

**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

Updated: January 1, 2019

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

Patrons Mutual Insurance Company of Connecticut

	2021	2022	2023
<b>Admitted Assets</b>			
1. Bonds	35,261,000	23,366,818	23,864,000
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	634,463	569,130
5. Other Invested Assets	-	-	-
6. Aggregate Write-Ins for Invested Assets	-	-	-
7. All Other Assets	10,272,850	-	-
8. <b>Total Admitted Assets</b>	<b>46,542,034</b>	<b>24,350,375</b>	<b>24,782,224</b>
<b>Liabilities</b>			
9. Losses	8,139,253	-	-
10. Loss Adjustment Expenses	1,678,884	-	-
11. Unearned Premiums	6,221,527	-	-
12. Ceded Reinsurance Payable	5,832,405	-	-
13. Payable to Parent, Subsidiaries & Affiliates	17,547	17,547	17,547
14. All Other Liabilities	741,964	-	-
15. <b>Total Liabilities (9+10+11+12+13+14)</b>	<b>22,631,579</b>	<b>17,547</b>	<b>17,547</b>
<b>Capital and Surplus</b>			
16. Capital Stock	-	-	-
17. Gross Paid in and Contributed Surplus	-	-	-
18. Surplus Notes	-	-	-
19. Unassigned Funds (Surplus)	23,910,455	24,332,828	24,764,677
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	24,332,828	24,764,677
24. <b>Liabilities and Surplus (15+23)</b>	<b>46,542,034</b>	<b>24,350,375</b>	<b>24,782,224</b>
<b>Risk-Based Capital Analysis</b>			
24. <b>Authorized Control Level Risk-Based Capital</b>	1,209,453	1,230,817	1,252,661
25. <b>Calculated Risk-Based Capital (23/24)</b>	<b>1977%</b>	<b>1977%</b>	<b>1977%</b>

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		
2. Net Losses Incurred (Case & IBNR)	6,739,800		
3. Net Loss Adjustment Expenses Incurred	1,145,185		
4. Direct and Assumed Commissions & Brokerage	1,896,877		
5. Reinsurance Ceding Commissions	49,755		
6. Net Commissions Incurred (4-5)	1,847,123	-	-
7. Other Contractual Agreements*			
8. Other Underwriting Expenses Incurred**	2,040,715		
9. <b>Underwriting Gain (Loss) (1-(2+3+6+7+8))</b>	<b>(158,225)</b>	<b>-</b>	<b>-</b>
10. Net Investment Income	743,000	492,372	502,849
11. Other Income	(28,289)	-	-
12. Income Taxes Incurred	(11,000)	70,000	71,000
13. <b>Net Operating Income (Loss) after taxes</b>	<b>567,485</b>	<b>422,372</b>	<b>431,849</b>
14. Prior YE Surplus as Regards Policyholders, December 31 Prior Year	23,344,970	23,910,455	24,332,828
15. Net Income	567,485	422,372	431,849
16. Capital Increases Changes			
17. Other Increases (Decreases)			
18. Dividends to Stockholders	2,000		
19. <b>YE Surplus as Regards Policyholders, December 31 Current Year</b>	<b>23,910,455</b>	<b>24,332,828</b>	<b>24,764,677</b>
<b>Operating Percentages:</b>			
Net Premiums Earned	100.00%	100.00%	100.00%
20. Net Losses Incurred to Net Premiums Earned(2/1)	58.03%	0.00%	0.00%
21. Net Loss Adjustment Expenses Incurred to Net Premiums Earned(3/1)	9.86%	0.00%	0.00%
22. Other Underwriting Expenses to Net Premiums Earned ((6+7+8)/1)	33.47%	0.00%	0.00%
23. Net Underwriting Gain Or (Loss) (9/1)	-1.36%	0.00%	0.00%
<b>Other Percentages:</b>			
24. Other Underwriting Expenses to Net Premiums Written ((6+7+8)/Total Net Premiums Written)	31.52%	0.00%	0.00%
25. Net Loss and Loss Adjustment Expenses Incurred to Net Premiums Earned ((2+3)/1)	67.89%	0.00%	0.00%
*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
<b>Cash From Operations</b>			
1. Premiums Collected Net of Reinsurance	12,213,904		
2. Net Investment Income	743,000	492,372	502,849
3. Miscellaneous Income	(28,289)	-	-
4. Benefit and Loss Related Payments	6,824,016		
5. Net Transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	-	-	-
6. Commissions, Expenses Paid and Aggregate Write-Ins for Deductions	5,054,597		
7. Dividends Paid to Policyholders	2,000		
8. Federal and Foreign Income Taxes Paid (Recovered)	(11,000)	70,000	71,000
9. Net Cash From Operations (1+2+3-4-5-6-7-8)	<u>1,059,002</u>	<u>422,372</u>	<u>431,849</u>
<b>Cash From Investments</b>			
10. Net Cash from Investments	<u>(1,136,108)</u>	<u>11,894,182</u>	<u>(497,182)</u>
<b>Cash From Financing and Miscellaneous Sources</b>			
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	(12,341,182)	-
17. Net Cash from Financing and Miscellaneous Sources (11+12+13+14-15+16)	<u>403,177</u>	<u>(12,341,182)</u>	<u>-</u>
18. Net Change in Cash, Cash Equivalents and Short -Term Investments (9+10+17)	<u>326,071</u>	<u>(24,628)</u>	<u>(65,333)</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	56,549,980	-	232.4%	-
2023	54,368,905	17,541,982	71,910,887	71,910,887	-	290.4%	-

**No data entry is required on this page.**

Applicant Company Name:  
(Property & Casualty Insurance Company)  
Nationwide Premium by LOB - Planned Premium Volume By Line of Business  
Amounts in Whole Dollars

Patrons Mutual Insurance Company of Connecticut

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

Year 1 2021

Annual Statement Line	Description	Direct Premiums Written	Assumed Premiums Written	Ceded Premiums Written	Net Premiums Written	Direct Premiums Earned	Assumed Premiums Earned	Ceded Premiums Earned	Net Premiums 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	-	-	-	-	-	-	-	-
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		Direct Premiums		Assumed Premiums		Ceded Premiums		Net Premiums Earned
		Written	Written	Written	Written	Written	Written	Written	Written	Written	Written	Written	Written	
1.0	Fire	1,284,139	348,029	1,632,168	-	1,226,547	331,135	1,557,682	-					
2.1	Allied Lines	1,174,238	474,243	1,648,480	-	1,121,556	450,872	1,572,429	-					
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	4,681,183	-	3,925,618	539,334	4,464,951	-					
4.0	Homeowners Multiple Peril	10,472,872	3,690,964	14,163,837	-	9,974,091	3,512,741	13,486,832	-					
5.1	Commercial Multiple Peril (Non-Liability Portion)	6,157,844	754,772	6,912,616	-	5,874,680	717,981	6,592,662	-					
5.2	Commercial Multiple Peril (Liability Portion)	4,367,114	424,010	4,791,124	-	4,166,296	403,342	4,569,638	-					
6.0	Mortgage Guaranty	-	-	-	-	-	-	-	-					
8.0	Ocean Marine	-	207	207	-	-	197	197	-					
9.0	Inland Marine	330,482	110,413	440,895	-	315,234	105,070	420,305	-					
10.0	Financial Guaranty	-	-	-	-	-	-	-	-					
11.0	Medical Professional Liability	-	-	-	-	-	-	-	-					
12.0	Earthquake	52,320	43,876	96,196	-	49,897	41,754	91,651	-					
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	1,675,152	-	938,585	687,887	1,626,472	-					
17.1	Other Liability—Occurrence	1,676,165	499,362	2,175,527	-	1,600,855	476,020	2,076,875	-					
17.2	Other Liability—Claims Made	(25,613)	(3,169)	(28,782)	-	(24,460)	(3,016)	(27,475)	-					
17.3	Excess Workers' Compensation	-	-	-	-	-	-	-	-					
18.0	Products Liability	65,270	77,004	142,275	-	62,345	73,279	135,624	-					
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	6,820,849	-	4,956,821	1,655,757	6,612,577	-					
19.3	Commercial Auto No-Fault (PIP)	2,176	20,032	22,208	-	2,076	19,102	21,178	-					
19.4	Other Commercial Auto Liability	2,324,018	1,230,518	3,554,536	-	2,218,016	1,173,418	3,391,433	-					
21.1	Private Passenger Auto Physical Damage	2,771,168	1,672,432	4,443,601	-	2,679,377	1,616,511	4,295,888	-					
21.2	Commercial Auto Physical Damage	710,005	528,463	1,238,468	-	677,600	503,739	1,181,339	-					
22.0	Aircraft (All Perils)	-	-	-	-	-	-	-	-					
23.0	Fidelity	1,075,946	711,026	1,786,972	-	1,023,900	676,949	1,700,848	-					
24.0	Surety	-	84	84	-	-	79	79	-					
26.0	Burglary and Theft	68,997	52,110	121,107	-	65,661	49,612	115,273	-					
27.0	Boiler and Machinery	18,932	4,042	22,973	-	18,058	3,853	21,911	-					
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	56,549,980	-	40,872,753	13,237,514	54,110,267	-					

Nationwide  
Year 3

2023

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	1,633,616	442,186	2,075,803	-	1,559,445	419,721	1,979,166	-
2.1	Allied Lines	1,493,805	602,706	2,096,511	-	1,425,948	571,492	1,997,440	-
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	5,955,162	-	4,987,997	685,074	5,673,071	-
4.0	Homeowners Multiple Peril	13,323,053	4,694,890	18,017,942	-	12,663,977	4,458,061	17,122,038	-
5.1	Commercial Multiple Peril (Non-Liability Portion)	7,833,694	960,182	8,793,876	-	7,464,998	911,112	8,376,110	-
5.2	Commercial Multiple Peril (Liability Portion)	5,555,620	539,403	6,095,023	-	5,294,142	511,837	5,805,979	-
6.0	Mortgage Guaranty	-	-	-	-	-	-	-	-
8.0	Ocean Marine	-	264	264	-	-	250	250	-
9.0	Inland Marine	420,422	140,454	560,876	-	400,541	133,349	533,890	-
10.0	Financial Guaranty	-	-	-	-	-	-	-	-
11.0	Medical Professional Liability	-	-	-	-	-	-	-	-
12.0	Earthquake	66,559	55,813	122,372	-	63,394	52,992	116,386	-
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	2,110,535	-	1,192,661	854,387	2,047,047	-
17.1	Other Liability—Occurrence	2,132,331	632,538	2,764,869	-	2,035,264	601,909	2,637,173	-
17.2	Other Liability—Claims Made	(32,584)	(4,032)	(36,615)	-	(31,096)	(3,827)	(34,923)	-
17.3	Excess Workers' Compensation	-	-	-	-	-	-	-	-
18.0	Products Liability	83,034	97,961	180,995	-	79,266	93,007	172,274	-
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	8,676,025	-	6,345,615	2,118,567	8,464,182	-
19.3	Commercial Auto No-Fault (PIP)	2,768	25,479	28,246	-	2,639	24,265	26,904	-
19.4	Other Commercial Auto Liability	2,956,497	1,564,788	4,521,285	-	2,818,960	1,490,533	4,309,493	-
21.1	Private Passenger Auto Physical Damage	3,525,339	2,126,570	5,651,909	-	3,425,784	2,065,838	5,491,622	-
21.2	Commercial Auto Physical Damage	903,232	671,562	1,574,794	-	861,176	639,549	1,500,725	-
22.0	Aircraft (All Perils)	-	-	-	-	-	-	-	-
23.0	Fidelity	1,368,763	904,032	2,272,795	-	1,299,557	858,716	2,158,273	-
24.0	Surety	-	106	106	-	-	100	100	-
26.0	Burglary and Theft	87,774	66,255	154,029	-	83,340	62,934	146,274	-
27.0	Boiler and Machinery	24,084	5,142	29,226	-	22,945	4,894	27,839	-
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	71,910,887	-	51,996,551	16,813,095	68,809,646	-



Applicant Company Name:  
(Property & Casualty Insurance Company)

Patrons Mutual Insurance Company of Connecticut

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	1,174,159	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 Written	Assumed Premiums Written	Ceded Premiums Written	Net Premiums Written	Direct Premiums Earned	Assumed Premiums Earned	Ceded Premiums Earned	Net Premiums Earned
1.0	Fire	1,284,139	348,029	1,632,168	-	1,226,547	331,135	1,557,682	-
2.1	Allied Lines	1,174,238	474,243	1,648,480	-	1,121,556	450,872	1,572,429	-
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	4,681,183	-	3,925,618	539,334	4,464,951	-
4.0	Homeowners Multiple Peril	10,472,872	3,690,964	14,163,837	-	9,974,091	3,512,741	13,486,832	-
5.1	Commercial Multiple Peril (Non-Liability Portion)	6,157,844	754,772	6,912,616	-	5,874,680	717,981	6,592,662	-
5.2	Commercial Multiple Peril (Liability Portion)	4,367,114	424,010	4,791,124	-	4,166,296	403,342	4,569,638	-
6.0	Mortgage Guaranty	-	-	-	-	-	-	-	-
8.0	Ocean Marine	-	207	207	-	-	197	197	-
9.0	Inland Marine	330,482	110,413	440,895	-	315,234	105,070	420,305	-
10.0	Financial Guaranty	-	-	-	-	-	-	-	-
11.0	Medical Professional Liability	-	-	-	-	-	-	-	-
12.0	Earthquake	52,320	43,876	96,196	-	49,897	41,754	91,651	-
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	1,675,152	-	938,585	687,887	1,626,472	-
17.1	Other Liability—Occurrence	1,676,165	499,362	2,175,527	-	1,600,855	476,020	2,076,875	-
17.2	Other Liability—Claims Made	(25,613)	(3,169)	(28,782)	-	(24,460)	(3,016)	(27,475)	-
17.3	Excess Workers' Compensation	-	-	-	-	-	-	-	-
18.0	Products Liability	65,270	77,004	142,275	-	62,345	73,279	135,624	-
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	6,820,849	-	4,956,821	1,655,757	6,612,577	-
19.3	Commercial Auto No-Fault (PIP)	2,176	20,032	22,208	-	2,076	19,102	21,178	-
19.4	Other Commercial Auto Liability	2,324,018	1,230,518	3,554,536	-	2,218,016	1,173,418	3,391,433	-
21.1	Private Passenger Auto Physical Damage	2,771,168	1,672,432	4,443,601	-	2,679,377	1,616,511	4,295,888	-
21.2	Commercial Auto Physical Damage	710,005	528,463	1,238,468	-	677,600	503,739	1,181,339	-
22.0	Aircraft (All Perils)	-	-	-	-	-	-	-	-
23.0	Fidelity	1,075,946	711,026	1,786,972	-	1,023,900	676,949	1,700,848	-
24.0	Surety	-	84	84	-	-	79	79	-
26.0	Burglary and Theft	68,997	52,110	121,107	-	65,661	49,612	115,273	-
27.0	Boiler and Machinery	18,932	4,042	22,973	-	18,058	3,853	21,911	-
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	56,549,980	-	40,872,753	13,237,514	54,110,267	-

Authorized  
Year 3 2023

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	1,633,616	442,186	2,075,803	-	1,559,445	419,721	1,979,166	-
2.1	Allied Lines	1,493,805	602,706	2,096,511	-	1,425,948	571,492	1,997,440	-
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	5,955,162	-	4,987,997	685,074	5,673,071	-
4.0	Homeowners Multiple Peril	13,323,053	4,694,890	18,017,942	-	12,663,977	4,458,061	17,122,038	-
5.1	Commercial Multiple Peril (Non-Liability Portion)	7,833,694	960,182	8,793,876	-	7,464,998	911,112	8,376,110	-
5.2	Commercial Multiple Peril (Liability Portion)	5,555,620	539,403	6,095,023	-	5,294,142	511,837	5,805,979	-
6.0	Mortgage Guaranty	-	-	-	-	-	-	-	-
8.0	Ocean Marine	-	264	264	-	-	250	250	-
9.0	Inland Marine	420,422	140,454	560,876	-	400,541	133,349	533,890	-
10.0	Financial Guaranty	-	-	-	-	-	-	-	-
11.0	Medical Professional Liability	-	-	-	-	-	-	-	-
12.0	Earthquake	66,559	55,813	122,372	-	63,394	52,992	116,386	-
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	2,110,535	-	1,192,661	854,387	2,047,047	-
17.1	Other Liability—Occurrence	2,132,331	632,538	2,764,869	-	2,035,264	601,909	2,637,173	-
17.2	Other Liability—Claims Made	(32,584)	(4,032)	(36,615)	-	(31,096)	(3,827)	(34,923)	-
17.3	Excess Workers' Compensation	-	-	-	-	-	-	-	-
18.0	Products Liability	83,034	97,961	180,995	-	79,266	93,007	172,274	-
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	8,676,025	-	6,345,615	2,118,567	8,464,182	-
19.3	Commercial Auto No-Fault (PIP)	2,768	25,479	28,246	-	2,639	24,265	26,904	-
19.4	Other Commercial Auto Liability	2,956,497	1,564,788	4,521,285	-	2,818,960	1,490,533	4,309,493	-
21.1	Private Passenger Auto Physical Damage	3,525,339	2,126,570	5,651,909	-	3,425,784	2,065,838	5,491,622	-
21.2	Commercial Auto Physical Damage	903,232	671,562	1,574,794	-	861,176	639,549	1,500,725	-
22.0	Aircraft (All Perils)	-	-	-	-	-	-	-	-
23.0	Fidelity	1,368,763	904,032	2,272,795	-	1,299,557	858,716	2,158,273	-
24.0	Surety	-	106	106	-	-	100	100	-
26.0	Burglary and Theft	87,774	66,255	154,029	-	83,340	62,934	146,274	-
27.0	Boiler and Machinery	24,084	5,142	29,226	-	22,945	4,894	27,839	-
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	71,910,887	-	51,996,551	16,813,095	68,809,646	-

Applicant Company Name: Patrons Mutual Insurance Company of Connecticut  
(Property & Casualty Insurance Company)  
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 Year 1 2021		Direct Losses Incurred *	Assumed Losses Incurred *	Ceded Losses Incurred *	Net Losses Incurred *
Annual Statement Line	Description				
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 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
	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				-

\* Include loss adjustment expenses.

Nationwide  
Year 3 2023

Annual Statement Line	Description	Direct Losses Incurred *	Assumed Losses Incurred *	Ceded Losses Incurred *	Net Losses 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				-

\* Include loss adjustment expenses.

Applicant Company Name:  
(Property & Casualty Insurance Company)  
Authorized Incurred Loss Summary By Line of Business  
Amounts in Whole Dollars

Patrons Mutual Insurance Company of Connecticut

Authorized Incurred Loss by LOB (Aggregate)

Year 1	Annual		Direct Losses	Assumed Losses	Ceded Losses	Net Losses
	Statement Line	Description	Incurred *	Incurred *	Incurred *	Incurred *
2021						
	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 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

\* 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	-	-	-	-
34.0	Other	-	-	-	-
	Total	8,029,695	-	8,029,695	-



Authorized Incurred Loss by LOB (Aggregate)

Year 3 2023

Annual Statement Line	Description	Direct Losses Incurred *	Assumed Losses Incurred *	Ceded Losses Incurred *	Net Losses 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	-	-	-	-
34.0	Other	-	-	-	-
	Total	10,538,155	-	10,538,155	-

\* Include loss adjustment expenses.

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

Patrons Mutual Insurance Company of Connecticut

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%	-	-	-	-	-	-
2.1	Allied Lines	413,413	579,017	140%	-	-	-	-	-	-
2.2	Multiple Peril Crop	-	-	-	-	-	-	-	-	-
2.3	Federal Flood	(0)	9	(14276%)	-	-	-	-	-	-
2.4	Private Crop	-	-	-	-	-	-	-	-	-
2.5	Private Flood	-	-	-	-	-	-	-	-	-
3.0	Farmowners Multiple Peril	452,299	252,391	56%	-	-	-	-	-	-
4.0	Homeowners Multiple Peril	3,147,756	2,586,495	82%	-	-	-	-	-	-
5.1	Commercial Multiple Peril (Non-Liability Portion)	636,128	534,658	84%	-	-	-	-	-	-
5.2	Commercial Multiple Peril (Liability Portion)	357,400	112,062	31%	-	-	-	-	-	-
6.0	Mortgage Guaranty	-	-	-	-	-	-	-	-	-
8.0	Ocean Marine	177	292	165%	-	-	-	-	-	-
9.0	Inland Marine	95,521	31,763	33%	-	-	-	-	-	-
10.0	Financial Guaranty	-	-	-	-	-	-	-	-	-
11.0	Medical Professional Liability	-	-	-	-	-	-	-	-	-
12.0	Earthquake	37,709	34	0%	-	-	-	-	-	-
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%	-	-	-	-	-	-
15.8	Federal Employees Health Benefits Plan Premium	-	-	-	-	-	-	-	-	-
16.0	Workers' Compensation	473,864	229,557	48%	-	-	-	-	-	-
17.1	Other Liability—Occurrence	418,549	119,513	29%	-	-	-	-	-	-
17.2	Other Liability - Claims Made	(6,772)	(435)	6%	-	-	-	-	-	-
17.3	Excess Workers' Compensation	-	-	-	-	-	-	-	-	-
18.0	Products Liability	68,051	(442)	(1%)	-	-	-	-	-	-
19.1	Private Passenger Auto No-Fault (PIP)	187,499	199,219	106%	-	-	-	-	-	-
19.2	Other Private Passenger Auto Liability	1,538,017	1,096,268	71%	-	-	-	-	-	-
19.3	Commercial Auto No-Fault (PIP)	16,861	11,908	71%	-	-	-	-	-	-
19.4	Other Commercial Auto Liability	985,633	662,470	67%	-	-	-	-	-	-
21.1	Private Passenger Auto Physical Damage	1,474,457	775,484	53%	-	-	-	-	-	-
21.2	Commercial Auto Physical Damage	420,233	275,624	66%	-	-	-	-	-	-
22.0	Aircraft (All Perils)	-	-	-	-	-	-	-	-	-
23.0	Fidelity	549,719	333	0%	-	-	-	-	-	-
24.0	Surety	1,355	(674)	(50%)	-	-	-	-	-	-
26.0	Burglary and Theft	40,334	(1)	(0%)	-	-	-	-	-	-
27.0	Boiler and Machinery	3,227	1,192	37%	-	-	-	-	-	-
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%	0	0	0%	0	0	0%
	Verification from P & L - should equal line above.	11,614,598	7,884,985							

\* 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 100% of underwriting results are ceded to the Pool with 0% participation in the Pool beginning on 1/1/22.