and Other Funds	Increase/(Decrease)			
	Milbank	Patrons Mutual	State Auto Mutual	State Auto P&C
25. Aggregate write-ins for liabilities	\$ (11,623,063)	\$ (415,109)	\$ (28,642,548)	\$ 40,680,720
35. Unassigned funds (surplus)	19,313,506	689,768	47,593,997	(67,597,271)
38. TOTAL (Page 2, Line 28, Col. 3)	<u>\$ 7,690,443</u>	<u>\$ 274,659</u>	<u>\$ 18,951,449</u>	<u>\$ (26,916,551)</u>

3. **Business Combinations and Goodwill:** Not applicable.

4. **Discontinued Operations:** Not applicable.

5. Investments:

A. Mortgage Loans: Not applicable.

B. Debt Restructuring: Not applicable.

C. Reverse Mortgages: Not applicable.

D. Loan-Backed Securities:

1. Prepayment assumptions for mortgage-backed securities, asset-backed securities and collateralized mortgage obligations were generated using a purchased prepayment model. The prepayment model uses a number of factors to estimate prepayment activity including the time of year (seasonality), current levels of interest rates (refinancing incentive), economic activity (including housing turnover) and term and age of the underlying collateral (burnout, seasoning).
2. The Company has not recognized any other than temporary impairments on its loan-backed securities.
3. The Company has not recognized any other than temporary impairments on its loan-backed securities.
4. The Company has loan-backed securities in which the fair value is less than cost or amortized cost for which an other than temporary impairment has not been recognized.

	Amount (\$)
a. The aggregate amount of unrealized losses	
1. Less than 12 Months	(2,501)
2. 12 Months or Longer	—
b. The aggregate related fair value of securities with unrealized losses	
1. Less than 12 Months	981,643
2. 12 Months or Longer	—

5. The Company regularly reviews its investment portfolio for factors that may indicate that a decline in fair value of an investment is other than temporary. The Company considers various factors, such as the duration and extent the security has been below cost, underlying credit rating of the issuer, receipt of scheduled principal and interest cash flows, and the Company's ability and intent to hold the security until recovery.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions: Not applicable.

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing: Not applicable.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing: Not applicable.

H. Repurchase Agreements Transactions Accounted for as a Sale: Not applicable.

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale: Not applicable.

J. Real Estate: Not applicable.

K. Low-Income Housing Tax Credits (LIHTC): Not applicable.

5. Investments (continued):

L. Restricted Assets:

1. Restricted assets (including pledged) summarized by restricted asset category:

	Amount (\$)									Percentage (%)	
	Gross (Admitted & Nonadmitted) Restricted											10	11
	Current Year					6	7	8	9		
	1	2	3	4	5						
Total General Account (G/A)	G/A Supporting S/A Restricted Assets (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase (Decrease) (5 minus 6)	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)	
a. Subject to contractual obligation for which liability is not shown	—	—	—	—	—	—	—	—	—	—	—
b. Collateral held under security lending arrangements	—	—	—	—	—	—	—	—	—	—	—
c. Subject to repurchase agreements	—	—	—	—	—	—	—	—	—	—	—
d. Subject to reverse repurchase agreements	—	—	—	—	—	—	—	—	—	—	—
e. Subject to dollar repurchase agreements	—	—	—	—	—	—	—	—	—	—	—
f. Subject to dollar reverse repurchase agreements	—	—	—	—	—	—	—	—	—	—	—
g. Placed under option contracts	—	—	—	—	—	—	—	—	—	—	—
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	—	—	—	—	—	—	—	—	—	—	—
i. FHLB capital stock	—	—	—	—	—	—	—	—	—	—	—
j. On deposit with state	423,267	—	—	—	423,267	410,367	12,900	—	423,267	0.95 %	0.95 %
k. On deposit with other regulatory bodies	—	—	—	—	—	—	—	—	—	—	—
l. Pledged as collateral to FHLB (including assets backing funding agreements)	—	—	—	—	—	—	—	—	—	—	—
m. Pledged as collateral not captured in other categories	—	—	—	—	—	—	—	—	—	—	—
n. Other restricted assets	—	—	—	—	—	—	—	—	—	—	—
o. Total restricted assets	423,267	—	—	—	423,267	410,367	12,900	—	423,267	0.95 %	0.95 %

2. Detail of assets pledged as collateral not captured in other categories (reported on line m above): Not applicable.

3. Detail of other restricted assets: Not applicable.

4. Collateral received and reflected as assets: Not applicable.

M. Working Capital Finance Investments: Not applicable.

N. Offsetting and Netting of Assets and Liabilities: Not applicable.

O. 5GI Securities: Not applicable.

P. Short Sales: Not applicable.

Q. Prepayment Penalty and Acceleration Fees: Not applicable.

6. Joint Ventures, Partnerships and Limited Liability Companies:

A. The Company has no investments in Joint Ventures, Partnerships and Limited Liability Companies that exceed 10% of its Admitted Assets.

B. Impairments: Not applicable.

7. Investment Income:

A. Accrued Investment Income:

The Company nonadmits investment income due and accrued if amounts are over 90 days past due.

B. Amounts Nonadmitted: Not applicable.

8. Derivative Instruments: Not applicable.

9. Income Taxes:

A. The components of the net deferred tax asset/(liability) at December 31, 2020 and 2019 are as follows:

1.	Amount (\$)								
	2020			2019			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
a. Gross deferred tax assets	491,205	38,790	529,995	531,027	2,099	533,126	(39,822)	36,691	(3,131)
b. Statutory valuation allowance adjustment	—	—	—	—	—	—	—	—	—
c. Adjusted gross deferred tax assets	491,205	38,790	529,995	531,027	2,099	533,126	(39,822)	36,691	(3,131)
d. Deferred tax assets nonadmitted	—	—	—	—	—	—	—	—	—
e. Subtotal net admitted deferred tax asset	491,205	38,790	529,995	531,027	2,099	533,126	(39,822)	36,691	(3,131)
f. Deferred tax liabilities	47,301	143,960	191,261	64,467	125,703	190,170	(17,166)	18,257	1,091
g. Net admitted deferred tax assets/(liability)	443,904	(105,171)	338,733	466,560	(123,605)	342,955	(22,656)	18,434	(4,222)

2.	Amount (\$)								
	2020			2019			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
Admission calculation components SSAP No. 101									
a. Recovered through loss carrybacks	—	—	—	—	—	—	—	—	—
b. The lesser of 2(b)1 and 2(b)2 below:	396,360	21,795	418,155	429,368	—	429,368	(33,008)	21,795	(11,213)
1. Adjusted gross DTA's expected to be realized within one or three years	396,360	21,795	418,155	428,084	1,284	429,368	(31,724)	20,511	(11,213)
2. Adjusted DTA's allowed per limitation threshold	NA	NA	3,441,708	NA	NA	3,417,576	NA	NA	24,132
c. Adjusted gross DTA's offset by gross DTLs	94,845	16,995	111,840	101,660	2,099	103,759	(6,815)	14,896	8,081
d. Total DTA's admitted	491,205	38,790	529,995	531,027	2,099	533,126	(39,822)	36,691	(3,131)

3.	2020	2019
a. Ratio percentage used to determine recovery period and threshold limitation	1839%	1929%
b. Amount of adjusted capital & surplus used to determine recovery period and threshold limitation in 2(b)2 above	22,944,723	22,783,842

4.	2020		2019		Change	
	Ordinary	Capital	Ordinary	Capital	Ordinary	Capital
a. Impact of tax planning strategies:						
1. Adjusted gross DTAs	491,205	38,790	531,027	2,099	(39,822)	36,691
2. Percentage of total adjusted gross DTAs by tax character attributable to planning	0.0 %	100.0 %	0.0 %	0.0 %	0.0 %	100.0 %
3. Net admitted adjusted gross DTAs	491,205	38,790	531,027	2,099	(39,822)	36,691
4. Percentage of net admitted gross DTAs attributable to planning	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %

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

B. Unrecognized Deferred Tax Liabilities: None.

C. Current income taxes incurred consist of the following major components:

	Amount (\$)		
	2020	2019	Change
1. Current income tax:			
a. Federal	(72,951)	(11,017)	(61,934)
b. Foreign	—	—	—
c. Subtotal	(72,951)	(11,017)	(61,934)
d. Federal Income tax on net capital gains	70,306	—	70,306
e. Utilization of capital loss carry-forwards	—	—	—
f. Other	—	—	—
g. Federal and foreign income taxes incurred	(2,644)	(11,017)	8,373

9. Income Taxes (continued):

2. Deferred tax assets:			
a. Ordinary			
1. Discounting of unpaid losses	126,490	143,525	(17,035)
2. Unearned premium reserve	230,981	207,301	23,680
3. Policyholder reserves	—	—	—
4. Investments	—	—	—
5. Deferred acquisition costs	—	—	—
6. Policyholder dividends accrual	—	—	—
7. Fixed Assets	—	—	—
8. Compensation & benefits accrual	88,424	102,613	(14,189)
9. Pension accrual	—	—	—
10. Receivables - nonadmitted	28	398	(370)
11. Net operating loss carry-forward	—	7,478	(7,478)
12. Tax credit carry-forward	—	32,437	(32,437)
13. Other	45,282	37,277	8,005
Subtotal	491,205	531,029	(39,824)
b. Statutory valuation allowance adjustment	—	—	—
c. Nonadmitted	—	—	—
d. Admitted ordinary deferred tax assets	491,205	531,029	(39,824)
e. Capital	—	—	—
1. Investments	38,790	2,099	36,691
2. Net capital loss carry-forward	—	—	—
3. Real estate	—	—	—
4. Other	—	—	—
Subtotal	38,790	2,099	36,691
f. Statutory valuation allowance adjustment	—	—	—
g. Nonadmitted	—	—	—
h. Admitted capital deferred tax assets	38,790	2,099	36,691
i. Admitted deferred tax assets	529,995	533,128	(3,133)
3. Deferred tax liabilities:			
a. Ordinary			
1. Investments	—	—	—
2. Fixed assets	—	—	—
3. Deferred and uncollected premium	—	—	—
4. Policyholder reserves	40,239	56,936	(16,697)
5. Other	7,063	7,531	(468)
Subtotal	47,302	64,467	(17,165)
b. Capital	—	—	—
1. Investments	143,960	125,703	18,257
2. Real estate	—	—	—
3. Other	—	—	—
Subtotal	143,960	125,703	18,257
c. Deferred tax liabilities	191,262	190,170	1,092
4. Net deferred tax asset/(liabilities):	338,733	342,958	(4,225)

D. The significant book to tax adjustments were as follows:

	Amount (\$) Tax Effect @ 21%	Effective Tax Rate
Tax Reconciliation by Effective Rate:		
Income before tax	14,674	21.0 %
Tax exempt interest and dividends received income deduction	(16,805)	(24.1)%
Permanent difference on nonadmitted taxable assets	(3,106)	(4.4)%
Change in valuation allowance	—	— %
Other	711	1.0 %
Rate change	—	— %
Total	(4,526)	(6.5)%
Tax Reconciliation by Statement of Income:		
Federal & foreign tax, excluding taxes on realized gains	(72,951)	(104.4)%
Current taxes on realized gains	70,306	100.6 %
Change in net deferred income taxes	(1,882)	(2.7)%
Total	(4,527)	(6.5)%

E. Operating Loss and Tax Credit Carry-forwards:

- At December 31, 2020, the Company did not have any operating loss carry-forwards. The Company did not have any alternative minimum tax credits.
- For 2020 and 2019, there is no income tax expense that is available for recoupment in the event of future net losses.
- The Company did not have any protective tax deposits under Section 6603 of the Internal Revenue Code.

F. The Company files a separate tax return.

G. Federal or Foreign Federal Income Tax Loss Contingencies:

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

9. Income Taxes (continued):**H. Repatriation Transition Tax (RTT):**

No RTT is owed under the TCJA.

I. Alternative Minimum Tax (AMT) Credit:

1. Gross AMT Credit Recognized as:	Amount (\$)
a. Current year recoverable	64,873
b. Deferred tax asset (DTA)	—
2. Beginning Balance of AMT Credit Carryforward	64,873
3. Amounts Recovered	64,873
4. Adjustments	—
5. Ending Balance of AMT Credit Carryforward (5=2-3-4)	—
6. Reduction for Sequestration	—
7. Nonadmitted by Reporting Entity prior to SSAP 101 limitations	—
8. Reporting Entity Ending Balance (8=5-6-7)	—

10. Information Concerning Parent, Subsidiaries and Affiliates:**A. Nature of the Relationships:**

See Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group, Part 1 Organizational Chart.

B. Detail of Transactions Greater than 1/2% of Admitted Assets: Not applicable.**C. Transactions with Related Parties Not Reported on Schedule Y: Not applicable.****D. Amounts Due to or from Related Parties:**

The terms of settlement require that these amounts settle within 60 days after the end of each calendar quarter.

	Amount (\$)			
	December 31, 2020		December 31, 2019	
	Due To:	Due From:	Due To:	Due From:
State Auto Mutual	—	1,040,562	—	1,171,485
Stateco	17,547	—	17,122	—

E. Management, Service Contracts, Cost Sharing Agreements:

Through contractual agreements with affiliated companies within the State Auto Group, State Auto P&C provides employees, while State Auto Mutual provides data processing and certain other data equipment and facilities as needed.

During 2020 and 2019, the following management and/or cost sharing agreements were effective:

- the "2015 Management and Operations Agreement" to which State Auto Mutual, State Auto P&C, Milbank, SA Ohio, Meridian Security, Patrons Mutual, State Auto Financial, Stateco, 518 Property Management and Leasing LLC, State Auto Holdings, Facilitators, Network, and SA Labs are parties;
- the "Midwest Management Agreement" to which State Auto Mutual, State Auto P&C, and SA Wisconsin are parties;
- the "RTW Consulting Services Agreement" to which State Auto Mutual, State Auto P&C, Meridian Security, and Milbank entered into an agreement with RTW, Inc., an affiliate for overall claims case management for the workers' compensation program;
- the "Rockhill Management & Operations Agreement" to which State Auto Mutual, State Auto P&C, Rockhill, Plaza, American Compensation, Bloomington Compensation, RHC, NECC, RTW, Inc., Rockhill Insurance Services, LLC., and RUM are parties;
- the "Rockhill-RUM Administrative Services Agreement" to which Rockhill and RUM are parties;
- the "Rockhill-RIS Surplus Lines Broker Agreement" to which Rockhill and Rockhill Insurance Services, LLC. are parties;
- the "Rockhill Cost Sharing Agreement" to which Rockhill, RHC, and RUM are parties;
- the "RTW-ACI Intercompany Management Agreement" to which American Compensation and RTW, Inc. are parties;
- the "RTW-BCI Intercompany Management Agreement" to which Bloomington Compensation and RTW, Inc. are parties;
- the "RUM Administrative Services Agreement" to which State Auto Mutual and RUM are parties;
- the "Stateco Investment Management Agreement" to which Stateco, a wholly owned subsidiary of State Auto Financial, provides investment management services to the Company for a fee based on the average fair value of the investment portfolio of the Company;
- the "RUM-ACI Administrative Services Agreement" to which RUM and American Compensation are parties;
- the "RUM Underwriting Services Agreement" to which RUM and Plaza are parties; and
- the "RTW Administrative Services Agreement" to which RTW, Inc. and Plaza are parties;

Each of the foregoing management and/or cost sharing agreements apportions or apportioned among the parties the actual costs of the services provided. With the exception of the "2015 Management & Operations Agreement", the "RTW Consulting Services Agreement", the "Rockhill Management & Operations Agreement", the "Rockhill Cost Sharing Agreement", the "RTW Administrative Services Agreement", the "RTW-ACI Intercompany Management Agreement", and the "RTW-BCI Intercompany Management Agreement", the above agreements provide for a management fee for services provided.

F. Guarantee or Contingencies for Related Parties: Not applicable.**G. Nature of Relationships that Could Affect Operations:**

The Company is a member of the State Auto Group that is defined in Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group. See Schedule Y Part 1 - Organizational Chart.

H. Amount Deducted for Investment in Upstream Company: Not applicable.**I. Detail of Investments in Affiliates Greater than 10% of Admitted Assets: Not applicable.****J. Write-down for Impairments of Investments in Subsidiary, Controlled or Affiliated Companies: Not applicable.****K. Investments in Foreign Insurance Subsidiary: Not applicable.****L. Investments in Downstream Noninsurance Company: Not applicable.****M. All SCA Investments: Not applicable.****N. Investment in Insurance SCAs: Not applicable.****O. SCA Loss Tracking: Not applicable.**

11. **Debt:** Not applicable.

12. **Retirement Plans, Deferred Compensation, Postretirement Benefits and Compensated Absences and Other Postretirement Benefit Plans:**

All employees of the State Auto Group are employees of State Auto P&C, which holds assets and liabilities related to the employee benefit plans of the State Auto Group, and is the plan sponsor of the employee benefit plans.

A. **Defined Benefit Plan:**

State Auto P&C sponsors a defined benefit plan and a postretirement health care benefit plan. See Note 12G.

B. **Investment policies and strategies:** Not applicable.

C. **Fair Value Measurement:** Not applicable.

D. **Basis Assumption:** Not applicable.

E. **Defined Contribution Plan:**

State Auto P&C sponsors a defined contribution plan. See Note 12G.

F. **Multiemployer Plans:** Not applicable.

G. **Consolidated/Holding Company Plans:**

The Company participates in a defined benefit pension plan sponsored by State Auto P&C, an affiliate. In addition, the Company provides certain other postretirement benefits to retired employees through a plan sponsored by State Auto P&C. The Company has no legal obligation for benefits under these plans. At December 31, 2020, State Auto P&C allocated the defined benefit pension plan and postretirement plan's expenses to the Company based on the Company's pooling percentage per the Pooling Arrangement. The Company's pooling percentage is 0.5%.

The Company's share of net expense for the defined benefit pension plan was \$48,072 and \$29,564 in 2020 and 2019, respectively and for postretirement benefit plan was a negative expense of \$17,753 and \$7,973 in 2020 and 2019, respectively.

The Company's share of the supplemental executive retirement plan liability ("SERP") expense was \$3,108 and \$3,117 for 2020 and 2019, respectively.

State Auto P&C maintains a defined contribution plan that covers substantially all of the State Auto Group's employees. The Company has no legal obligation for benefits under this plan. The Company's share of the expense under this plan, allocated based on a percentage of salary, was \$56,449 and \$49,069 for 2020 and 2019, respectively.

H. **Postretirement Benefits and Compensated Absences:** Not applicable.

I. **Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17):**

1. If unable to determine whether benefits provided by the plan are actuarially equivalent, disclose existence of the Act and whether or not APBO or net periodic postretirement benefit cost reflect any amount associated with the subsidy: Not applicable.
2. Include the effects of the subsidy in measuring the net postretirement benefit cost by disclosing the: reduction in the net postretirement cost for the subsidy related to benefits attributed to former employees, the effect of the subsidy on the measurement of net periodic postretirement benefit cost for the current period and any other disclosures required by paragraph 16(m) of SSAP No. 14: Not applicable.
3. The Company's gross benefit payments for 2020 were \$3,206 including the prescription drug benefits. The Company's subsidy related to Medicare Prescription Drug, Improvement and Modernization Act of 2003 was \$1,392 for 2020 and estimates future annual subsidies to be approximately \$1,435.

13. **Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations:**

A. **Capital Stock Authorized, Issued and Outstanding as of the Balance Sheet Date:** Not applicable.

B. **Dividend Rate of Preferred Stock:** Not applicable.

C. **Dividend Restrictions:** Not applicable.

D. **Dates and Amounts of Dividends Paid:** Not applicable.

E. **Portion of the Company's Profits that may be Paid as Ordinary Dividends to Stockholders:** Not applicable.

F. **Restrictions Placed on the Unassigned Funds, Including for Whom the Surplus is Being Held:** Not applicable.

G. **Mutual Surplus Advances:** Not applicable.

H. **Company Stock Held for Special Purposes:** Not applicable.

I. **Changes in Special Surplus Funds:** Not applicable.

J. **Changes in Unassigned Funds:**

The portion of unassigned funds (surplus) represented by cumulative net unrealized gains is \$565,985. This excludes any applicable deferred taxes.

K. **Surplus Notes:** Not applicable.

L. **Impact of Restatement Due to Quasi Reorganizations:** Not applicable.

M. **Effective Date of Quasi Reorganizations:** Not applicable.

14. **Liabilities, Contingencies and Assessments:**

A. **Contingent Commitments:**

The Company has no commitments or contingent commitments to affiliates or other entities. The Company has made no guarantees on behalf of affiliates.

14. Liabilities, Contingencies and Assessments (continued):**B. Guaranty Fund and Other Assessments:**

The Company is subject to guaranty fund and other assessments by the states in which it writes business. Guaranty fund assessments should be accrued at the time of insolvencies. On a direct basis, the Company has no liability for guaranty fund assessments but does have a related premium tax benefit asset of \$17,368. The asset is expected to be realized over the next five years. This represents management's best estimate based on information received from the states in which the Company writes business and may change due to many factors, including the Company's share of the ultimate cost of current insolvencies.

Description	Amount (\$)
Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end	38,597
Decreases current year:	
Policy surcharges collected	—
Policy surcharges charged off	—
Premium tax offset applied	21,229
Increases current year:	
Policy surcharges collected	—
Policy surcharges charged off	—
Premium tax offset applied	—
Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end	17,368

The Company has no guaranty fund liabilities and assets related to assessments from insolvencies of entities that wrote long-term care contracts.

C. Gain Contingencies: Not applicable.**D. Claims-Related Extra Contractual Obligation and Bad-Faith Losses Stemming from Lawsuits:** Not applicable.**E. Product Warranties:** Not applicable.**F. Joint and Several Liabilities:** Not applicable.**G. All Other Contingencies:**

The Company is involved in litigation and may become involved in potential litigation arising in the ordinary course of business. Additionally, the Company may be impacted by adverse regulatory actions and adverse court decisions where insurance coverages are expanded beyond the scope originally contemplated in the policies. In the opinion of management, the effects, if any, of such litigation and published court decisions are not expected to be material to the financial statements.

Under the terms of the 2005 Management and Operations Agreement, State Auto Mutual holds all premium receivables and routinely assesses their collectability from policyholders, agents, and reinsurers. See Note 21C.

15. Leases: Not applicable.**16. Information about Financial Instruments with Off-Balance-Sheet Risk and Financial Instruments with Concentrations of Credit Risk:** Not applicable.**17. Sale, Transfer and Servicing of Financial Instruments and Extinguishments of Liabilities:****A. Transfers of Receivables Reported as Sales:** Not applicable.**B. Transfers and Servicing of Financial Assets:**

1. Loaned Securities: None.
2. Servicing Assets and Servicing Liabilities:
 - a. Risks: None.
 - b. Contractually Specified Servicing Fees: None.
 - c. Assumptions Used to Estimate: None.
3. Servicing Assets and Servicing Liabilities Measured at Fair Value: Not applicable.
4. Securitizations, Asset-backed Financing Agreements and Similar Transfers with Continued Involvement:
 - a. Income Statements Presented: None.
 - b. Statement of Financial Position Presented: None.
5. Assets Accounted for as Secured Borrowing: None.
6. Receivables with Recourse: None.
7. Securities Underlying Repurchase and Reverse Repurchase Agreements: None.

C. Wash Sales: None.**18. Gain or Loss to the Reporting Entity from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans:** Not applicable.**19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators:** Not applicable.**20. Fair Value Measurement:****A. Inputs Used for Assets and Liabilities Measured and Reported at Fair Value:**

The Company has categorized its assets and liabilities that are reported on the balance sheet at fair value into the three-level fair value hierarchy as reflected in the table below. The three-level fair value hierarchy is based on the degree of subjectivity inherent in the valuation method by which fair value was determined. The three levels are defined as follows.

Level 1 - Quoted Prices in Active Markets for Identical Assets and Liabilities: This category, for items measured at fair value on a recurring basis, includes exchange-traded common stocks. The estimated fair value of the equity securities within this category are based on unadjusted market prices provided by the Securities Valuation Office ("SVO") and are thus classified as level 1. The Company holds one equity security, NAMIC, which is not publicly traded. SVO provides a fair value for this equity security. As a result, this security is included in level 1.

Level 2 - Significant Other Observable Inputs: The Company has no assets or liabilities measured and reported at fair value in this category.

Level 3 - Significant Unobservable Inputs: The Company has no assets or liabilities measured and reported at fair value in this category.

Net asset value (NAV): The Company has no assets or liabilities measured and reported in this category.

20. Fair Value Measurement (continued):

1. The Company has categorized its assets that are measured at fair value or net asset value into the three-level fair value hierarchy as reflected in the following table. The Company has no liabilities that are measured and reported at fair value. See item 3 below for a discussion of the Company's transfer policy. See item 4 below for a discussion of Level 2 and Level 3 assets.

Fair Value Measurements at Reporting Date	Amount (\$)				
	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
Description for each class of asset or liability					
a. Assets at fair value					
Common stock					
Industrial and misc	349,094	—	—	—	349,094
Total common stocks	349,094	—	—	—	349,094
Total assets at fair value/ (NAV)	349,094	—	—	—	349,094

2. The Company has no assets or liabilities measured and reported at fair value in Level 3.
3. Transfers between level categorizations may occur due to changes in the availability of market observable inputs. Transfers in and out of level categorizations are reported as having occurred at the beginning of the quarter in which the transfer occurred. There were no transfers between level categorizations as of December 31, 2020.
4. The Company has no assets or liabilities measured and reported at fair value in Level 2 or Level 3.
5. The Company has no derivative assets or liabilities.

B. Other Fair Values Disclosures: Not applicable.

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

See Item A for a discussion on valuation techniques for assets and liabilities that are measured and reported at fair value or net asset value.

The Company utilizes information provided by the SVO to estimate fair value measurements for the majority of its fixed maturities. If market data is not provided by the SVO, fair value is determined by using data provided by a nationally recognized pricing service.

December 31, 2020:

Type of Financial Instrument	Amount (\$)						
	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	34,983,326	34,124,892	—	34,983,326	—	—	—
Common stocks	349,094	349,094	349,094	—	—	—	—
Cash, cash equivalents, and short-term investments	333,019	333,019	333,019	—	—	—	—

December 31, 2019:

Type of Financial Instrument	Amount (\$)						
	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	34,252,830	34,020,788	—	34,252,830	—	—	—
Common stocks	349,094	349,094	349,094	—	—	—	—
Cash, cash equivalents, and short-term investments	125,032	125,032	125,032	—	—	—	—

D. Financial Instruments for which Not Practical to Estimate Fair Values: Not applicable.

E. Financial Instruments using the NAV practical expedient: Not applicable.

21. Other Items:

A. Unusual or Infrequent Items:

As a result of the 2018-2020 Michigan Catastrophic Claims Association ("MCCA") Premium Audit Program, the Company made an adjustment to surplus to reflect the activity pertaining to the prior year reporting period. The net impact was recorded as a prior year correction surplus decrease (Statement of Income Page, Line 37) in the amount of \$23,054.

On April 21, 2020 the Company announced the *In This Together* plan to provide premium relief for personal auto policyholders as a result of the COVID-19 pandemic. This premium relief program includes a 5% discount applied at the next renewal for policyholders with an active policy as of June 1, 2020 residing in states that have approved this plan. The discount will be accounted for as an adjustment to premium.

B. Troubled Debt Restructuring: Not applicable.

C. Other Disclosures:

The Company elected to use rounding in reporting amounts in this Annual Statement. The Company also set a tolerance for rounding errors at 10 for validation purposes.

Under the terms of the 2015 Management and Operations Agreement, State Auto Mutual receives all premiums and pays all losses and expenses associated with the insurance business produced by the pool participants, and then settles the intercompany balances generated by these transactions with the participating companies on a quarterly basis within 60 days following each quarter end. When settling the intercompany balances, State Auto Mutual provides the pool participants with full credit for the premiums written and net losses paid during the quarter and retains all receivable amounts from insureds and agents and reinsurance recoverables on paid losses from unaffiliated reinsurers. Any receivable amounts that are ultimately deemed to be uncollectible are charged-off by State Auto Mutual and allocated to the pool member on the basis of pool participation. As a result, each pool participant has an off-balance sheet credit risk based on the participant's pooling percentage related to the balances due to State Auto Mutual, which is collateralized by the unearned premium from the respective policies. The Company had off-balance sheet credit risk of approximately \$2,995,413 and \$2,853,552 at December 31, 2020 and December 31, 2019, respectively.

D. Business Interruption Insurance Recoveries: Not applicable.

E. State Transferable Tax Credits: Not applicable.

21. Other Items (continued):

F. Subprime Mortgage Related Risk Exposure:

1. The Company has reviewed and considered possible exposure to subprime mortgage related risk through (1) direct investments in subprime mortgage loans; (2) direct investments in securities with underlying subprime exposure, such as residential mortgage backed securities, commercial mortgage backed securities, collateralized debt obligations, structured securities, hedge funds, credit default swaps, and special investment vehicles; (3) equity investments in subsidiary, controlled or affiliated entities with significant subprime related risk exposure; or (4) underwriting risk on policies issued for Mortgage Guaranty or Financial Guaranty insurance coverage and determined that the Company does not have direct exposure to subprime mortgage related risk.
2. The Company does not have direct exposure through investments in subprime mortgage loans.
3. The Company does not have direct exposure through other investments.
4. The Company does not write Mortgage Guaranty or Financial Guaranty insurance coverage and, therefore, does not have underwriting exposure to subprime mortgage risk related to these.

G. Proceeds from Insurance-Linked Securities: Not applicable.

22. Events Subsequent:

Subsequent events have been considered through February 19, 2021 for the statutory statements issued on February 19, 2021.

23. Reinsurance:

A. Unsecured Reinsurance Recoverables:

The following table provides a listing of unsecured reinsurance recoverables that exceed 3% of the Company's policyholders' surplus:

NAIC Code	Federal ID#	Name of Reinsurer	Amount (\$)
25135	31-4316080	State Auto Mutual	59,946,627
		Total	59,946,627

B. Reinsurance Recoverable in Dispute: Not applicable.

C. Reinsurance Assumed and Ceded:

1. The following table summarizes assumed and ceded unearned premiums and the related commission equity at December 31, 2020, stated in dollars:

	Amount (\$)					
	Assumed		Ceded		Assumed Less Ceded	
	Unearned Premiums	Commission Equity	Unearned Premiums	Commission Equity	Unearned Premiums	Commission Equity
Affiliates	5,500,268	—	17,489,154	—	(11,988,886)	—
All other	40,044	12,321	281,086	71,714	(241,042)	(59,393)
Totals	5,540,312	12,321	17,770,240	71,714	(12,229,928)	(59,393)
Direct Unearned Premium Reserve: 17,730,191						

2. The additional or return commission, predicated on loss experience or on any other form of profit sharing arrangements in this annual statement as a result of existing contractual arrangements is accrued as follows:

	Amount (\$)			
	Direct	Assumed	Ceded	Net
a. Contingent Commission	—	(266,770)	—	(266,770)
b. Sliding Scale Adjustments	—	—	—	—
c. Other Profit Commission Arrangements	—	—	—	—
Total	—	(266,770)	—	(266,770)

3. Protected Cells: Not applicable.

D. Uncollectible Reinsurance: Not applicable.

E. Commutation of Ceded Reinsurance: Not applicable.

F. Retroactive Reinsurance:

On December 31, 2014 State Auto Mutual entered into an adverse development reinsurance contract ("ADC") to cede losses incurred on policies incepted between November 15, 2009 and January 13, 2013 written by Restaurant Coverage Association and classified as Liquor Liability business and Commercial General Liability. The ADC agreement is a retroactive reinsurance transaction subject to the Pooling Arrangement.

The retroactive reserves assumed and ceded below represent Patrons Mutual Insurance Company of Connecticut's pooling percentage December 31, 2020:

1.	Amount (\$)	
	Assumed	Ceded (ADC)
a. Reserves Transferred:		
1. Initial Reserves (Assumed)/Ceded	—	50,000
2. Adjustments - Prior Years	—	7,609
3. Adjustments - Current Year	—	(16,923)
4. Current Total	—	40,686
b. Consideration Received/(Paid):		
1. Initial Consideration	—	(95,000)
2. Adjustments - Prior Years	—	—

23. Reinsurance (continued):

	Amount (\$)		
	Assumed	Ceded (ADC)	
3. Adjustments - Current Year	—	—	
4. Current Total	—	(95,000)	
c. Paid Losses (Reimbursed)/Recovered:			
1. Prior Years	—	(37,391)	
2. Current Year	—	(16,923)	
3. Current Total	—	(54,314)	
d. Special Surplus from Retroactive Reinsurance:			
1. Initial Surplus Gain/(Loss)	—	(45,000)	
2. Adjustments - Prior Years	—	7,609	
3. Adjustments - Current Year	—	(16,923)	
4. Current Year Restricted Surplus	—	(54,314)	
5. Cumulative Total Transferred to Unassigned Funds			
e. All Cedents and Reinsurers Involved in all Transactions Included in the Summary Totals Above:			
Entity			
10227 Munich Reins Amer Inc	—	40,686	
f. Total paid loss/LAE amounts recoverable (for authorized, unauthorized and certified reinsurers), any amounts more than 90 days overdue (for authorized, unauthorized and certified reinsurers), and for amounts recoverable the collateral held (for authorized and certified reinsurers):			
Authorized Reinsurers:	Total Paid/Loss LAE Recoverable	Amounts Over 90 Days Overdue	
10227 Munich Reins Amer Inc	40,686	—	
Total	40,686	—	
Unauthorized Reinsurers:	Total Paid/Loss LAE Recoverable	Amounts Over 90 Days Overdue	Collateral Held
None	—	—	—
Certified Reinsurers:	Total Paid/Loss LAE Recoverable	Amounts Over 90 Days Overdue	Collateral Held
None	—	—	—

G. Reinsurance Accounted for as a Deposit: Not applicable.

H. Run-off Agreements: Not applicable.

I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation: Not applicable.

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation: Not applicable.

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination: Not applicable.**25. Changes in Incurred Losses and Loss Adjustment Expenses:**

A. Incurred losses and loss adjustment expenses attributable to prior accident years have decreased approximately \$0.3M during 2020 year-to-date. This decrease is primarily the result of subsequent reserve reviews using more mature claim data. Of this favorable development, Workers' Compensation accounts for \$0.2M, Middle Market Commercial business accounts for \$0.2M, and Small Commercial Package business accounts for \$0.1M. Favorable development in these Commercial Lines segments was partially offset by unfavorable development of \$0.2M in Personal Auto. Personal Auto development was driven by higher-than-expected severity on Bodily Injury claims.

Per Schedule P Part 1 -Summary	Amount (\$)		
	All Accident Years	2020 Accident Year	Prior Accident Years
Loss and LAE reserves at 12/31/19	8,156,314		8,156,314
Loss and LAE incurred in 2020	7,491,284	7,404,527	86,757
Loss and LAE paid in 2020	7,719,974	3,154,129	4,565,845
Loss and LAE reserves at 12/31/20	7,927,624	4,250,398	3,677,226

B. The Company had no significant changes in methodologies and assumptions used in calculating the liability for unpaid losses and loss adjustment expenses.

26. Intercompany Pooling Arrangements:

The Company participates in a quota share reinsurance pooling arrangement with the following affiliated companies (the "Pooling Arrangement"):

Pool Participant (the "State Auto Pool")	NAIC Co. Code	Pooling Participation Percentages	
		2020	2019
State Auto Mutual - lead reinsurer	25135	34.5%	34.5%
State Auto P&C	25127	51.0%	51.0%
Milbank	41653	14.0%	14.0%
SA Wisconsin	31755	0.0%	0.0%
SA Ohio	11017	0.0%	0.0%
Meridian Security	23353	0.0%	0.0%
Patrons Mutual	14923	0.5%	0.5%
Rockhill	28053	0.0%	0.0%
Plaza	30945	0.0%	0.0%
American Compensation	45934	0.0%	0.0%
Bloomington Compensation	12311	0.0%	0.0%

Under the terms of the arrangement, the participants cede to State Auto Mutual all of their insurance business, net of assumed and ceded reinsurance, and assume from State Auto Mutual an amount equal to their respective participation percentages outlined in the Pooling Arrangement. All business written by each pool participant, except for State Auto Mutual's unaffiliated voluntary assumed reinsurance program with policies effective prior to January 1, 2009, is subject to the Pooling Arrangement. All premiums, losses, loss adjustment expenses and underwriting expenses are allocated among the participants on the basis of each company's respective participation percentage outlined in the Pooling Arrangement. The Pooling Arrangement provides indemnification against loss or liability relating to insurance risk and has been accounted for as reinsurance.

26. Intercompany Pooling Arrangements (continued):

Per SSAP No. 62R - *Property and Casualty Reinsurance*, ceded reinsurance written premiums payable may be deducted from amounts due from the reinsurer when a legal right of offset exists. As the Pooling Arrangement provides for the right of offset, the Company has netted within the Statement of Assets and Liabilities the amount due to State Auto Mutual under ceded reinsurance written premiums payable with the amount due from State Auto Mutual on assumed reinsurance written premiums receivable for transactions under the Pooling Arrangement. The following tabular presentation reflects the ceded reinsurance written premiums payable and assumed reinsurance written premiums receivable at December 31, 2020, between each State Auto Pool participant and State Auto Mutual resulting in the net amount due to or due from State Auto Mutual:

	Amount (\$)		
	Assumed Reinsurance Written Premiums Receivable from State Auto Mutual	Ceded Reinsurance Written Premiums Payable to State Auto Mutual	Net Assumed Reinsurance Written Premiums Receivable/(Net Ceded Reinsurance Written Premiums Payable)
State Auto P&C	273,853,939	186,677,761	87,176,178
Milbank	75,175,591	63,194,432	11,981,159
SA Wisconsin	—	1,777,248	(1,777,248)
SA Ohio	—	5,966,275	(5,966,275)
Meridian Security	—	117,545,102	(117,545,102)
Patrons Mutual	2,684,843	7,851,695	(5,166,852)
Rockhill	—	(792)	792
Plaza	—	223,190	(223,190)
American Compensation	—	10,256,944	(10,256,944)
Bloomington Compensation	—	1,250,654	(1,250,654)

The following tabular presentation reflects the reinsurance receivable and payable on loss and loss adjustment expense paid at December 31, 2020, between each State Auto Pool participant and State Auto Mutual:

	Amount (\$)	
	Assumed Reinsurance Loss and Loss Adjustment Expense Paid from State Auto Mutual	Ceded Reinsurance Loss and Loss Adjustment Expense Paid to State Auto Mutual
State Auto P&C	173,633,722	121,307,800
Milbank	47,664,159	38,543,324
SA Wisconsin	—	826,481
SA Ohio	—	2,477,358
Meridian Security	—	67,294,989
Patrons Mutual	1,702,291	5,826,157
Rockhill	—	17,132,259
Plaza	—	6,324,909
American Compensation	—	9,026,294
Bloomington Compensation	—	1,866,464

The following tabular presentation reflects all other intercompany amounts due from and due to State Auto Mutual from entities participating in the Pooling Arrangement at December 31, 2020:

	Amount (\$)	
	Intercompany Amounts Due from State Auto Mutual	Intercompany Amounts Due to State Auto Mutual
State Auto P&C	—	33,240,432
Milbank	—	3,850,328
SA Wisconsin	946,437	—
SA Ohio	3,486,267	—
Meridian Security	50,205,975	—
Patrons Mutual	1,040,562	—
Rockhill	—	21,587,118
Plaza	—	9,193,278
American Compensation	822,799	—
Bloomington Compensation	—	651,614

27. Structured Settlements: Not applicable.

28. Health Care Receivables: Not applicable.

29. Participating Policies: Not applicable.

30. Premium Deficiency Reserves:

1. Liability carried for premium deficiency reserves	—
2. Date of the most recent evaluation of this liability	December 31, 2020
3. Was anticipated investment income utilized in the calculation?	No

The premium deficiency reserve is recorded in the aggregate write-in for liabilities and the change in the reserve is reflected in aggregate write-in for underwriting deductions.

31. High Deductibles: Not applicable.

32. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses: Not applicable.

33. Asbestos/Environmental Reserves:

A. Does the Company have on the books, or has it ever written an insured for which you have identified a potential for the existence of, a liability due to asbestos losses? Yes.

The Company's exposure to asbestos losses arises from the sale of general liability insurance. The Company tries to estimate the full impact of the asbestos exposure by establishing full case basis reserves on all known losses and estimating incurred but not reported losses based on previous experience.

33. Asbestos/Environmental Reserves (continued):

Direct Basis:	Amount (\$)				
	2016	2017	2018	2019	2020
Beginning reserves	8,979	8,070	8,426	8,625	16,425
Incurring losses and loss adjustment expenses	(792)	826	1,559	10,248	2,178
Calendar year payments for losses and loss adjustment expenses	117	470	1,360	2,448	3,654
Ending reserves	8,070	8,426	8,625	16,425	14,949

Assumed Reinsurance Basis:	Amount (\$)				
	2016	2017	2018	2019	2020
Beginning reserves	491	323	558	516	607
Incurring losses and loss adjustment expenses	(153)	255	(36)	103	(20)
Calendar year payments for losses and loss adjustment expenses	15	20	6	12	22
Ending reserves	323	558	516	607	565

Net of Ceded Reinsurance Basis:	Amount (\$)				
	2016	2017	2018	2019	2020
Beginning reserves	9,445	8,369	8,984	9,141	17,032
Incurring losses and loss adjustment expenses	(944)	1,105	1,523	10,351	(2,524)
Calendar year payments for losses and loss adjustment expenses	132	490	1,366	2,460	(303)
Ending reserves	8,369	8,984	9,141	17,032	14,811

B. State the amount of the ending reserves for Bulk + IBNR included in A (Loss & LAE):

	Amount (\$)
Direct Basis	13,000
Assumed Reinsurance Basis	341
Net of Ceded Reinsurance Basis	13,341

C. State the amount of the ending reserves for loss adjustment expenses included in A (Case, Bulk + IBNR):

	Amount (\$)
Direct Basis	7,474
Assumed Reinsurance Basis	282
Net of Ceded Reinsurance Basis	7,406

D. Does the Company have on the books, or has it ever written an insured for which you have identified a potential for the existence of, a liability due to environmental losses? Yes.

Direct Basis:	Amount (\$)				
	2016	2017	2018	2019	2020
Beginning reserves	89,476	120,268	136,259	135,029	166,363
Incurring losses and loss adjustment expenses	39,596	29,128	8,555	45,631	10,062
Calendar year payments for losses and loss adjustment expenses	8,804	13,137	9,785	14,297	17,624
Ending reserves	120,268	136,259	135,029	166,363	158,801

Assumed Reinsurance Basis:	Amount (\$)				
	2016	2017	2018	2019	2020
Beginning reserves	—	—	—	—	—
Incurring losses and loss adjustment expenses	—	—	—	—	—
Calendar year payments for losses and loss adjustment expenses	—	—	—	—	—
Ending reserves	—	—	—	—	—

Net of Ceded Reinsurance Basis:	Amount (\$)				
	2016	2017	2018	2019	2020
Beginning reserves	86,778	116,017	131,595	128,942	160,057
Incurring losses and loss adjustment expenses	38,043	28,715	7,132	45,412	12,814
Calendar year payments for losses and loss adjustment expenses	8,804	13,137	9,785	14,297	17,071
Ending reserves	116,017	131,595	128,942	160,057	155,800

E. State the amount of the ending reserves for Bulk + IBNR included in D (Loss & LAE):

	Amount (\$)
Direct Basis	135,000
Assumed Reinsurance Basis	—
Net of Ceded Reinsurance Basis	135,000

F. State the amount of the ending reserves for loss adjustment expenses included in D (Case, Bulk + IBNR):

	Amount (\$)
Direct Basis	79,401
Assumed Reinsurance Basis	—
Net of Ceded Reinsurance Basis	77,900

34. **Subscriber Savings Accounts:** Not applicable.35. **Multiple Peril Crop Insurance:** Not applicable.36. **Financial Guaranty Insurance:** Not applicable.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes No
 If yes, complete Schedule Y, Parts 1, 1A and 2.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes No N/A
- 1.3 State regulating? Connecticut
- 1.4 Is the reporting entity publicly traded or a member of publicly traded group? Yes No
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. _____
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes No
- 2.2 If yes, date of change: _____
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2018
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2018
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 01/21/2020
- 3.4 By what department or departments?
Connecticut Insurance Department
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments? Yes No N/A
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes No N/A
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.11 sales of new business? Yes No
- 4.12 renewals? Yes No
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.21 sales of new business? Yes No
- 4.22 renewals? Yes No
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes No
 If the answer is YES, complete and file the merger history data file with the NAIC.
- 5.2 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
Name of Entity | 2
NAIC
Company
Code | 3
State of
Domicile |
|---------------------|------------------------------|---------------------------|
| 0 | | |
- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes No
- 6.2 If yes, give full information:
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes No
- 7.2 If yes,
- 7.21 State the percentage of foreign control 0.0%
- 7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).
- | 1
Nationality | 2
Type of Entity |
|------------------|---------------------|
| | |
- 8.1 Is the company a subsidiary of a bank holding company regulated with the Federal Reserve Board? Yes No
- 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
- 8.4 If the response to 8.3 is yes, please provide below the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.
- | 1
Affiliate Name | 2
Location (City, State) | 3
FRB | 4
OCC | 5
FDIC | 6
SEC |
|---------------------|-----------------------------|----------|----------|-----------|----------|
| | | | | | |
9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
PricewaterhouseCoopers LLP; 41 South High Street, Columbus, Ohio 43215
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes No
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
- 10.3 Has the insurer been granted any exemptions related to other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes No
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:

GENERAL INTERROGATORIES**PART 1 - COMMON INTERROGATORIES**

- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
- 10.6 If the response to 10.5 is no or n/a, please explain:
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Matthew S. Mrozek, FCAS, 518 East Broad Street, Columbus, Ohio 43215, officer of affiliate State Automobile Mutual Insurance Company
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
- 12.11 Name of real estate holding company
- 12.12 Number of parcels involved 0
- 12.13 Total book/adjusted carrying value \$ 0
- 12.2 If yes, provide explanation
- 13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
- (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- (c) Compliance with applicable governmental laws, rules and regulations;
- (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- (e) Accountability for adherence to the code.
- 14.11 If the response to 14.1 is no, please explain:
- 14.2 Has the code of ethics for senior managers been amended? Yes [X] No []
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
The Nominating and Governance Committee of the Company's Board of Directors annually reviews the Associate Code of Business Conduct, which is applicable to all senior managers. In 3Q 2020 the Associate Code of Business Conduct was revised to update and include: New hotline reporting platform; update to the following sections: Financial Reporting, Commitment to Diversity and Inclusion, Discrimination and Harassment, Health and Safety, Business Entertainment and Gifts. Revision date is August 14, 2020.
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.
- | 1
American Bankers Association (ABA)
Routing Number | 2
Issuing or Confirming Bank Name | 3
Circumstances That Can Trigger
the Letter of Credit | 4
Amount |
|---|--------------------------------------|---|-------------|
| 0 | | | \$ 0 |
- BOARD OF DIRECTORS**
16. Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinator committee thereof? Yes [X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof? Yes [X] No []
18. Has the reporting entity an established procedure for disclosure to its Board of Directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No []
- FINANCIAL**
19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers \$ 0
- 20.12 To stockholders not officers \$ 0
- 20.13 Trustees, supreme or grand (Fraternal only) \$ 0
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers \$ 0
- 20.22 To stockholders not officers 0
- 20.23 Trustees, supreme or grand (Fraternal only) 0
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reporting in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others \$ 0
- 21.22 Borrowed from others \$ 0
- 21.23 Leased from others \$ 0
- 21.24 Other \$ 0
- 22.1 Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$ 0
- 22.22 Amount paid as expenses \$ 0

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

22.23	Other amounts paid	\$	0
23.1	Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?	Yes [X]	No []
23.2	If yes, indicate any amounts receivable from parent included in the Page 2 amount:	\$	0

INVESTMENT

24.01	Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 24.03)?	Yes [X]	No []
24.02	If no, give full and complete information, relating thereto:		
24.03	For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet (an alternative is to reference Note 17 where this information is also provided).		
24.04	For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions.	\$	0
24.05	For the reporting entity's securities lending program, report amount of collateral for other programs.	\$	0
24.06	Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?	Yes []	No [] N/A [X]
24.07	Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?	Yes []	No [] N/A [X]
24.08	Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending?	Yes []	No [] N/A [X]
24.09	For the reporting entity's securities lending program, state the amount of the following as of December 31 of the current year:		
24.091	Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:	\$	0
24.092	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:	\$	0
24.093	Total payable for securities lending reported on the liability page:	\$	0
25.1	Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is current in force? (Exclude securities subject to Interrogatory 21.1 and 24.03.)	Yes [X]	No []
25.2	If yes, state the amount thereof at December 31 of the current year:		
25.21	Subject to repurchase agreements	\$	0
25.22	Subject to reverse repurchase agreements	\$	0
25.23	Subject to dollar repurchase agreements	\$	0
25.24	Subject to reverse dollar repurchase agreements	\$	0
25.25	Placed under option agreements	\$	0
25.26	Letter stock or securities restricted as sale – excluding FHLB Capital Stock	\$	423,267
25.27	FHLB Capital Stock	\$	0
25.28	On deposit with states	\$	0
25.29	On deposit with other regulatory bodies	\$	0
25.30	Pledged as collateral – excluding collateral pledged to an FHLB	\$	0
25.31	Pledged as collateral to FHLB – including assets backing funding agreements	\$	0
25.32	Other	\$	0

25.3	For category (25.26) provide the following:								
	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; text-align: center;">1 Nature of Restriction</td> <td style="width: 33%; text-align: center;">2 Description</td> <td style="width: 33%; text-align: center;">3 Amount</td> </tr> <tr> <td style="border-top: 1px solid black; border-bottom: 1px solid black;"></td> <td style="border-top: 1px solid black; border-bottom: 1px solid black;"></td> <td style="border-top: 1px solid black; border-bottom: 1px solid black; text-align: right;">\$ 0</td> </tr> </table>	1 Nature of Restriction	2 Description	3 Amount			\$ 0		
1 Nature of Restriction	2 Description	3 Amount							
		\$ 0							

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

Lines 26.3 through 26.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

26.3	Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a results of interest rate sensitivity?	Yes []	No []
26.4	If the response to 26.3 is yes, does the reporting entity utilize:		
26.41	Special accounting provision of SSAP No. 108	Yes []	No []
26.42	Permitted accounting practice	Yes []	No []
26.43	Other accounting guidance	Yes []	No []
26.5	By responding yes to 26.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:	Yes []	No []

- The reporting entity has obtained explicit approval from the domiciliary state.
- Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
- Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guidance Conditional Tail Expectation Amount.
- Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

27.1	Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?	Yes []	No [X]
27.2	If yes, state the amount thereof at December 31 of the current year:	\$	0

28.	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 <i>Financial Condition Examiners Handbook</i> ?	Yes [X]	No []
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28.01	For agreements that comply with the requirements of the NAIC <i>Financial Condition Examiners Handbook</i> , complete the following:						
	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">1 Name of Custodian(s)</td> <td style="width: 50%; text-align: center;">2 Custodian's Address</td> </tr> <tr> <td style="border-top: 1px solid black; border-bottom: 1px solid black;">JP Morgan Chase Worldwide Securities</td> <td style="border-top: 1px solid black; border-bottom: 1px solid black;">4 Chase Metrotech Center, 16th Floor, Brooklyn, NY 11245</td> </tr> </table>	1 Name of Custodian(s)	2 Custodian's Address	JP Morgan Chase Worldwide Securities	4 Chase Metrotech Center, 16th Floor, Brooklyn, NY 11245		
1 Name of Custodian(s)	2 Custodian's Address						
JP Morgan Chase Worldwide Securities	4 Chase Metrotech Center, 16th Floor, Brooklyn, NY 11245						

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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

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

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes [] No [X]

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

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

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

1 Name of Firm or Individual	2 Affiliation
Stateco	A

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets? Yes [] No [X]

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets? Yes [] No [X]

28.06 For those firms or individuals listed in the table for 28.05 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
	Stateco			

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

29.2 If yes, complete the following schedule:

1 CUSIP	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
		\$ 0
29.2999 TOTAL		\$ 0

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

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
		\$ 0	

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

		1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1	Bonds	\$ 34,124,892	\$ 34,983,326	\$ 858,434
30.2	Preferred Stocks	\$ 0	\$ 0	\$ 0
30.3	Totals	\$ 34,124,892	\$ 34,983,326	\$ 858,434

30.4 Describe the sources or methods utilized in determining the fair values:

Pricing services and broker/dealers.

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [] No [X]

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No []

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

32.1 Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed? Yes [X] No []

32.2 If no, list exceptions:

33. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designation 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]

34. 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 an 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

PART 1 - COMMON INTERROGATORIES

35. 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]

36. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E, Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:

- a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
- b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
- c. If the investment is with a related party or affiliate then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
- d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 36.a-36.c are reported as long-term investments.

Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria?

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

OTHER

37.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 51,005

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

1 Name	2 Amount Paid
Insurance Services Offices, Inc	\$ 34,085

38.1 Amount of payments for legal expenses, if any? \$ 7,506

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

1 Name	2 Amount Paid
Baker & Hostetler LLP	\$ 2,002

39.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$ 14

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

1 Name	2 Amount Paid
American Academy of Actuaries	\$ 7

GENERAL INTERROGATORIES**PART 2 – PROPERTY & CASUALTY INTERROGATORIES**

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?			Yes []	No [X]
1.2	If yes, indicate premium earned on U.S. business only.	\$			0
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$			0
1.31	Reason for excluding:				
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.	\$			0
1.5	Indicate total incurred claims on all Medicare Supplement insurance.	\$			0
1.6	Individual policies:				
	Most current three years:				
1.61	Total premium earned	\$			0
1.62	Total incurred claims	\$			0
1.63	Number of covered lives				0
	All years prior to most current three years:				
1.64	Total premium earned	\$			0
1.65	Total incurred claims	\$			0
1.66	Number of covered lives				0
1.7	Group policies:				
	Most current three years:				
1.71	Total premium earned	\$			0
1.72	Total incurred claims	\$			0
1.73	Number of covered lives				0
	All years prior to most current three years:				
1.74	Total premium earned	\$			0
1.75	Total incurred claims	\$			0
1.76	Number of covered lives				0
2.	Health Test:				
			1	2	
			Current Year	Prior Year	
2.1	Premium Numerator	\$	0	0	
2.2	Premium Denominator	\$	10,622,452	9,638,087	
2.3	Premium Ratio (2.1/2.2)		0.0%	0.0%	
2.4	Reserve Numerator	\$	69	178	
2.5	Reserve Denominator	\$	15,143,112	14,805,833	
2.6	Reserve Ratio (2.4/2.5)		0.0%	0.0%	
3.1	Did the reporting entity issue participating policies during the calendar year?				Yes [X] No []
3.2	If yes, provide the amount of premium written for participating and/or non-participating policies during the calendar year:				
3.21	Participating policies	\$			0
3.22	Non-participating policies	\$			0
4.	FOR MUTUAL REPORTING ENTITIES AND RECIPROCAL EXCHANGES ONLY:				
4.1	Does the reporting entity issue assessable policies?				Yes [] No [X]
4.2	Does the reporting entity issue non-assessable policies?				Yes [X] No []
4.3	If assessable policies are issued, what is the extent of the contingent liability of the policyholders?				0.0%
4.4	Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums.	\$			0
5.	FOR RECIPROCAL EXCHANGES ONLY:				
5.1	Does the exchange appoint local agents?				Yes [] No []
5.2	If yes, is the commission paid:				
5.21	Out of Attorney's-in-fact compensation				Yes [] No [] N/A []
5.22	As a direct expense of the exchange				Yes [] No [] N/A []
5.3	What expenses of the exchange are not paid out of the compensation of the Attorney-in-fact?				
5.4	Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred?				Yes [] No []
5.5	If yes, give full information:				
6.1	What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss? <u>All of the State Auto Group companies writing workers' compensation are included in the casualty excess of loss reinsurance agreement which provides a total of \$7 million coverage in excess of a \$3 million retention. In addition, all companies are covered for a catastrophe workers' compensation claim in the workers' compensation and casualty agreements which provide an additional \$40 million of coverage for events involving multiple workers.</u>				
6.2	Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process: <u>Computer modeling is performed quarterly by the Companies' property reinsurance broker on a group basis using the combined property exposures of each State Auto Group company. Natural perils that could impact the Companies include a New Madrid earthquake, an Atlantic or Gulf Coast hurricane, and severe thunderstorm systems, including tornado/hail damage. Catastrophe models used are Applied Insurance Research (AIR) and Risk Management Solutions (RMS).</u>				
6.3	What provision has this reporting entity made (such as catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss? <u>The Company is a direct writer of workers' compensation insurance in the states in which it operates. The maximum loss is a function of the benefits statutes in the states in which the Company operates.</u>				
6.4	Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?				Yes [X] No []

GENERAL INTERROGATORIES**PART 2 – PROPERTY & CASUALTY INTERROGATORIES**

6.5	If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss:	
7.1	Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)?	Yes [] No [X]
7.2	If yes, indicate the number of reinsurance contracts containing such provisions.	0
7.3	If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?	Yes [] No []
8.1	Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured?	Yes [] No [X]
8.2	If yes, give full information	
9.1	Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results: (a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term; (b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer; (c) Aggregate stop loss reinsurance coverage; (d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party; (e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or (f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity?	Yes [] No [X]
9.2	Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where: (a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or (b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract.	Yes [] No [X]
9.3	If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9: (a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income; (b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and (c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.	
9.4	Except for transactions meeting the requirements of paragraph 36 of SSAP No. 62R, <i>Property and Casualty Reinsurance</i> , has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either: (a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or (b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP?	Yes [] No [X]
9.5	If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.	
9.6	The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria: (a) The entity does not utilize reinsurance; or, (b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or (c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement.	Yes [] No [X] Yes [] No [X] Yes [] No [X]
10.	If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done?	Yes [X] No [] N/A []
11.1	Has the reporting entity guaranteed policies issued by any other entity and now in force?	Yes [] No [X]
11.2	If yes, give full information	
12.1	If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the assets schedule, Page 2, state the amount of corresponding liabilities recorded for: 12.11 Unpaid losses 12.12 Unpaid underwriting expenses (including loss adjustment expenses)	\$ 0 \$ 0
12.2	Of the amount on Line 15.3, Page 2, state the amount that is secured by letters of credit, collateral and other funds?	\$ 0
12.3	If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses?	Yes [] No [X] N/A []
12.4	If yes, provide the range of interest rates charged under such notes during the period covered by this statement: 12.41 From 12.42 To	0.0% 0.0%
12.5	Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies?	Yes [] No [X]
12.6	If yes, state the amount thereof at December 31 of current year: 12.61 Letters of Credit 12.62 Collateral and other funds	\$ 0 \$ 0

FIVE-YEAR HISTORICAL DATA

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

	1 2020	2 2019	3 2018	4 2017	5 2016
Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	12,470,669	14,829,812	17,509,516	21,676,074	26,475,465
2. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	9,292,244	10,279,470	11,705,129	14,323,912	18,291,911
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	24,332,141	26,830,228	29,777,512	32,127,856	35,669,318
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	22,431	25,578	28,613	34,485	34,777
5. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	0	0	0	0	0
6. Total (Line 35).....	46,117,486	51,965,088	59,020,770	68,162,327	80,471,471
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	3,715,885	3,694,040	3,676,548	4,358,185	4,512,425
8. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	3,088,824	2,783,958	2,420,142	2,543,221	2,425,469
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	4,387,629	3,651,948	3,205,048	2,854,635	3,005,148
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	9,069	9,645	8,385	8,130	5,307
11. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	0	0	0	0	0
12. Total (Line 35).....	11,201,407	10,139,591	9,310,123	9,764,171	9,948,349
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8).....	(682,525)	(379,348)	(32,937)	(717,945)	(675,251)
14. Net investment gain (loss) (Line 11).....	722,108	848,386	762,052	644,767	937,672
15. Total other income (Line 15).....	(39,081)	(10,259)	(3,603)	18,005	23,016
16. Dividends to policyholders (Line 17).....	935	4,170	2,644	3,919	2,385
17. Federal and foreign income taxes incurred (Line 19).....	(72,950)	(11,018)	(64,873)	0	(15,535)
18. Net income (Line 20).....	72,517	465,627	787,741	(59,092)	298,587
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3).....	44,529,579	45,634,186	48,322,039	49,414,190	51,697,859
20. Premiums and considerations (Page 2, Col. 3):					
20.1 In course of collection (Line 15.1).....	27,982	24,243	29,452	20,510	25,130
20.2 Deferred and not yet due (Line 15.2).....	3,649	17,034	36,569	151,910	142,752
20.3 Accrued retrospective premiums (Line 15.3).....	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26).....	21,184,609	22,365,766	26,061,436	27,999,883	29,980,085
22. Losses (Page 3, Line 1).....	6,278,715	6,400,655	6,966,535	7,830,312	7,358,112
23. Loss adjustment expenses (Page 3, Line 3).....	1,648,909	1,755,658	1,907,320	1,899,503	1,797,926
24. Unearned premiums (Page 3, Line 9).....	5,500,268	4,936,456	4,443,657	4,656,502	4,705,118
25. Capital paid up (Page 3, Lines 30 & 31).....	0	0	0	0	0
26. Surplus as regards policyholders (Page 3, Line 37).....	23,344,970	23,268,420	22,260,603	21,414,307	21,717,774
Cash Flow (Page 5)					
27. Net cash from operations (Line 11).....	106,492	(329,679)	(1,373,896)	629,976	(1,938,414)
Risk-Based Capital Analysis					
28. Total adjusted capital.....	23,344,970	23,268,420	22,260,603	21,414,307	21,717,774
29. Authorized control level risk-based capital.....	1,247,660	1,180,849	1,203,811	1,177,041	1,106,792
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Item divided by Page 2, Line 12, Col. 3) x 100.0					
30. Bonds (Line 1).....	98.0	98.6	98.7	98.2	98.1
31. Stocks (Lines 2.1 & 2.2).....	1.0	1.0	1.0	0.9	0.9
32. Mortgage loans on real estate (Lines 3.1 & 3.2).....	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3).....	0.0	0.0	0.0	0.0	0.0
34. Cash, cash equivalents and short-term investments (Line 5).....	1.0	0.4	0.3	0.9	1.1
35. Contract loans (Line 6).....	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7).....	0.0	0.0	0.0	0.0	0.0
37. Other invested assets (Line 8).....	0.0	0.0	0.0	0.0	0.0
38. Receivables for securities (Line 9).....	0.0	0.0	0.0	0.0	0.0
39. Securities lending reinvested collateral assets (Line 10).....	0.0	0.0	0.0	0.0	0.0
40. Aggregate write-ins for invested assets (Line 11).....	0.0	0.0	0.0	0.0	0.0
41. Cash, cash equivalents and invested assets (Line 12).....	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Sch. D, Summary, Line 12, Col. 1).....	0	0	0	0	0
43. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1).....	0	0	0	0	0
44. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1).....	0	0	0	0	0
45. Affiliated short-term investments (subtotals included in Schedule DA, Verification, Column 5, Line 10).....	0	0	0	0	0
46. Affiliated mortgage loans on real estate.....	0	0	0	0	0
47. All other affiliated.....	0	0	0	0	0
48. Total of above lines 42 to 47.....	0	0	0	0	0
49. Total investment in parent included in Lines 42 to 47 above.....	0	0	0	0	0
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0).....	0.0	0.0	0.0	0.0	0.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1	2	3	4	5
	2020	2019	2018	2017	2016
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24).....	22,969	33,526	62,444	98,140	(119,168)
52. Dividends to stockholders (Line 35).....	0	0	0	0	0
53. Change in surplus as regards policyholders for the year (Line 38).....	76,550	1,007,817	846,296	(303,467)	120,703
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	12,091,038	11,751,824	16,073,233	17,351,879	18,507,666
55. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	4,467,175	5,381,568	6,435,029	6,961,997	10,432,526
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	14,104,204	13,254,916	20,731,812	18,367,077	16,255,205
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	2,231	2,942	673	2,582	3,106
58. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	356	382	481	372	424
59. Total (Line 35).....	30,665,004	30,391,632	43,241,228	42,683,908	45,198,927
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	2,203,517	2,482,578	2,657,723	2,356,048	2,423,866
61. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	1,761,987	1,537,011	1,428,396	1,304,385	1,235,237
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	2,548,696	2,020,065	1,745,495	1,700,662	1,547,288
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	2,231	2,942	673	2,582	3,106
64. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	356	382	481	372	424
65. Total (Line 35).....	6,516,787	6,042,978	5,832,768	5,364,049	5,209,921
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1).....	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2).....	60.2	56.8	52.2	59.5	60.1
68. Loss expenses incurred (Line 3).....	10.3	10.7	12.3	12.7	13.0
69. Other underwriting expenses incurred (Line 4).....	35.9	36.4	35.9	35.2	33.7
70. Net underwriting gain (loss) (Line 8).....	(6.4)	(3.9)	(0.3)	(7.3)	(6.8)
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0).....	34.4	34.7	36.7	35.1	33.4
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0).....	70.5	67.6	64.5	72.2	73.1
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35, divided by Page 3, Line 37, Col. 1 x 100.0).....	48.0	43.6	41.8	45.6	45.8
One Year Loss Development (\$000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2-Summary, Line 12, Col. 11).....	(314)	(473)	(612)	(373)	131
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year-end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100).....	(1.3)	(2.1)	(2.9)	(1.7)	0.6
Two Year Loss Development (\$000 omitted)					
76. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2-Summary, Line 12, Col. 12).....	(728)	(895)	(701)	(155)	108
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior-year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0).....	(3.3)	(4.2)	(3.2)	(0.7)	0.5

If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors?

Yes [] No []

If no, please explain:

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported-Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	62.....	32.....	16.....	3.....	8.....	(0).....	1.....	50.....	XXX.....
2. 2011.....	9,519.....	589.....	8,930.....	6,600.....	231.....	540.....	40.....	715.....	6.....	249.....	7,577.....	XXX.....
3. 2012.....	9,918.....	1,901.....	8,016.....	6,153.....	1,107.....	547.....	44.....	689.....	69.....	249.....	6,169.....	XXX.....
4. 2013.....	10,016.....	1,901.....	8,115.....	5,226.....	726.....	442.....	31.....	614.....	30.....	228.....	5,495.....	XXX.....
5. 2014.....	10,141.....	1,878.....	8,262.....	5,060.....	760.....	476.....	46.....	633.....	25.....	238.....	5,337.....	XXX.....
6. 2015.....	10,391.....	618.....	9,773.....	5,035.....	76.....	502.....	7.....	717.....	9.....	247.....	6,163.....	XXX.....
7. 2016.....	10,385.....	447.....	9,938.....	5,440.....	125.....	471.....	11.....	576.....	1.....	231.....	6,349.....	XXX.....
8. 2017.....	10,214.....	405.....	9,809.....	5,352.....	122.....	404.....	3.....	599.....	0.....	254.....	6,230.....	XXX.....
9. 2018.....	10,023.....	503.....	9,520.....	4,780.....	167.....	271.....	11.....	620.....	3.....	271.....	5,489.....	XXX.....
10. 2019.....	10,025.....	412.....	9,612.....	5,016.....	141.....	195.....	8.....	629.....	3.....	265.....	5,688.....	XXX.....
11. 2020.....	10,954.....	331.....	10,622.....	4,261.....	183.....	104.....	1.....	432.....	1.....	148.....	4,611.....	XXX.....
12. Totals.....	XXX.....	XXX.....	XXX.....	52,984.....	3,671.....	3,967.....	205.....	6,231.....	147.....	2,380.....	59,159.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding-Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	536.....	354.....	192.....	54.....	13.....	2.....	67.....	8.....	20.....	1.....	2.....	410.....	XXX.....
2. 2011.....	32.....	11.....	35.....	2.....	3.....	0.....	13.....	1.....	4.....	0.....	1.....	72.....	XXX.....
3. 2012.....	31.....	5.....	41.....	3.....	4.....	0.....	15.....	1.....	4.....	0.....	1.....	86.....	XXX.....
4. 2013.....	41.....	5.....	61.....	1.....	7.....	2.....	23.....	0.....	5.....	0.....	2.....	128.....	XXX.....
5. 2014.....	94.....	35.....	75.....	1.....	8.....	(0).....	26.....	1.....	8.....	0.....	2.....	172.....	XXX.....
6. 2015.....	116.....	6.....	115.....	2.....	14.....	1.....	47.....	1.....	13.....	0.....	3.....	295.....	XXX.....
7. 2016.....	191.....	6.....	170.....	4.....	20.....	0.....	74.....	2.....	22.....	0.....	4.....	464.....	XXX.....
8. 2017.....	347.....	15.....	315.....	3.....	35.....	0.....	110.....	1.....	38.....	0.....	7.....	824.....	XXX.....
9. 2018.....	548.....	75.....	307.....	14.....	40.....	3.....	141.....	6.....	52.....	0.....	17.....	990.....	XXX.....
10. 2019.....	625.....	36.....	472.....	17.....	37.....	2.....	172.....	7.....	87.....	0.....	39.....	1,332.....	XXX.....
11. 2020.....	1,643.....	97.....	1,039.....	0.....	52.....	0.....	250.....	0.....	269.....	2.....	144.....	3,154.....	XXX.....
12. Totals.....	4,202.....	644.....	2,823.....	102.....	231.....	10.....	938.....	29.....	522.....	4.....	221.....	7,928.....	XXX.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior..	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	320.....	90.....
2. 2011.	7,942.....	293.....	7,649.....	83.4.....	49.7.....	85.7.....	0.....	0.....	0.50.....	53.....	19.....
3. 2012.	7,484.....	1,229.....	6,255.....	75.5.....	64.6.....	78.0.....	0.....	0.....	0.50.....	64.....	22.....
4. 2013.	6,418.....	795.....	5,623.....	64.1.....	41.8.....	69.3.....	0.....	0.....	0.50.....	97.....	32.....
5. 2014.	6,379.....	869.....	5,510.....	62.9.....	46.3.....	66.7.....	0.....	0.....	0.50.....	132.....	40.....
6. 2015.	6,559.....	101.....	6,458.....	63.1.....	16.4.....	66.1.....	0.....	0.....	0.50.....	222.....	72.....
7. 2016.	6,963.....	149.....	6,814.....	67.0.....	33.4.....	68.6.....	0.....	0.....	0.50.....	350.....	114.....
8. 2017.	7,199.....	145.....	7,054.....	70.5.....	35.8.....	71.9.....	0.....	0.....	0.50.....	643.....	181.....
9. 2018.	6,759.....	279.....	6,480.....	67.4.....	55.5.....	68.1.....	0.....	0.....	0.50.....	767.....	224.....
10. 2019.	7,233.....	213.....	7,020.....	72.2.....	51.6.....	73.0.....	0.....	0.....	0.50.....	1,044.....	287.....
11. 2020.	8,050.....	285.....	7,765.....	73.5.....	85.9.....	73.1.....	0.....	0.....	0.50.....	2,585.....	569.....
12. Totals	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	6,279.....	1,649.....

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements, which will reconcile Part 1 with Parts 2 and 4.

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	One Year	Two Year
1. Prior.....	3,520	3,398	3,289	3,268	3,206	3,184	3,175	3,168	3,144	3,121	(23)	(47)
2. 2011.....	6,853	6,881	6,853	7,003	7,025	7,011	6,979	6,951	6,941	6,937	(4)	(14)
3. 2012.....	XXX	5,519	5,485	5,749	5,776	5,756	5,694	5,660	5,650	5,631	(19)	(29)
4. 2013.....	XXX	XXX	5,102	5,050	5,143	5,150	5,135	5,084	5,064	5,035	(28)	(49)
5. 2014.....	XXX	XXX	XXX	4,971	5,004	5,047	4,987	4,943	4,916	4,895	(21)	(48)
6. 2015.....	XXX	XXX	XXX	XXX	5,871	6,009	5,902	5,837	5,766	5,736	(29)	(100)
7. 2016.....	XXX	XXX	XXX	XXX	XXX	6,452	6,366	6,266	6,234	6,216	(18)	(50)
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	6,806	6,522	6,436	6,417	(19)	(105)
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,095	5,904	5,810	(94)	(284)
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,366	6,307	(59)	XXX
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,068	XXX	XXX
12. Totals.....											(314)	(728)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020		
1. Prior.....	000	1,124	1,741	2,135	2,360	2,487	2,565	2,646	2,688	2,731	XXX	XXX
2. 2011.....	3,997	5,275	5,907	6,343	6,631	6,744	6,796	6,828	6,854	6,868	XXX	XXX
3. 2012.....	XXX	2,652	3,856	4,514	4,992	5,276	5,393	5,476	5,525	5,549	XXX	XXX
4. 2013.....	XXX	XXX	2,341	3,480	4,107	4,488	4,731	4,838	4,889	4,911	XXX	XXX
5. 2014.....	XXX	XXX	XXX	2,451	3,483	4,063	4,366	4,575	4,688	4,730	XXX	XXX
6. 2015.....	XXX	XXX	XXX	XXX	2,773	4,060	4,675	5,152	5,371	5,454	XXX	XXX
7. 2016.....	XXX	XXX	XXX	XXX	XXX	2,893	4,282	5,024	5,489	5,774	XXX	XXX
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	3,075	4,581	5,181	5,631	XXX	XXX
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,092	4,424	4,872	XXX	XXX
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,648	5,062	XXX	XXX
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,181	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior.....	1,708	1,125	799	652	502	406	352	285	238	197
2. 2011.....	1,324	763	322	276	183	156	112	73	56	46
3. 2012.....	XXX	1,428	776	571	337	256	177	114	77	53
4. 2013.....	XXX	XXX	1,432	856	476	331	230	144	108	82
5. 2014.....	XXX	XXX	XXX	1,342	845	491	313	204	139	99
6. 2015.....	XXX	XXX	XXX	XXX	1,725	1,087	607	361	228	159
7. 2016.....	XXX	XXX	XXX	XXX	XXX	1,997	1,207	643	408	238
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	1,967	1,110	676	420
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,414	820	428
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,280	620
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,289

**PATRONS MUTUAL INSURANCE COMPANY OF CONNECTICUT
SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN**

Allocated by States and Territories

States, Etc.	1 Active Status (a)	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Incl. in Col. 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama.....AL	N	0	0	0	0	0	0	0	0
2. Alaska.....AK	N	0	0	0	0	0	0	0	0
3. Arizona.....AZ	N	0	0	0	0	0	0	0	0
4. Arkansas.....AR	N	0	0	0	0	0	0	0	0
5. California.....CA	N	0	0	0	0	0	0	0	0
6. Colorado.....CO	N	0	0	0	0	0	0	0	0
7. Connecticut.....CT	L	29,624,936	32,638,233	0	18,740,512	18,157,541	22,078,679	110,500	0
8. Delaware.....DE	N	0	0	0	0	0	0	0	0
9. District of Columbia.....DC	N	0	0	0	0	0	0	0	0
10. Florida.....FL	N	0	0	0	0	0	0	0	0
11. Georgia.....GA	N	0	0	0	0	0	0	0	0
12. Hawaii.....HI	N	0	0	0	0	0	0	0	0
13. Idaho.....ID	N	0	0	0	0	0	0	0	0
14. Illinois.....IL	N	0	0	0	0	0	0	0	0
15. Indiana.....IN	N	0	0	0	0	0	0	0	0
16. Iowa.....IA	N	0	0	0	0	0	0	0	0
17. Kansas.....KS	N	0	0	0	0	0	0	0	0
18. Kentucky.....KY	N	0	0	0	0	0	0	0	0
19. Louisiana.....LA	N	0	0	0	0	0	0	0	0
20. Maine.....ME	N	0	0	0	0	0	0	0	0
21. Maryland.....MD	N	0	0	0	0	0	0	0	0
22. Massachusetts.....MA	L	5,149,773	5,543,107	0	5,348,333	4,082,321	6,302,242	13,886	0
23. Michigan.....MI	N	0	0	0	0	0	0	0	0
24. Minnesota.....MN	N	0	0	0	0	0	0	0	0
25. Mississippi.....MS	N	0	0	0	0	0	0	0	0
26. Missouri.....MO	N	0	0	0	0	0	0	0	0
27. Montana.....MT	N	0	0	0	0	0	0	0	0
28. Nebraska.....NE	N	0	0	0	0	0	0	0	0
29. Nevada.....NV	N	0	0	0	0	0	0	0	0
30. New Hampshire.....NH	N	0	0	0	0	0	0	0	0
31. New Jersey.....NJ	N	0	0	0	0	0	0	0	0
32. New Mexico.....NM	N	0	0	0	0	0	0	0	0
33. New York.....NY	N	0	0	0	0	0	0	0	0
34. North Carolina.....NC	N	0	0	0	0	0	0	0	0
35. North Dakota.....ND	N	0	0	0	0	0	0	0	0
36. Ohio.....OH	L	619	615	0	0	39	47	0	0
37. Oklahoma.....OK	N	0	0	0	0	0	0	0	0
38. Oregon.....OR	N	0	0	0	0	0	0	0	0
39. Pennsylvania.....PA	N	0	0	0	0	0	0	0	0
40. Rhode Island.....RI	L	0	0	0	0	125	350,040	0	0
41. South Carolina.....SC	N	0	0	0	0	0	0	0	0
42. South Dakota.....SD	N	0	0	0	0	0	0	0	0
43. Tennessee.....TN	N	0	0	0	0	0	0	0	0
44. Texas.....TX	N	0	0	0	0	0	0	0	0
45. Utah.....UT	N	0	0	0	0	0	0	0	0
46. Vermont.....VT	L	0	0	0	0	(413)	1,026	0	0
47. Virginia.....VA	N	0	0	0	0	0	0	0	0
48. Washington.....WA	N	0	0	0	0	0	0	0	0
49. West Virginia.....WV	N	0	0	0	0	0	0	0	0
50. Wisconsin.....WI	N	0	0	0	0	0	0	0	0
51. Wyoming.....WY	N	0	0	0	0	0	0	0	0
52. American Samoa.....AS	N	0	0	0	0	0	0	0	0
53. Guam.....GU	N	0	0	0	0	0	0	0	0
54. Puerto Rico.....PR	N	0	0	0	0	0	0	0	0
55. US Virgin Islands.....VI	N	0	0	0	0	0	0	0	0
56. Northern Mariana Islands.....MP	N	0	0	0	0	0	0	0	0
57. Canada.....CAN	N	0	0	0	0	0	0	0	0
58. Aggregate Other Alien.....OT	XXX	0	0	0	0	0	0	0	0
59. Totals.....	XXX	34,775,328	38,181,954	0	24,088,844	22,239,614	28,732,035	124,385	0

DETAILS OF WRITE-INS

58001.....	XXX	0	0	0	0	0	0	0	0
58002.....	XXX	0	0	0	0	0	0	0	0
58003.....	XXX	0	0	0	0	0	0	0	0
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0	0	0
58999. Totals (Lines 58001 thru 58003+ Line 58998) (Line 58 above)	XXX	0	0	0	0	0	0	0	0

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....	5	R - Registered - Non-domiciled RRGs.....	0
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - See DSLI).....	0	Q - Qualified - Qualified or accredited reinsurer.....	0
D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write surplus lines in the state of domicile.....	0	N - None of the above - Not allowed to write business in the state.....	52

(b) Explanation of Basis of Allocation of Premiums by States, etc.

All Lines: the location of the insured risk controls the state code which is used for all statistical records.

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 – ORGANIZATIONAL CHART

ORGANIZATIONAL STRUCTURE OF STATE AUTO HOLDING COMPANY SYSTEM

