

UCAA Proforma Financial Statements
Property and Casualty Insurance Company



Instructions

1. Enter the Applicant Company Name below
2. Enter the first full year of the proformas (the first full year of operation).
3. Select the states to be completed for proformas by clicking the check boxes on the right and then click on the "Create Selected State Worksheets" button below.
4. Complete all sections of the proforma statements contained on each tab below.
5. Note that several tabs contain worksheets for 3 years of data. Be sure to complete all years of data.
6. Do not "Cut" and "Paste" cells in the worksheets. Use "Copy" and "Paste" instead.
7. For additional guidance, refer to the FAQ's on the UCAA webpage.

Enter the Applicant Company Name:

Patrons Mutual Insurance Company of Connecticut

Year 1: 2021

Year 2: 2022

Year 3: 2023

- | | | | |
|-----------------------------|----------------------|-----------------------------|---------------------|
| <input type="checkbox"/> AK | Alaska | <input type="checkbox"/> MT | Montana |
| <input type="checkbox"/> AL | Alabama | <input type="checkbox"/> NC | North Carolina |
| <input type="checkbox"/> AR | Arkansas | <input type="checkbox"/> ND | North Dakota |
| <input type="checkbox"/> AS | American Samoa | <input type="checkbox"/> NE | Nebraska |
| <input type="checkbox"/> AZ | Arizona | <input type="checkbox"/> NH | New Hampshire |
| <input type="checkbox"/> CA | California | <input type="checkbox"/> NJ | New Jersey |
| <input type="checkbox"/> CO | Colorado | <input type="checkbox"/> NM | New Mexico |
| <input type="checkbox"/> CT | Connecticut | <input type="checkbox"/> NV | Nevada |
| <input type="checkbox"/> DC | District Of Columbia | <input type="checkbox"/> NY | New York |
| <input type="checkbox"/> DE | Delaware | <input type="checkbox"/> OH | Ohio |
| <input type="checkbox"/> FL | Florida | <input type="checkbox"/> OK | Oklahoma |
| <input type="checkbox"/> GA | Georgia | <input type="checkbox"/> OR | Oregon |
| <input type="checkbox"/> GU | Guam | <input type="checkbox"/> PA | Pennsylvania |
| <input type="checkbox"/> HI | Hawaii | <input type="checkbox"/> PR | Puerto Rico |
| <input type="checkbox"/> IA | Iowa | <input type="checkbox"/> RI | Rhode Island |
| <input type="checkbox"/> ID | Idaho | <input type="checkbox"/> SC | South Carolina |
| <input type="checkbox"/> IL | Illinois | <input type="checkbox"/> SD | South Dakota |
| <input type="checkbox"/> IN | Indiana | <input type="checkbox"/> TN | Tennessee |
| <input type="checkbox"/> KS | Kansas | <input type="checkbox"/> TX | Texas |
| <input type="checkbox"/> KY | Kentucky | <input type="checkbox"/> UT | Utah |
| <input type="checkbox"/> LA | Louisiana | <input type="checkbox"/> VA | Virginia |
| <input type="checkbox"/> MA | Massachusetts | <input type="checkbox"/> VI | U.S. Virgin Islands |
| <input type="checkbox"/> MD | Maryland | <input type="checkbox"/> VT | Vermont |
| <input type="checkbox"/> ME | Maine | <input type="checkbox"/> WA | Washington |
| <input type="checkbox"/> MI | Michigan | <input type="checkbox"/> WI | Wisconsin |
| <input type="checkbox"/> MN | Minnesota | <input type="checkbox"/> WV | West Virginia |
| <input type="checkbox"/> MO | Missouri | <input type="checkbox"/> WY | Wyoming |
| <input type="checkbox"/> MS | Mississippi | | |

If states were added to this spreadsheet in error:

1. Select the states to be deleted by clicking the check boxes on the right.
2. Click on the "Delete Selected State Worksheets" button

Company Name:
(Property & Casualty Insurance Company)
Pro Forma Statutory Balance Sheet
(In Whole Numbers)

Patrons Mutual Insurance Company of Connecticut

	2021	2022	2023
Admitted Assets			
1. Bonds	35,261,000	36,458,000	39,227,000
2. Stocks (Preferred and Common)	349,094	349,094	349,094
3. Real Estate/Mortgage Loans on Real Estate	-	-	-
4. Cash/Cash Equivalents/Short-Term Investments	659,090	997,192	1,475,412
5. Other Invested Assets	-	-	-
6. Aggregate Write-Ins for Invested Assets			
7. All Other Assets	10,272,850	11,871,055	13,135,356
8. Total Admitted Assets	<u>46,542,034</u>	<u>49,675,341</u>	<u>54,186,862</u>
Liabilities			
9. Losses	8,139,253	8,656,663	9,699,910
10. Loss Adjustment Expenses	1,678,884	1,785,610	2,000,800
11. Unearned Premiums	6,221,527	6,814,767	7,794,483
12. Ceded Reinsurance Payable	5,832,405	6,415,501	7,377,826
13. Payable to Parent, Subsidiaries & Affiliates	17,547	17,547	17,547
14. All Other Liabilities	741,964	764,688	808,074
15. Total Liabilities (9+10+11+12+13+14)	<u>22,631,579</u>	<u>24,454,777</u>	<u>27,698,641</u>
Capital and Surplus			
16. Capital Stock			
17. Gross Paid in and Contributed Surplus			
18. Surplus Notes			
19. Unassigned Funds (Surplus)	23,910,455	25,220,564	26,488,221
20. Aggregate Write-Ins for Other-Than-Special Surplus Funds			
21. Aggregate Write-Ins for Special Surplus Funds			
22. Less Treasury Stock (Common and Preferred)			
23. Surplus as Regards Policyholders (16+17+18+19+20+21-22)	23,910,455	25,220,564	26,488,221
24. Liabilities and Surplus (15+23)	<u>46,542,034</u>	<u>49,675,341</u>	<u>54,186,862</u>
Risk-Based Capital Analysis			
24. Authorized Control Level Risk-Based Capital	1,209,453	1,275,721	1,339,843
25. Calculated Risk-Based Capital (23/24)	<u>1977%</u>	<u>1977%</u>	<u>1977%</u>

Company Name:
(Property & Casualty Insurance Company)
Pro Forma Statutory Profit & Loss Statement
(In Whole Dollars)

Patrons Mutual Insurance Company of Connecticut

	2021	2022	2023
1. Net Premiums Earned	11,614,598	13,051,841	16,597,256
2. Net Losses Incurred (Case & IBNR)	6,739,800	6,720,101	9,060,787
3. Net Loss Adjustment Expenses Incurred	1,145,185	1,309,594	1,477,369
4. Direct and Assumed Commissions & Brokerage	1,896,877	2,098,959	2,668,549
5. Reinsurance Ceding Commissions	49,755	44,670	57,461
6. Net Commissions Incurred (4-5)	1,847,123	2,054,289	2,611,087
7. Other Contractual Agreements*			
8. Other Underwriting Expenses Incurred**	2,040,715	2,340,631	2,750,571
9. Underwriting Gain (Loss) (1-(2+3+6+7+8))	(158,225)	627,226	697,442
10. Net Investment Income	743,000	730,000	817,000
11. Other Income	(28,289)	(31,117)	(35,785)
12. Income Taxes Incurred	(11,000)	14,000	209,000
13. Net Operating Income (Loss) after taxes	567,485	1,312,109	1,269,657
14. Prior YE Surplus as Regards Policyholders, December 31 Prior Year	23,344,970	23,910,455	25,220,564
15. Net Income	567,485	1,312,109	1,269,657
16. Capital Increases Changes			
17. Other Increases (Decreases)			
18. Dividends to Stockholders	2,000	2,000	2,000
19. YE Surplus as Regards Policyholders, December 31 Current Year	23,910,455	25,220,564	26,488,221
Operating Percentages:			
Net Premiums Earned	100.00%	100.00%	100.00%
20. Net Losses Incurred to Net Premiums Earned(2/1)	58.03%	51.49%	54.59%
21. Net Loss Adjustment Expenses Incurred to Net Premiums Earned(3/1)	9.86%	10.03%	8.90%
22. Other Underwriting Expenses to Net Premiums Earned ((6+7+8)/1)	33.47%	33.67%	32.30%
23. Net Underwriting Gain Or (Loss) (9/1)	-1.36%	4.81%	4.20%
Other Percentages:			
24. Other Underwriting Expenses to Net Premiums Written ((6+7+8)/Total Net Premiums Written)	31.52%	32.21%	30.90%
25. Net Loss and Loss Adjustment Expenses Incurred to Net Premiums Earned ((2+3)/1)	67.89%	61.52%	63.49%
*ie... MGA(excluding amounts included above as agents commissions), service contracts, claims payment contracts			
** Itemize in assumptions			

Company Name:
(Property & Casualty Insurance Company)
Pro Forma Statutory Cash Flow Statement
(In Whole Numbers)

Patrons Mutual Insurance Company of Connecticut

	2021	2022	2023
Cash From Operations			
1. Premiums Collected Net of Reinsurance	12,213,904	13,510,186	17,180,105
2. Net Investment Income	743,000	730,000	817,000
3. Miscellaneous Income	(28,289)	(31,117)	(35,785)
4. Benefit and Loss Related Payments	6,824,016	6,949,254	9,120,187
5. Net Transfers to Separate Accounts, Segrated Accounts and Protected Cell Accounts	-	-	-
6. Commissions, Expenses Paid and Aggregate Write-Ins for Deductions	5,054,597	5,444,519	5,977,484
7. Dividends Paid to Policyholders	2,000	2,000	2,000
8. Federal and Foreign Income Taxes Paid (Recovered)	(11,000)	14,000	209,000
9. Net Cash From Operations (1+2+3-4-5-6-7-8)	<u>1,059,002</u>	<u>1,799,295</u>	<u>2,652,650</u>
Cash From Investments			
10. Net Cash from Investments	<u>(1,136,108)</u>	<u>(1,197,000)</u>	<u>(2,769,000)</u>
Cash From Financing and Miscellaneous Sources			
11. Surplus Notes, Capital Notes			
12. Capital and Paid in Surplus, Less Treasury Stock			
13. Borrowed Funds			
14. Net Deposits on Deposit-Type Contracts and Other Insurance Liabilities			
15. Dividends to Stockholders			
16. Other Cash Provided (Applied)	403,177	(264,194)	594,570
17. Net Cash from Financing and Miscellaneous Sources (11+12+13+14-15+16)	<u>403,177</u>	<u>(264,194)</u>	<u>594,570</u>
18. Net Change in Cash, Cash Equivalents and Short -Term Investments (9+10+17)	<u>326,071</u>	<u>338,101</u>	<u>478,220</u>

Company Name: Patrons Mutual Insurance Company of Connecticut
(Property & Casualty Insurance Company)
Premiums Written to Surplus Ratios
Amounts in Whole Dollars

Nationwide

Year	Direct Premiums Written	Assumed Premiums Written	Gross Premiums Written	Ceded Premiums Written	Net Premiums Written	Gross Written Premiums to Surplus	NetWritten Premiums to Surplus
2021	38,813,821	12,330,845	51,144,666	38,808,810	12,335,856	213.9%	51.6%
2022	42,737,848	13,812,132	56,549,980	42,904,899	13,645,081	224.2%	54.1%
2023	54,368,905	17,541,982	71,910,887	54,559,243	17,351,644	271.5%	65.5%

No data entry is required on this page.

Applicant Company Name:
(Property & Casualty Insurance Company)

Patrons Mutual Insurance Company of Connecticut

Nationwide Premium by LOB - Planned Premium Volume By Line of Business
Amounts in Whole Dollars

The Nationwide Premium by LOB page is automatically calculated. It is calculated based on projected premiums by line of business for each state in which the company is already licensed and authorized to write business and projected premiums by line of business for those states in which the company is applying to be licensed and authorized. The projected premiums will pull from the Authorized Premium By LOB tab and individual state tabs.

Nationwide		2021								
Year 1		Direct Premiums			Assumed Premiums		Ceded Premiums		Net Premiums	
Statement Line	Description	Written	Written	Written	Written	Written	Written	Earned	Earned	Earned
1.0	Fire	1,167,399	313,605	1,171,159	309,846	1,141,985	306,924	1,145,745	303,164	413,413
2.1	Allied Lines	1,067,489	426,115	1,071,085	422,519	1,043,448	417,009	1,047,045	413,413	
2.2	Multiple Peril Crop	-	-	-	-	-	-	-	-	-
2.3	Federal Flood	-	(0)	-	(0)	-	(0)	-	-	(0)
2.4	Private Crop	-	-	-	-	-	-	-	-	-
2.5	Private Flood	-	-	-	-	-	-	-	-	-
3.0	Farmowners Multiple Peril	3,741,264	512,556	3,741,264	512,556	3,303,536	452,299	3,303,536	452,299	452,299
4.0	Homeowners Multiple Peril	9,520,793	3,321,466	9,520,793	3,321,466	9,027,216	3,147,756	9,027,216	3,147,756	3,147,756
5.1	Commercial Multiple Peril (Non-Liability Portion)	5,598,040	683,543	5,598,040	683,543	5,232,500	636,128	5,232,500	636,128	636,128
5.2	Commercial Multiple Peril (Liability Portion)	3,970,509	384,037	3,970,509	384,037	3,711,259	357,400	3,711,259	357,400	357,400
6.0	Mortgage Guaranty	-	-	-	-	-	-	-	-	-
8.0	Ocean Marine	-	187	-	187	-	177	-	177	177
9.0	Inland Marine	300,438	99,604	300,438	99,604	288,553	95,521	288,553	95,521	95,521
10.0	Financial Guaranty	-	-	-	-	-	-	-	-	-
11.0	Medical Professional Liability	-	-	-	-	-	-	-	-	-
12.0	Earthquake	47,564	39,573	47,564	39,573	45,393	37,709	45,393	37,709	37,709
13.0	Group Accident & Health	-	-	-	-	-	-	-	-	-
14.0	Credit A&H (Group & Individual)	-	-	-	-	-	-	-	-	-
15.1	Collectively Renewable A&H	-	-	-	-	-	-	-	-	-
15.2	Non-Cancellable A&H	-	-	-	-	-	-	-	-	-
15.3	Guaranteed Renewable A&H	-	-	-	-	-	-	-	-	-
15.4	Non-Renewable for Stated Reasons Only	-	-	-	-	-	-	-	-	-
15.5	Other Accident Only	-	-	-	-	-	-	-	-	-
15.6	Medicare Title XVIII Exempt From State Taxes or Fees	-	-	-	-	-	-	-	-	-
15.7	All Other A&H	-	1	-	1	-	1	-	1	1
15.8	Federal Employees Health Benefits Plan Premium	-	-	-	-	-	-	-	-	-
16.0	Workers' Compensation	894,397	639,047	1,024,057	509,387	826,634	622,202	974,971	473,864	473,864
17.1	Other Liability—Occurrence	1,516,816	283,001	1,369,965	429,852	1,477,765	276,327	1,335,544	418,549	418,549
17.2	Other Liability—Claims Made	(54,150)	(6,972)	(54,150)	(6,972)	(52,626)	(6,772)	(52,626)	(6,772)	(6,772)
17.3	Excess Workers' Compensation	-	-	-	-	-	-	-	-	-
18.0	Products Liability	59,337	69,551	59,337	69,551	58,102	68,051	58,102	68,051	68,051
19.1	Private Passenger Auto No-Fault (PIP)	-	189,048	-	189,048	-	187,499	-	187,499	187,499
19.2	Other Private Passenger Auto Liability	4,648,807	1,550,730	4,648,807	1,550,730	4,611,687	1,538,017	4,611,687	1,538,017	1,538,017
19.3	Commercial Auto No-Fault (PIP)	2,058	18,937	2,058	18,937	1,835	16,861	1,835	16,861	16,861
19.4	Other Commercial Auto Liability	2,110,206	1,116,142	2,111,025	1,115,324	1,867,334	986,307	1,868,009	985,633	985,633
21.1	Private Passenger Auto Physical Damage	2,519,328	1,518,424	2,519,328	1,518,424	2,447,045	1,474,457	2,447,045	1,474,457	1,474,457
21.2	Commercial Auto Physical Damage	645,458	480,441	649,463	476,436	569,986	423,802	573,555	420,233	420,233
22.0	Aircraft (All Perils)	-	-	-	-	-	-	-	-	-
23.0	Fidelity	978,133	639,858	978,133	639,858	841,264	549,719	841,264	549,719	549,719
24.0	Surety	-	1,394	-	1,394	-	1,355	-	1,355	1,355
26.0	Burglary and Theft	62,724	46,895	62,724	46,895	54,012	40,334	54,012	40,334	40,334
27.0	Boiler and Machinery	17,211	3,662	17,211	3,662	15,175	3,227	15,175	3,227	3,227
28.0	Credit	-	-	-	-	-	-	-	-	-
30.0	Warranty	-	-	-	-	-	-	-	-	-
34.0	Prepaid Legal	-	-	-	-	-	-	-	-	-
34.0	Bail Bonds	-	-	-	-	-	-	-	-	-
34.0	Glass	-	-	-	-	-	-	-	-	-
34.0	Title	-	-	-	-	-	-	-	-	-
34.0	Livestock	-	-	-	-	-	-	-	-	-
34.0	Industrial Extended Coverage	-	-	-	-	-	-	-	-	-
34.0	Mobile Home Multiple Peril	-	-	-	-	-	-	-	-	-
34.0	Mobile Home Physical Damage	-	-	-	-	-	-	-	-	-
34.0	Reinsurance	-	-	-	-	-	-	-	-	-
34.0	Other	-	-	-	-	-	-	-	-	-
34.0	Other	-	-	-	-	-	-	-	-	-
34.0	Other	-	-	-	-	-	-	-	-	-
	Total	38,813,821	12,330,845	38,808,810	12,335,856	36,512,103	11,632,313	36,529,818	11,614,598	

Nationwide
Year 2 2022

Annual Statement Line	Description	Direct Premiums	Assumed Premiums	Ceded Premiums	Net Premiums Written	Direct Premiums	Assumed Premiums	Ceded Premiums	Net Premiums Earned
		Written	Written	Written		Earned	Earned	Earned	
1.0	Fire	1,284,139	348,029	1,288,012	344,156	1,226,547	331,135	1,230,420	327,262
2.1	Allied Lines	1,174,238	474,243	1,177,942	470,539	1,121,556	450,872	1,125,261	447,168
2.2	Multiple Peril Crop	-	-	-	-	-	-	-	-
2.3	Federal Flood	-	(0)	-	(0)	-	(0)	-	(0)
2.4	Private Crop	-	-	-	-	-	-	-	-
2.5	Private Flood	-	-	-	-	-	-	-	-
3.0	Farmowners Multiple Peril	4,115,391	565,792	4,115,391	565,792	3,925,618	539,334	3,925,618	539,334
4.0	Homeowners Multiple Peril	10,472,872	3,690,964	10,472,872	3,690,964	9,974,091	3,512,741	9,974,091	3,512,741
5.1	Commercial Multiple Peril (Non-Liability Portion)	6,157,844	754,772	6,157,844	754,772	5,874,680	717,981	5,874,680	717,981
5.2	Commercial Multiple Peril (Liability Portion)	4,367,114	424,010	4,367,114	424,010	4,166,296	403,342	4,166,296	403,342
6.0	Mortgage Guaranty	-	-	-	-	-	-	-	-
8.0	Ocean Marine	-	207	-	207	-	197	-	197
9.0	Inland Marine	330,482	110,413	330,482	110,413	315,234	105,070	315,234	105,070
10.0	Financial Guaranty	-	-	-	-	-	-	-	-
11.0	Medical Professional Liability	-	-	-	-	-	-	-	-
12.0	Earthquake	52,320	43,876	52,320	43,876	49,897	41,754	49,897	41,754
13.0	Group Accident & Health	-	-	-	-	-	-	-	-
14.0	Credit A&H (Group & Individual)	-	-	-	-	-	-	-	-
15.1	Collectively Renewable A&H	-	-	-	-	-	-	-	-
15.2	Non-Cancellable A&H	-	-	-	-	-	-	-	-
15.3	Guaranteed Renewable A&H	-	-	-	-	-	-	-	-
15.4	Non-Renewable for Stated Reasons Only	-	-	-	-	-	-	-	-
15.5	Other Accident Only	-	-	-	-	-	-	-	-
15.6	Medicare Title XVIII Exempt From State Taxes or Fees	-	-	-	-	-	-	-	-
15.7	All Other A&H	-	1	-	1	-	1	-	1
15.8	Federal Employees Health Benefits Plan Premium	-	-	-	-	-	-	-	-
16.0	Workers' Compensation	983,837	691,315	1,117,386	557,766	938,585	687,887	1,091,373	535,099
17.1	Other Liability—Occurrence	1,676,165	499,362	1,696,430	479,097	1,600,855	476,020	1,621,121	455,754
17.2	Other Liability—Claims Made	(25,613)	(3,169)	(25,613)	(3,169)	(24,460)	(3,016)	(24,460)	(3,016)
17.3	Excess Workers' Compensation	-	-	-	-	-	-	-	-
18.0	Products Liability	65,270	77,004	65,270	77,004	62,345	73,279	62,345	73,279
19.1	Private Passenger Auto No-Fault (PIP)	-	208,304	-	208,304	-	201,897	-	201,897
19.2	Other Private Passenger Auto Liability	5,112,548	1,708,301	5,112,548	1,708,301	4,956,821	1,655,757	4,956,821	1,655,757
19.3	Commercial Auto No-Fault (PIP)	2,176	20,032	2,176	20,032	2,076	19,102	2,076	19,102
19.4	Other Commercial Auto Liability	2,324,018	1,230,518	2,325,551	1,228,985	2,218,016	1,173,418	2,219,382	1,172,051
21.1	Private Passenger Auto Physical Damage	2,771,168	1,672,432	2,771,168	1,672,432	2,679,377	1,616,511	2,679,377	1,616,511
21.2	Commercial Auto Physical Damage	710,005	528,463	714,130	524,338	677,600	503,739	681,277	500,062
22.0	Aircraft (All Perils)	-	-	-	-	-	-	-	-
23.0	Fidelity	1,075,946	711,026	1,075,946	711,026	1,023,900	676,949	1,023,900	676,949
24.0	Surety	-	84	-	84	-	79	-	79
26.0	Burglary and Theft	68,997	52,110	68,997	52,110	65,661	49,612	65,661	49,612
27.0	Boiler and Machinery	18,932	4,042	18,932	4,042	18,058	3,853	18,058	3,853
28.0	Credit	-	-	-	-	-	-	-	-
30.0	Warranty	-	-	-	-	-	-	-	-
34.0	Prepaid Legal	-	-	-	-	-	-	-	-
34.0	Bail Bonds	-	-	-	-	-	-	-	-
34.0	Glass	-	-	-	-	-	-	-	-
34.0	Title	-	-	-	-	-	-	-	-
34.0	Livestock	-	-	-	-	-	-	-	-
34.0	Industrial Extended Coverage	-	-	-	-	-	-	-	-
34.0	Mobile Home Multiple Peril	-	-	-	-	-	-	-	-
34.0	Mobile Home Physical Damage	-	-	-	-	-	-	-	-
34.0	Reinsurance	-	-	-	-	-	-	-	-
34.0	Other	-	-	-	-	-	-	-	-
34.0	Other	-	-	-	-	-	-	-	-
34.0	Other	-	-	-	-	-	-	-	-
	Total	42,737,848	13,812,132	42,904,899	13,645,081	40,872,753	13,237,514	41,058,426	13,051,841

Nationwide
Year 3 2023

Annual Statement Line	Description	Direct Premiums	Assumed Premiums	Ceded Premiums		Direct Premiums	Assumed Premiums	Ceded Premiums		Net Premiums Earned
		Written	Written	Written	Net Premiums Written	Earned	Earned	Earned		
1.0	Fire	1,633,616	442,186	1,638,029	437,774	1,559,445	419,721	1,563,947	415,220	
2.1	Allied Lines	1,493,805	602,706	1,498,026	598,486	1,425,948	571,492	1,430,254	567,186	
2.2	Multiple Peril Crop	-	-	-	-	-	-	-	-	
2.3	Federal Flood	-	(0)	-	(0)	-	(0)	-	(0)	
2.4	Private Crop	-	-	-	-	-	-	-	-	
2.5	Private Flood	-	-	-	-	-	-	-	-	
3.0	Farmowners Multiple Peril	5,235,390	719,772	5,235,390	719,772	4,987,997	685,074	4,987,997	685,074	
4.0	Homeowners Multiple Peril	13,323,053	4,694,890	13,323,053	4,694,890	12,663,977	4,458,061	12,663,977	4,458,061	
5.1	Commercial Multiple Peril (Non-Liability Portion)	7,833,694	960,182	7,833,694	960,182	7,464,998	911,112	7,464,998	911,112	
5.2	Commercial Multiple Peril (Liability Portion)	5,555,620	539,403	5,555,620	539,403	5,294,142	511,837	5,294,142	511,837	
6.0	Mortgage Guaranty	-	-	-	-	-	-	-	-	
8.0	Ocean Marine	-	264	-	264	-	250	-	250	
9.0	Inland Marine	420,422	140,454	420,422	140,454	400,541	133,349	400,541	133,349	
10.0	Financial Guaranty	-	-	-	-	-	-	-	-	
11.0	Medical Professional Liability	-	-	-	-	-	-	-	-	
12.0	Earthquake	66,559	55,813	66,559	55,813	63,394	52,992	63,394	52,992	
13.0	Group Accident & Health	-	-	-	-	-	-	-	-	
14.0	Credit A&H (Group & Individual)	-	-	-	-	-	-	-	-	
15.1	Collectively Renewable A&H	-	-	-	-	-	-	-	-	
15.2	Non-Cancellable A&H	-	-	-	-	-	-	-	-	
15.3	Guaranteed Renewable A&H	-	-	-	-	-	-	-	-	
15.4	Non-Renewable for Stated Reasons Only	-	-	-	-	-	-	-	-	
15.5	Other Accident Only	-	-	-	-	-	-	-	-	
15.6	Medicare Title XVIII Exempt From State Taxes or Fees	-	-	-	-	-	-	-	-	
15.7	All Other A&H	-	1	-	1	-	1	-	1	
15.8	Federal Employees Health Benefits Plan Premium	-	-	-	-	-	-	-	-	
16.0	Workers' Compensation	1,251,587	858,948	1,403,754	706,781	1,192,661	854,387	1,370,272	676,775	
17.1	Other Liability—Occurrence	2,132,331	632,538	2,155,421	609,448	2,035,264	601,909	2,058,822	578,351	
17.2	Other Liability—Claims Made	(32,584)	(4,032)	(32,584)	(4,032)	(31,096)	(3,827)	(31,096)	(3,827)	
17.3	Excess Workers' Compensation	-	-	-	-	-	-	-	-	
18.0	Products Liability	83,034	97,961	83,034	97,961	79,266	93,007	79,266	93,007	
19.1	Private Passenger Auto No-Fault (PIP)	-	264,859	-	264,859	-	258,331	-	258,331	
19.2	Other Private Passenger Auto Liability	6,503,923	2,172,102	6,503,923	2,172,102	6,345,615	2,118,567	6,345,615	2,118,567	
19.3	Commercial Auto No-Fault (PIP)	2,768	25,479	2,768	25,479	2,639	24,265	2,639	24,265	
19.4	Other Commercial Auto Liability	2,956,497	1,564,788	2,958,244	1,563,041	2,818,960	1,490,533	2,820,549	1,488,945	
21.1	Private Passenger Auto Physical Damage	3,525,339	2,126,570	3,525,339	2,126,570	3,425,784	2,065,838	3,425,784	2,065,838	
21.2	Commercial Auto Physical Damage	903,232	671,562	907,932	666,862	861,176	639,549	865,450	635,275	
22.0	Aircraft (All Perils)	-	-	-	-	-	-	-	-	
23.0	Fidelity	1,368,763	904,032	1,368,763	904,032	1,299,557	858,716	1,299,557	858,716	
24.0	Surety	-	106	-	106	-	100	-	100	
26.0	Burglary and Theft	87,774	66,255	87,774	66,255	83,340	62,934	83,340	62,934	
27.0	Boiler and Machinery	24,084	5,142	24,084	5,142	22,945	4,894	22,945	4,894	
28.0	Credit	-	-	-	-	-	-	-	-	
30.0	Warranty	-	-	-	-	-	-	-	-	
34.0	Prepaid Legal	-	-	-	-	-	-	-	-	
34.0	Bail Bonds	-	-	-	-	-	-	-	-	
34.0	Glass	-	-	-	-	-	-	-	-	
34.0	Title	-	-	-	-	-	-	-	-	
34.0	Livestock	-	-	-	-	-	-	-	-	
34.0	Industrial Extended Coverage	-	-	-	-	-	-	-	-	
34.0	Mobile Home Multiple Peril	-	-	-	-	-	-	-	-	
34.0	Mobile Home Physical Damage	-	-	-	-	-	-	-	-	
34.0	Reinsurance	-	-	-	-	-	-	-	-	
34.0	Other	-	-	-	-	-	-	-	-	
34.0	Other	-	-	-	-	-	-	-	-	
34.0	Other	-	-	-	-	-	-	-	-	
Total		54,368,905	17,541,982	54,559,243	17,351,644	51,996,551	16,813,095	52,212,391	16,597,256	

Applicant Company Name:

Patrons Mutual Insurance Company of Connecticut

(Property & Casualty Insurance Company)

Authorized Premium by LOB (Aggregate) - Planned Premium Volume By Line of Business

Amounts in Whole Dollars

Authorized Year 1		2021								
Annual Statement		Direct Premiums	Assumed Premiums	Ceded Premiums		Direct Premiums	Assumed Premiums	Ceded Premiums	Net Premiums	
Line	Description	Written	Written	Written	Net Premiums Written	Earned	Earned	Earned	Earned	
1.0	Fire	1,167,399	313,605	1,171,159	309,846	1,141,985	306,924	1,145,745	303,164	
2.1	Allied Lines	1,067,489	426,115	1,071,085	422,519	1,043,448	417,009	1,047,045	413,413	
2.2	Multiple Peril Crop	-	-	-	-	-	-	-	-	
2.3	Federal Flood	-	(0)	-	(0)	-	(0)	-	(0)	
2.4	Private Crop	-	-	-	-	-	-	-	-	
2.5	Private Flood	-	-	-	-	-	-	-	-	
3.0	Farmowners Multiple Peril	3,741,264	512,556	3,741,264	512,556	3,303,536	452,299	3,303,536	452,299	
4.0	Homeowners Multiple Peril	9,520,793	3,321,466	9,520,793	3,321,466	9,027,216	3,147,756	9,027,216	3,147,756	
5.1	Commercial Multiple Peril (Non-Liability Portion)	5,598,040	683,543	5,598,040	683,543	5,232,500	636,128	5,232,500	636,128	
5.2	Commercial Multiple Peril (Liability Portion)	3,970,509	384,037	3,970,509	384,037	3,711,259	357,400	3,711,259	357,400	
6.0	Mortgage Guaranty	-	-	-	-	-	-	-	-	
8.0	Ocean Marine	-	187	-	187	-	177	-	177	
9.0	Inland Marine	300,438	99,604	300,438	99,604	288,553	95,521	288,553	95,521	
10.0	Financial Guaranty	-	-	-	-	-	-	-	-	
11.0	Medical Professional Liability	-	-	-	-	-	-	-	-	
12.0	Earthquake	47,564	39,573	47,564	39,573	45,393	37,709	45,393	37,709	
13.0	Group Accident & Health	-	-	-	-	-	-	-	-	
14.0	Credit A&H (Group & Individual)	-	-	-	-	-	-	-	-	
15.1	Collectively Renewable A&H	-	-	-	-	-	-	-	-	
15.2	Non-Cancellable A&H	-	-	-	-	-	-	-	-	
15.3	Guaranteed Renewable A&H	-	-	-	-	-	-	-	-	
15.4	Non-Renewable for Stated Reasons Only	-	-	-	-	-	-	-	-	
15.5	Other Accident Only	-	-	-	-	-	-	-	-	
15.6	Medicare Title XVIII Exempt From State Taxes or Fees	-	-	-	-	-	-	-	-	
15.7	All Other A&H	-	1	-	1	-	1	-	1	
15.8	Federal Employees Health Benefits Plan Premium	-	-	-	-	-	-	-	-	
16.0	Workers' Compensation	894,397	639,047	1,024,057	509,387	826,634	622,202	974,971	473,864	
17.1	Other Liability—Occurrence	1,516,816	283,001	1,369,965	429,852	1,477,765	276,327	1,335,544	418,549	
17.2	Other Liability—Claims Made	(54,150)	(6,972)	(54,150)	(6,972)	(52,626)	(6,772)	(52,626)	(6,772)	
17.3	Excess Workers' Compensation	-	-	-	-	-	-	-	-	
18.0	Products Liability	59,337	69,551	59,337	69,551	58,102	68,051	58,102	68,051	
19.1	Private Passenger Auto No-Fault (PIP)	-	189,048	-	189,048	-	187,499	-	187,499	
19.2	Other Private Passenger Auto Liability	4,648,807	1,550,730	4,648,807	1,550,730	4,611,687	1,538,017	4,611,687	1,538,017	
19.3	Commercial Auto No-Fault (PIP)	2,058	18,937	2,058	18,937	1,835	16,861	1,835	16,861	
19.4	Other Commercial Auto Liability	2,110,206	1,116,142	2,111,025	1,115,324	1,867,334	986,307	1,868,009	985,633	
21.1	Private Passenger Auto Physical Damage	2,519,328	1,518,424	2,519,328	1,518,424	2,447,045	1,474,457	2,447,045	1,474,457	
21.2	Commercial Auto Physical Damage	645,458	480,441	649,463	476,436	569,986	423,802	573,555	420,233	
22.0	Aircraft (All Perils)	-	-	-	-	-	-	-	-	
23.0	Fidelity	978,133	639,858	978,133	639,858	841,264	549,719	841,264	549,719	
24.0	Surety	-	1,394	-	1,394	-	1,355	-	1,355	
26.0	Burglary and Theft	62,724	46,895	62,724	46,895	54,012	40,334	54,012	40,334	
27.0	Boiler and Machinery	17,211	3,662	17,211	3,662	15,175	3,227	15,175	3,227	
28.0	Credit	-	-	-	-	-	-	-	-	
30.0	Warranty	-	-	-	-	-	-	-	-	
34.0	Prepaid Legal	-	-	-	-	-	-	-	-	
34.0	Bail Bonds	-	-	-	-	-	-	-	-	
34.0	Glass	-	-	-	-	-	-	-	-	
34.0	Title	-	-	-	-	-	-	-	-	
34.0	Livestock	-	-	-	-	-	-	-	-	
34.0	Industrial Extended Coverage	-	-	-	-	-	-	-	-	
34.0	Mobile Home Multiple Peril	-	-	-	-	-	-	-	-	
34.0	Mobile Home Physical Damage	-	-	-	-	-	-	-	-	
34.0	Reinsurance	-	-	-	-	-	-	-	-	
34.0	Other	-	-	-	-	-	-	-	-	
34.0	Other	-	-	-	-	-	-	-	-	
34.0	Other	-	-	-	-	-	-	-	-	
Total		38,813,821	12,330,845	38,808,810	12,335,856	36,512,103	11,632,313	36,529,818	11,614,598	

Authorized
Year 2 2022

Annual Statement		Direct Premiums	Assumed Premiums	Ceded Premiums	Net Premiums	Direct Premiums	Assumed Premiums	Ceded Premiums	Net Premiums
Line	Description	Written	Written	Written	Written	Earned	Earned	Earned	Earned
1.0	Fire	1,284,139	348,029	1,288,012	344,156	1,226,547	331,135	1,230,420	327,262
2.1	Allied Lines	1,174,238	474,243	1,177,942	470,539	1,121,556	450,872	1,125,261	447,168
2.2	Multiple Peril Crop	-	-	-	-	-	-	-	-
2.3	Federal Flood	-	(0)	-	(0)	-	(0)	-	(0)
2.4	Private Crop	-	-	-	-	-	-	-	-
2.5	Private Flood	-	-	-	-	-	-	-	-
3.0	Farmowners Multiple Peril	4,115,391	565,792	4,115,391	565,792	3,925,618	539,334	3,925,618	539,334
4.0	Homeowners Multiple Peril	10,472,872	3,690,964	10,472,872	3,690,964	9,974,091	3,512,741	9,974,091	3,512,741
5.1	Commercial Multiple Peril (Non-Liability Portion)	6,157,844	754,772	6,157,844	754,772	5,874,680	717,981	5,874,680	717,981
5.2	Commercial Multiple Peril (Liability Portion)	4,367,114	424,010	4,367,114	424,010	4,166,296	403,342	4,166,296	403,342
6.0	Mortgage Guaranty	-	-	-	-	-	-	-	-
8.0	Ocean Marine	-	207	-	207	-	197	-	197
9.0	Inland Marine	330,482	110,413	330,482	110,413	315,234	105,070	315,234	105,070
10.0	Financial Guaranty	-	-	-	-	-	-	-	-
11.0	Medical Professional Liability	-	-	-	-	-	-	-	-
12.0	Earthquake	52,320	43,876	52,320	43,876	49,897	41,754	49,897	41,754
13.0	Group Accident & Health	-	-	-	-	-	-	-	-
14.0	Credit A&H (Group & Individual)	-	-	-	-	-	-	-	-
15.1	Collectively Renewable A&H	-	-	-	-	-	-	-	-
15.2	Non-Cancellable A&H	-	-	-	-	-	-	-	-
15.3	Guaranteed Renewable A&H	-	-	-	-	-	-	-	-
15.4	Non-Renewable for Stated Reasons Only	-	-	-	-	-	-	-	-
15.5	Other Accident Only	-	-	-	-	-	-	-	-
15.6	Medicare Title XVIII Exempt From State Taxes or Fees	-	-	-	-	-	-	-	-
15.7	All Other A&H	-	1	-	1	-	1	-	1
15.8	Federal Employees Health Benefits Plan Premium	-	-	-	-	-	-	-	-
16.0	Workers' Compensation	983,837	691,315	1,117,386	557,766	938,585	687,887	1,091,373	535,099
17.1	Other Liability—Occurrence	1,676,165	499,362	1,696,430	479,097	1,600,855	476,020	1,621,121	455,754
17.2	Other Liability—Claims Made	(25,613)	(3,169)	(25,613)	(3,169)	(24,460)	(3,016)	(24,460)	(3,016)
17.3	Excess Workers' Compensation	-	-	-	-	-	-	-	-
18.0	Products Liability	65,270	77,004	65,270	77,004	62,345	73,279	62,345	73,279
19.1	Private Passenger Auto No-Fault (PIP)	-	208,304	-	208,304	-	201,897	-	201,897
19.2	Other Private Passenger Auto Liability	5,112,548	1,708,301	5,112,548	1,708,301	4,956,821	1,655,757	4,956,821	1,655,757
19.3	Commercial Auto No-Fault (PIP)	2,176	20,032	2,176	20,032	2,076	19,102	2,076	19,102
19.4	Other Commercial Auto Liability	2,324,018	1,230,518	2,325,551	1,228,985	2,218,016	1,173,418	2,219,382	1,172,051
21.1	Private Passenger Auto Physical Damage	2,771,168	1,672,432	2,771,168	1,672,432	2,679,377	1,616,511	2,679,377	1,616,511
21.2	Commercial Auto Physical Damage	710,005	528,463	714,130	524,338	677,600	503,739	681,277	500,062
22.0	Aircraft (All Perils)	-	-	-	-	-	-	-	-
23.0	Fidelity	1,075,946	711,026	1,075,946	711,026	1,023,900	676,949	1,023,900	676,949
24.0	Surety	-	84	-	84	-	79	-	79
26.0	Burglary and Theft	68,997	52,110	68,997	52,110	65,661	49,612	65,661	49,612
27.0	Boiler and Machinery	18,932	4,042	18,932	4,042	18,058	3,853	18,058	3,853
28.0	Credit	-	-	-	-	-	-	-	-
30.0	Warranty	-	-	-	-	-	-	-	-
34.0	Prepaid Legal	-	-	-	-	-	-	-	-
34.0	Bail Bonds	-	-	-	-	-	-	-	-
34.0	Glass	-	-	-	-	-	-	-	-
34.0	Title	-	-	-	-	-	-	-	-
34.0	Livestock	-	-	-	-	-	-	-	-
34.0	Industrial Extended Coverage	-	-	-	-	-	-	-	-
34.0	Mobile Home Multiple Peril	-	-	-	-	-	-	-	-
34.0	Mobile Home Physical Damage	-	-	-	-	-	-	-	-
34.0	Reinsurance	-	-	-	-	-	-	-	-
34.0	Other	-	-	-	-	-	-	-	-
34.0	Other	-	-	-	-	-	-	-	-
34.0	Other	-	-	-	-	-	-	-	-
Total		42,737,848	13,812,132	42,904,899	13,645,081	40,872,753	13,237,514	41,058,426	13,051,841

Authorized
Year 3 2023

Annual Statement		Direct Premiums	Assumed Premiums	Ceded Premiums	Net Premiums	Direct Premiums	Assumed Premiums	Ceded Premiums	Net Premiums
Line	Description	Written	Written	Written	Written	Earned	Earned	Earned	Earned
1.0	Fire	1,633,616	442,186	1,638,029	437,774	1,559,445	419,721	1,563,947	415,220
2.1	Allied Lines	1,493,805	602,706	1,498,026	598,486	1,425,948	571,492	1,430,254	567,186
2.2	Multiple Peril Crop	-	-	-	-	-	-	-	-
2.3	Federal Flood	-	(0)	-	(0)	-	(0)	-	(0)
2.4	Private Crop	-	-	-	-	-	-	-	-
2.5	Private Flood	-	-	-	-	-	-	-	-
3.0	Farmowners Multiple Peril	5,235,390	719,772	5,235,390	719,772	4,987,997	685,074	4,987,997	685,074
4.0	Homeowners Multiple Peril	13,323,053	4,694,890	13,323,053	4,694,890	12,663,977	4,458,061	12,663,977	4,458,061
5.1	Commercial Multiple Peril (Non-Liability Portion)	7,833,694	960,182	7,833,694	960,182	7,464,998	911,112	7,464,998	911,112
5.2	Commercial Multiple Peril (Liability Portion)	5,555,620	539,403	5,555,620	539,403	5,294,142	511,837	5,294,142	511,837
6.0	Mortgage Guaranty	-	-	-	-	-	-	-	-
8.0	Ocean Marine	-	264	-	264	-	250	-	250
9.0	Inland Marine	420,422	140,454	420,422	140,454	400,541	133,349	400,541	133,349
10.0	Financial Guaranty	-	-	-	-	-	-	-	-
11.0	Medical Professional Liability	-	-	-	-	-	-	-	-
12.0	Earthquake	66,559	55,813	66,559	55,813	63,394	52,992	63,394	52,992
13.0	Group Accident & Health	-	-	-	-	-	-	-	-
14.0	Credit A&H (Group & Individual)	-	-	-	-	-	-	-	-
15.1	Collectively Renewable A&H	-	-	-	-	-	-	-	-
15.2	Non-Cancellable A&H	-	-	-	-	-	-	-	-
15.3	Guaranteed Renewable A&H	-	-	-	-	-	-	-	-
15.4	Non-Renewable for Stated Reasons Only	-	-	-	-	-	-	-	-
15.5	Other Accident Only	-	-	-	-	-	-	-	-
15.6	Medicare Title XVIII Exempt From State Taxes or Fees	-	-	-	-	-	-	-	-
15.7	All Other A&H	-	1	-	1	-	1	-	1
15.8	Federal Employees Health Benefits Plan Premium	-	-	-	-	-	-	-	-
16.0	Workers' Compensation	1,251,587	858,948	1,403,754	706,781	1,192,661	854,387	1,370,272	676,775
17.1	Other Liability—Occurrence	2,132,331	632,538	2,155,421	609,448	2,035,264	601,909	2,058,822	578,351
17.2	Other Liability—Claims Made	(32,584)	(4,032)	(32,584)	(4,032)	(31,096)	(3,827)	(31,096)	(3,827)
17.3	Excess Workers' Compensation	-	-	-	-	-	-	-	-
18.0	Products Liability	83,034	97,961	83,034	97,961	79,266	93,007	79,266	93,007
19.1	Private Passenger Auto No-Fault (PIP)	-	264,859	-	264,859	-	258,331	-	258,331
19.2	Other Private Passenger Auto Liability	6,503,923	2,172,102	6,503,923	2,172,102	6,345,615	2,118,567	6,345,615	2,118,567
19.3	Commercial Auto No-Fault (PIP)	2,768	25,479	2,768	25,479	2,639	24,265	2,639	24,265
19.4	Other Commercial Auto Liability	2,956,497	1,564,788	2,958,244	1,563,041	2,818,960	1,490,533	2,820,549	1,488,945
21.1	Private Passenger Auto Physical Damage	3,525,339	2,126,570	3,525,339	2,126,570	3,425,784	2,065,838	3,425,784	2,065,838
21.2	Commercial Auto Physical Damage	903,232	671,562	907,932	666,862	861,176	639,549	865,450	635,275
22.0	Aircraft (All Perils)	-	-	-	-	-	-	-	-
23.0	Fidelity	1,368,763	904,032	1,368,763	904,032	1,299,557	858,716	1,299,557	858,716
24.0	Surety	-	106	-	106	-	100	-	100
26.0	Burglary and Theft	87,774	66,255	87,774	66,255	83,340	62,934	83,340	62,934
27.0	Boiler and Machinery	24,084	5,142	24,084	5,142	22,945	4,894	22,945	4,894
28.0	Credit	-	-	-	-	-	-	-	-
30.0	Warranty	-	-	-	-	-	-	-	-
34.0	Prepaid Legal	-	-	-	-	-	-	-	-
34.0	Bail Bonds	-	-	-	-	-	-	-	-
34.0	Glass	-	-	-	-	-	-	-	-
34.0	Title	-	-	-	-	-	-	-	-
34.0	Livestock	-	-	-	-	-	-	-	-
34.0	Industrial Extended Coverage	-	-	-	-	-	-	-	-
34.0	Mobile Home Multiple Peril	-	-	-	-	-	-	-	-
34.0	Mobile Home Physical Damage	-	-	-	-	-	-	-	-
34.0	Reinsurance	-	-	-	-	-	-	-	-
34.0	Other	-	-	-	-	-	-	-	-
34.0	Other	-	-	-	-	-	-	-	-
34.0	Other	-	-	-	-	-	-	-	-
	Total	54,368,905	17,541,982	54,559,243	17,351,644	51,996,551	16,813,095	52,212,391	16,597,256

Applicant Company Name:
(Property & Casualty Insurance Company)

Patrons Mutual Insurance Company of Connecticut

Nationwide Incurred Loss Summary By Line of Business

Amounts in Whole Dollars

The Nationwide Incurred Loss Summary by LOB page is automatically calculated. It is calculated based on projected incurred losses by line of business for each state in which the company is already licensed and authorized to write business and projected incurred losses by line of business for those states in which the company is applying to be licensed and authorized. The projected incurred losses will pull from the Authorized Premium By LOB tab and individual state tabs.

Nationwide		2021			
Year 1					
Annual Statement Line	Description	Direct Losses Incurred *	Assumed Losses Incurred *	Ceded Losses Incurred *	Net Losses Incurred *
1.0	Fire	417,410	-	-	417,410
2.1	Allied Lines	579,017	-	-	579,017
2.2	Multiple Peril Crop	-	-	-	-
2.3	Federal Flood	9	-	-	9
2.4	Private Crop	-	-	-	-
2.5	Private Flood	-	-	-	-
3.0	Farmowners Multiple Peril	252,391	-	-	252,391
4.0	Homeowners Multiple Peril	2,586,495	-	-	2,586,495
5.1	Commercial Multiple Peril (Non-Liability Portion)	534,658	-	-	534,658
5.2	Commercial Multiple Peril (Liability Portion)	112,062	-	-	112,062
6.0	Mortgage Guaranty	-	-	-	-
8.0	Ocean Marine	292	-	-	292
9.0	Inland Marine	31,763	-	-	31,763
10.0	Financial Guaranty	-	-	-	-
11.0	Medical Professional Liability	-	-	-	-
12.0	Earthquake	34	-	-	34
13.0	Group Accident & Health	-	-	-	-
14.0	Credit A&H (Group & Individual)	-	-	-	-
15.1	Collectively Renewable A&H	-	-	-	-
15.2	Non-Cancellable A&H	-	-	-	-
15.3	Guaranteed Renewable A&H	-	-	-	-
15.4	Non-Renewable for Stated Reasons Only	-	-	-	-
15.5	Other Accident Only	-	-	-	-
15.6	Medicare Title XVIII exempt from state taxes or fees	-	-	-	-
15.7	All Other A&H	837	-	-	837
15.8	Federal Employees Health Benefits-Plan Premium	-	-	-	-
16.0	Workers' Compensation	229,557	-	-	229,557
17.1	Other Liability—Occurrence	119,513	-	-	119,513
17.2	Other Liability—Claims Made	(435)	-	-	(435)
17.3	Excess Workers' Compensation	-	-	-	-
18.0	Products Liability	(442)	-	-	(442)
19.1	Private Passenger Auto No-Fault (PIP)	199,219	-	-	199,219
19.2	Other Private Passenger Auto Liability	1,096,268	-	-	1,096,268
19.3	Commercial Auto No-Fault (PIP)	11,908	-	-	11,908
19.4	Other Commercial Auto Liability	662,470	-	-	662,470
21.1	Private Passenger Auto Physical Damage	775,484	-	-	775,484
21.2	Commercial Auto Physical Damage	275,624	-	-	275,624
22.0	Aircraft (All Perils)	-	-	-	-
23.0	Fidelity	333	-	-	333
24.0	Surety	(674)	-	-	(674)
26.0	Burglary and Theft	(1)	-	-	(1)
27.0	Boiler and Machinery	1,192	-	-	1,192
28.0	Credit	-	-	-	-
30.0	Warranty	-	-	-	-
34.0	Prepaid Legal	-	-	-	-
34.0	Bail Bonds	-	-	-	-
34.0	Glass	-	-	-	-
34.0	Title	-	-	-	-
34.0	Livestock	-	-	-	-
34.0	Industrial Extended Coverage	-	-	-	-
34.0	Mobile Home Multiple Peril	-	-	-	-
34.0	Mobile Home Physical Damage	-	-	-	-
34.0	Reinsurance	-	-	-	-
34.0	Other	-	-	-	-
34.0	Other	-	-	-	-
34.0	Other	-	-	-	-
	Total	7,884,985	-	-	7,884,985
	Verification from P & L				7,884,985

* Include loss adjustment expenses.

Nationwide
Year 2 2022

Annual Statement Line	Description	Direct Losses Incurred *	Assumed Losses Incurred *	Ceded Losses Incurred *	Net Losses Incurred *
1.0	Fire	184,005	-	-	184,005
2.0	Allied Lines	242,212	-	-	242,212
2.2	Multiple Peril Crop	-	-	-	-
2.3	Federal Flood	10	-	-	10
2.4	Private Crop	-	-	-	-
2.5	Private Flood	-	-	-	-
3.0	Farmowners Multiple Peril	297,522	-	-	297,522
4.0	Homeowners Multiple Peril	2,316,594	-	-	2,316,594
5.1	Commercial Multiple Peril (Non-Liability Portion)	424,314	-	-	424,314
5.2	Commercial Multiple Peril (Liability Portion)	242,648	-	-	242,648
6.0	Mortgage Guaranty	-	-	-	-
8.0	Ocean Marine	118	-	-	118
9.0	Inland Marine	60,512	-	-	60,512
10.0	Financial Guaranty	-	-	-	-
11.0	Medical Professional Liability	-	-	-	-
12.0	Earthquake	23,627	-	-	23,627
13.0	Group Accident & Health	-	-	-	-
14.0	Credit A&H (Group & Individual)	-	-	-	-
15.1	Collectively Renewable A&H	-	-	-	-
15.2	Non-Cancellable A&H	-	-	-	-
15.3	Guaranteed Renewable A&H	-	-	-	-
15.4	Non-Renewable for Stated Reasons Only	-	-	-	-
15.5	Other Accident Only	-	-	-	-
15.6	Medicare Title XVIII exempt from state taxes or fees	-	-	-	-
15.7	All Other A&H	725	-	-	725
15.8	Federal Employees Health Benefits-Plan Premium	-	-	-	-
16.0	Workers' Compensation	294,278	-	-	294,278
17.1	Other Liability—Occurrence	240,047	-	-	240,047
17.2	Other Liability—Claims Made	(2,339)	-	-	(2,339)
17.3	Excess Workers' Compensation	-	-	-	-
18.0	Products Liability	36,976	-	-	36,976
19.1	Private Passenger Auto No-Fault (PIP)	150,321	-	-	150,321
19.2	Other Private Passenger Auto Liability	1,150,705	-	-	1,150,705
19.3	Commercial Auto No-Fault (PIP)	10,430	-	-	10,430
19.4	Other Commercial Auto Liability	598,850	-	-	598,850
21.1	Private Passenger Auto Physical Damage	1,058,452	-	-	1,058,452
21.2	Commercial Auto Physical Damage	257,519	-	-	257,519
22.0	Aircraft (All Perils)	-	-	-	-
23.0	Fidelity	410,520	-	-	410,520
24.0	Surety	(718)	-	-	(718)
26.0	Burglary and Theft	30,059	-	-	30,059
27.0	Boiler and Machinery	2,308	-	-	2,308
28.0	Credit	-	-	-	-
30.0	Warranty	-	-	-	-
34.0	Prepaid Legal	-	-	-	-
34.0	Bail Bonds	-	-	-	-
34.0	Glass	-	-	-	-
34.0	Title	-	-	-	-
34.0	Livestock	-	-	-	-
34.0	Industrial Extended Coverage	-	-	-	-
34.0	Mobile Home Multiple Peril	-	-	-	-
34.0	Mobile Home Physical Damage	-	-	-	-
34.0	Reinsurance	-	-	-	-
34.0	Other	-	-	-	-
34.0	Other	-	-	-	-
34.0	Other	-	-	-	-
	Total	8,029,695	-	-	8,029,695
	Verification from P & L				8,029,695

* Include loss adjustment expenses.

Nationwide
Year 3 2023

Annual Statement Line	Description	Direct Losses		Ceded Losses Incurred	Net Losses
		Incurred *	Assumed Losses Incurred *	*	Incurred *
1.0	Fire	240,711	-	-	240,711
2.0	Allied Lines	316,801	-	-	316,801
2.2	Multiple Peril Crop	-	-	-	-
2.3	Federal Flood	12	-	-	12
2.4	Private Crop	-	-	-	-
2.5	Private Flood	-	-	-	-
3.0	Farmowners Multiple Peril	396,309	-	-	396,309
4.0	Homeowners Multiple Peril	2,923,638	-	-	2,923,638
5.1	Commercial Multiple Peril (Non-Liability Portion)	552,140	-	-	552,140
5.2	Commercial Multiple Peril (Liability Portion)	315,007	-	-	315,007
6.0	Mortgage Guaranty	-	-	-	-
8.0	Ocean Marine	151	-	-	151
9.0	Inland Marine	78,554	-	-	78,554
10.0	Financial Guaranty	-	-	-	-
11.0	Medical Professional Liability	-	-	-	-
12.0	Earthquake	30,714	-	-	30,714
13.0	Group Accident & Health	-	-	-	-
14.0	Credit A&H (Group & Individual)	-	-	-	-
15.1	Collectively Renewable A&H	-	-	-	-
15.2	Non-Cancellable A&H	-	-	-	-
15.3	Guaranteed Renewable A&H	-	-	-	-
15.4	Non-Renewable for Stated Reasons Only	-	-	-	-
15.5	Other Accident Only	-	-	-	-
15.6	Medicare Title XVIII exempt from state taxes or fees	-	-	-	-
15.7	All Other A&H	818	-	-	818
15.8	Federal Employees Health Benefits-Plan Premium	-	-	-	-
16.0	Workers' Compensation	386,281	-	-	386,281
17.1	Other Liability—Occurrence	317,888	-	-	317,888
17.2	Other Liability—Claims Made	(2,957)	-	-	(2,957)
17.3	Excess Workers' Compensation	-	-	-	-
18.0	Products Liability	49,476	-	-	49,476
19.1	Private Passenger Auto No-Fault (PIP)	201,028	-	-	201,028
19.2	Other Private Passenger Auto Liability	1,556,008	-	-	1,556,008
19.3	Commercial Auto No-Fault (PIP)	14,002	-	-	14,002
19.4	Other Commercial Auto Liability	814,156	-	-	814,156
21.1	Private Passenger Auto Physical Damage	1,435,854	-	-	1,435,854
21.2	Commercial Auto Physical Damage	349,682	-	-	349,682
22.0	Aircraft (All Perils)	-	-	-	-
23.0	Fidelity	521,458	-	-	521,458
24.0	Surety	(805)	-	-	(805)
26.0	Burglary and Theft	38,193	-	-	38,193
27.0	Boiler and Machinery	3,038	-	-	3,038
28.0	Credit	-	-	-	-
30.0	Warranty	-	-	-	-
34.0	Prepaid Legal	-	-	-	-
34.0	Bail Bonds	-	-	-	-
34.0	Glass	-	-	-	-
34.0	Title	-	-	-	-
34.0	Livestock	-	-	-	-
34.0	Industrial Extended Coverage	-	-	-	-
34.0	Mobile Home Multiple Peril	-	-	-	-
34.0	Mobile Home Physical Damage	-	-	-	-
34.0	Reinsurance	-	-	-	-
34.0	Other	-	-	-	-
34.0	Other	-	-	-	-
34.0	Other	-	-	-	-
	Total	10,538,155	-	-	10,538,155
	Verification from P & L				10,538,155

* Include loss adjustment expenses.

Applicant Company Name:
(Property & Casualty Insurance Company)

Patrons Mutual Insurance Company of Connecticut

Authorized Incurred Loss Summary By Line of Business

Amounts in Whole Dollars

Authorized Incurred Loss by LOB (Aggregate)

Year 1 2021

Annual Statement		Direct Losses	Assumed Losses	Ceded Losses	Net Losses
Line	Description	Incurred *	Incurred *	Incurred *	Incurred *
1.0	Fire	417,410			417,410
2.0	Allied Lines	579,017			579,017
2.2	Multiple Peril Crop	-			-
2.3	Federal Flood	9			9
2.4	Private Crop	-			-
2.5	Private Flood	-			-
3.0	Farmowners Multiple Peril	252,391			252,391
4.0	Homeowners Multiple Peril	2,586,495			2,586,495
5.1	Commercial Multiple Peril (Non-Liability Portion)	534,658			534,658
5.2	Commercial Multiple Peril (Liability Portion)	112,062			112,062
6.0	Mortgage Guaranty	-			-
8.0	Ocean Marine	292			292
9.0	Inland Marine	31,763			31,763
10.0	Financial Guaranty	-			-
11.0	Medical Professional Liability	-			-
12.0	Earthquake	34			34
13.0	Group Accident & Health	-			-
14.0	Credit A&H (Group & Individual)	-			-
15.1	Collectively Renewable A&H	-			-
15.2	Non-Cancellable A&H	-			-
15.3	Guaranteed Renewable A&H	-			-
15.4	Non-Renewable for Stated Reasons Only	-			-
15.5	Other Accident Only	-			-
15.6	Medicare Title XVIII exempt form state taxes or fees	-			-
15.7	All Other A&H	837			837
15.8	Federal Employees Health Benefits-Plan Premium	-			-
16.0	Workers' Compensation	229,557			229,557
17.1	Other Liability—Occurrence	119,513			119,513
17.2	Other Liability—Claims Made	(435)			(435)
17.3	Excess Workers' Compensation	-			-
18.0	Products Liability	(442)			(442)
19.1	Private Passenger Auto No-Fault (PIP)	199,219			199,219
19.2	Other Private Passenger Auto Liability	1,096,268			1,096,268
19.3	Commercial Auto No-Fault (PIP)	11,908			11,908
19.4	Other Commercial Auto Liability	662,470			662,470
21.1	Private Passenger Auto Physical Damage	775,484			775,484
21.2	Commercial Auto Physical Damage	275,624			275,624
22.0	Aircraft (All Perils)	-			-
23.0	Fidelity	333			333
24.0	Surety	(674)			(674)
26.0	Burglary and Theft	(1)			(1)
27.0	Boiler and Machinery	1,192			1,192
28.0	Credit	-			-
30.0	Warranty	-			-
34.0	Prepaid Legal	-			-
34.0	Bail Bonds	-			-
34.0	Glass	-			-
34.0	Title	-			-
34.0	Livestock	-			-
34.0	Industrial Extended Coverage	-			-
34.0	Mobile Home Multiple Peril	-			-
34.0	Mobile Home Physical Damage	-			-
34.0	Reinsurance	-			-
34.0	Other	-			-
34.0	Other	-			-
34.0	Other	-			-
	Total	7,884,985	-	-	7,884,985

* Include loss adjustment expenses.

Authorized Incurred Loss by LOB (Aggregate)

Year 2 2022

Annual Statement Line	Description	Direct Losses Incurred *	Assumed Losses Incurred *	Ceded Losses Incurred *	Net Losses Incurred *
1.0	Fire	184,005			184,005
2.0	Allied Lines	242,212			242,212
2.2	Multiple Peril Crop	-			-
2.3	Federal Flood	10			10
2.4	Private Crop	-			-
2.5	Private Flood	-			-
3.0	Farmowners Multiple Peril	297,522			297,522
4.0	Homeowners Multiple Peril	2,316,594			2,316,594
5.1	Commercial Multiple Peril (Non-Liability Portion)	424,314			424,314
5.2	Commercial Multiple Peril (Liability Portion)	242,648			242,648
6.0	Mortgage Guaranty	-			-
8.0	Ocean Marine	118			118
9.0	Inland Marine	60,512			60,512
10.0	Financial Guaranty	-			-
11.0	Medical Professional Liability	-			-
12.0	Earthquake	23,627			23,627
13.0	Group Accident & Health	-			-
14.0	Credit A&H (Group & Individual)	-			-
15.1	Collectively Renewable A&H	-			-
15.2	Non-Cancellable A&H	-			-
15.3	Guaranteed Renewable A&H	-			-
15.4	Non-Renewable for Stated Reasons Only	-			-
15.5	Other Accident Only	-			-
15.6	Medicare Title XVIII exempt from state taxes or fees	-			-
15.7	All Other A&H	725			725
15.8	Federal Employees Health Benefits-Plan Premium	-			-
16.0	Workers' Compensation	294,278			294,278
17.1	Other Liability—Occurrence	240,047			240,047
17.2	Other Liability—Claims Made	(2,339)			(2,339)
17.3	Excess Workers' Compensation	-			-
18.0	Products Liability	36,976			36,976
19.1	Private Passenger Auto No-Fault (PIP)	150,321			150,321
19.2	Other Private Passenger Auto Liability	1,150,705			1,150,705
19.3	Commercial Auto No-Fault (PIP)	10,430			10,430
19.4	Other Commercial Auto Liability	598,850			598,850
21.1	Private Passenger Auto Physical Damage	1,058,452			1,058,452
21.2	Commercial Auto Physical Damage	257,519			257,519
22.0	Aircraft (All Perils)	-			-
23.0	Fidelity	410,520			410,520
24.0	Surety	(718)			(718)
26.0	Burglary and Theft	30,059			30,059
27.0	Boiler and Machinery	2,308			2,308
28.0	Credit	-			-
30.0	Warranty	-			-
34.0	Prepaid Legal	-			-
34.0	Bail Bonds	-			-
34.0	Glass	-			-
34.0	Title	-			-
34.0	Livestock	-			-
34.0	Industrial Extended Coverage	-			-
34.0	Mobile Home Multiple Peril	-			-
34.0	Mobile Home Physical Damage	-			-
34.0	Reinsurance	-			-
34.0	Other	-			-
34.0	Other	-			-
34.0	Other	-			-
	Total	8,029,695	-	-	8,029,695

Authorized Incurred Loss by LOB (Aggregate)

Year 3 2023

Annual Statement		Direct Losses	Assumed Losses	Ceded Losses	Net Losses
Line	Description	Incurred *	Incurred *	Incurred *	Incurred *
1.0	Fire	240,711			240,711
2.0	Allied Lines	316,801			316,801
2.2	Multiple Peril Crop	-			-
2.3	Federal Flood	12			12
2.4	Private Crop	-			-
2.5	Private Flood	-			-
3.0	Farmowners Multiple Peril	396,309			396,309
4.0	Homeowners Multiple Peril	2,923,638			2,923,638
5.1	Commercial Multiple Peril (Non-Liability Portion)	552,140			552,140
5.2	Commercial Multiple Peril (Liability Portion)	315,007			315,007
6.0	Mortgage Guaranty	-			-
8.0	Ocean Marine	151			151
9.0	Inland Marine	78,554			78,554
10.0	Financial Guaranty	-			-
11.0	Medical Professional Liability	-			-
12.0	Earthquake	30,714			30,714
13.0	Group Accident & Health	-			-
14.0	Credit A&H (Group & Individual)	-			-
15.1	Collectively Renewable A&H	-			-
15.2	Non-Cancellable A&H	-			-
15.3	Guaranteed Renewable A&H	-			-
15.4	Non-Renewable for Stated Reasons Only	-			-
15.5	Other Accident Only	-			-
15.6	Medicare Title XVIII exempt from state taxes or fees	-			-
15.7	All Other A&H	818			818
15.8	Federal Employees Health Benefits-Plan Premium	-			-
16.0	Workers' Compensation	386,281			386,281
17.1	Other Liability—Occurrence	317,888			317,888
17.2	Other Liability—Claims Made	(2,957)			(2,957)
17.3	Excess Workers' Compensation	-			-
18.0	Products Liability	49,476			49,476
19.1	Private Passenger Auto No-Fault (PIP)	201,028			201,028
19.2	Other Private Passenger Auto Liability	1,556,008			1,556,008
19.3	Commercial Auto No-Fault (PIP)	14,002			14,002
19.4	Other Commercial Auto Liability	814,156			814,156
21.1	Private Passenger Auto Physical Damage	1,435,854			1,435,854
21.2	Commercial Auto Physical Damage	349,682			349,682
22.0	Aircraft (All Perils)	-			-
23.0	Fidelity	521,458			521,458
24.0	Surety	(805)			(805)
26.0	Burglary and Theft	38,193			38,193
27.0	Boiler and Machinery	3,038			3,038
28.0	Credit	-			-
30.0	Warranty	-			-
34.0	Prepaid Legal	-			-
34.0	Bail Bonds	-			-
34.0	Glass	-			-
34.0	Title	-			-
34.0	Livestock	-			-
34.0	Industrial Extended Coverage	-			-
34.0	Mobile Home Multiple Peril	-			-
34.0	Mobile Home Physical Damage	-			-
34.0	Reinsurance	-			-
34.0	Other	-			-
34.0	Other	-			-
34.0	Other	-			-
	Total	10,538,155	-	-	10,538,155

* Include loss adjustment expenses.

Applicant Company Name: Patrons Mutual Insurance Company of Connecticut
(Property & Casualty Insurance Company)
Net Premium and Loss Developments By Line of Business
Amounts in Whole Dollars

Nationwide

Annual Statement Line	Description	Premiums Earned	2021 Losses Incurred*	Loss Ratio	Premiums Earned	2022 Losses Incurred*	Loss Ratio	Premiums Earned	2023 Losses Incurred*	Loss Ratio
1.0	Fire	303,164	417,410	138%	327,262	184,005	56%	415,220	240,711	58%
2.1	Allied Lines	413,413	579,017	140%	447,168	242,212	54%	567,186	316,801	56%
2.2	Multiple Peril Crop	-	-	-	-	-	-	-	-	-
2.3	Federal Flood	(0)	9	(14276%)	(0)	10	(14403%)	(0)	12	(12838%)
2.4	Private Crop	-	-	-	-	-	-	-	-	-
2.5	Private Flood	-	-	-	-	-	-	-	-	-
3.0	Farmowners Multiple Peril	452,299	252,391	56%	539,334	297,522	55%	685,074	396,309	58%
4.0	Homeowners Multiple Peril	3,147,756	2,586,495	82%	3,512,741	2,316,594	66%	4,458,061	2,923,638	66%
5.1	Commercial Multiple Peril (Non-Liability Portion)	636,128	534,658	84%	717,981	424,314	59%	911,112	552,140	61%
5.2	Commercial Multiple Peril (Liability Portion)	357,400	112,062	31%	403,342	242,648	60%	511,837	315,007	62%
6.0	Mortgage Guaranty	-	-	-	-	-	-	-	-	-
8.0	Ocean Marine	177	292	165%	197	118	60%	250	151	60%
9.0	Inland Marine	95,521	31,763	33%	105,070	60,512	58%	133,349	78,554	59%
10.0	Financial Guaranty	-	-	-	-	-	-	-	-	-
11.0	Medical Professional Liability	-	-	-	-	-	-	-	-	-
12.0	Earthquake	37,709	34	0%	41,754	23,627	57%	52,992	30,714	58%
13.0	Group Accident & Health	-	-	-	-	-	-	-	-	-
14.0	Credit A&H (Group & Individual)	-	-	-	-	-	-	-	-	-
15.1	Collectively Renewable A&H	-	-	-	-	-	-	-	-	-
15.2	Non-Cancellable A&H	-	-	-	-	-	-	-	-	-
15.3	Guaranteed Renewable A&H	-	-	-	-	-	-	-	-	-
15.4	Non-Renewable for Stated Reasons Only	-	-	-	-	-	-	-	-	-
15.5	Other Accident Only	-	-	-	-	-	-	-	-	-
15.6	Medicare Title XVIII exempt from state taxes or fees	-	-	-	-	-	-	-	-	-
15.7	All Other A&H	1	837	88972%	1	725	69092%	1	818	61441%
15.8	Federal Employees Health Benefits Plan Premium	-	-	-	-	-	-	-	-	-
16.0	Workers' Compensation	473,864	229,557	48%	535,099	294,278	55%	676,775	386,281	57%
17.1	Other Liability—Occurrence	418,549	119,513	29%	455,754	240,047	53%	578,351	317,888	55%
17.2	Other Liability - Claims Made	(6,772)	(435)	6%	(3,016)	(2,339)	78%	(3,827)	(2,957)	77%
17.3	Excess Workers' Compensation	-	-	-	-	-	-	-	-	-
18.0	Products Liability	68,051	(442)	(1%)	73,279	36,976	50%	93,007	49,476	53%
19.1	Private Passenger Auto No-Fault (PIP)	187,499	199,219	106%	201,897	150,321	74%	258,331	201,028	78%
19.2	Other Private Passenger Auto Liability	1,538,017	1,096,268	71%	1,655,757	1,150,705	69%	2,118,567	1,556,008	73%
19.3	Commercial Auto No-Fault (PIP)	16,861	11,908	71%	19,102	10,430	55%	24,265	14,002	58%
19.4	Other Commercial Auto Liability	985,633	662,470	67%	1,172,051	598,850	51%	1,488,945	814,156	55%
21.1	Private Passenger Auto Physical Damage	1,474,457	775,484	53%	1,616,511	1,058,452	65%	2,065,838	1,435,854	70%
21.2	Commercial Auto Physical Damage	420,233	275,624	66%	500,062	257,519	51%	635,275	349,682	55%
22.0	Aircraft (All Perils)	-	-	-	-	-	-	-	-	-
23.0	Fidelity	549,719	333	0%	676,949	410,520	61%	858,716	521,458	61%
24.0	Surety	1,355	(674)	(50%)	79	(718)	(908%)	100	(805)	(804%)
26.0	Burglary and Theft	40,334	(1)	(0%)	49,612	30,059	61%	62,934	38,193	61%
27.0	Boiler and Machinery	3,227	1,192	37%	3,853	2,308	60%	4,894	3,038	62%
28.0	Credit	-	-	-	-	-	-	-	-	-
30.0	Warranty	-	-	-	-	-	-	-	-	-
34.0	Prepaid Legal	-	-	-	-	-	-	-	-	-
34.0	Bail Bonds	-	-	-	-	-	-	-	-	-
34.0	Glass	-	-	-	-	-	-	-	-	-
34.0	Title	-	-	-	-	-	-	-	-	-
34.0	Livestock	-	-	-	-	-	-	-	-	-
34.0	Industrial Extended Coverage	-	-	-	-	-	-	-	-	-
34.0	Mobile Home Multiple Peril	-	-	-	-	-	-	-	-	-
34.0	Mobile Home Physical Damage	-	-	-	-	-	-	-	-	-
34.0	Reinsurance	-	-	-	-	-	-	-	-	-
34.0	Other	-	-	-	-	-	-	-	-	-
34.0	Other	-	-	-	-	-	-	-	-	-
34.0	Other	-	-	-	-	-	-	-	-	-
Total		11,614,598	7,884,985	68%	13,051,841	8,029,695	62%	16,597,256	10,538,155	63%
Verification from P & L - should equal line above.		11,614,598	7,884,985		13,051,841	8,029,695		16,597,256	10,538,155	

* Include loss adjustment expenses.

UCAA Proforma Financial Statements Assumptions

List all of the relevant assumptions used to create the proformas.

Note, assumptions enclosed within the Plan of Operation need not be disclosed again here.

1. Assumes existing State Auto Group Pooling structure through 2023.
2. Incurred losses are only presented on a post-pooled basis