



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2025
OF THE CONDITION AND AFFAIRS OF THE

FARMERS INSURANCE COMPANY OF IDAHO

NAIC Group Code 0069 0069 NAIC Company Code 21601 Employer's ID Number 95-2626385
(Current) (Prior)

Organized under the Laws of Idaho, State of Domicile or Port of Entry ID
Country of Domicile United States of America

Incorporated/Organized 10/29/1969 Commenced Business 12/31/1969

Statutory Home Office 3597 E. Monarch Sky Lane, Suite F-240, Meridian, ID, US 83646-1053
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 6301 Owensmouth Ave
(Street and Number) 818-965-0263
Woodland Hills, CA, US 91367-2216 (Area Code) (Telephone Number)
(City or Town, State, Country and Zip Code)

Mail Address 6301 Owensmouth Ave, Woodland Hills, CA, US 91367-2216
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 6301 Owensmouth Ave
(Street and Number) 818-965-0263
Woodland Hills, CA, US 91367-2216 (Area Code) (Telephone Number)
(City or Town, State, Country and Zip Code)

Internet Website Address www.farmers.com

Statutory Statement Contact Maria Eugenia Aguilera, 818-965-0263
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(E-mail Address) (FAX Number)

OFFICERS

President Bhram Mehelli Dinshaw Vice President, Treasurer Thomas Sangkyu Noh
Secretary Chau Thi Do Vice President, Actuary James Leslie Nutting

OTHER

Seung Yong Yoo, Vice President

DIRECTORS OR TRUSTEES

Brian Paul Alan Doren Eugene Hohl # Ronald Lee Marrone
Thomas Mortimer McGee Chandra Marie Redding Steven Laurence Rodenburg

State of California County of San Diego SS: State of California County of Los Angeles SS: State of California County of Los Angeles SS:

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

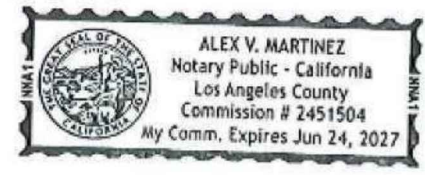
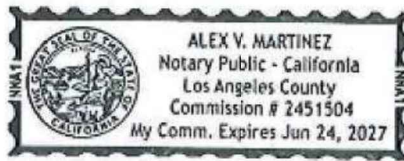
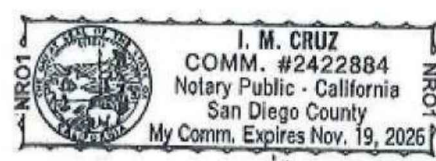
Bhram Mehelli Dinshaw Chau Thi Do Thomas Sangkyu Noh
President Secretary Treasurer & Vice President

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.
a. Is this an original filing? Yes [X] No []
b. If no,
1. State the amendment number
2. Date filed
3. Number of pages attached

Subscribed and sworn to before me on this 31st day of January 2026 by Bhram Mehelli Dinshaw
Date Day Month Year Name of Signor
Proved to me on the basis of satisfactory evidence to be the person who appeared before me.
Signature of Notary Public [Signature]

Subscribed and sworn to before me on this 26th day of January 2026 by Chau Thi Do
Date Day Month Year Name of Signor
Proved to me on the basis of satisfactory evidence to be the person who appeared before me.
Signature of Notary Public [Signature]

Subscribed and sworn to before me on this 29th day of January 2026 by Thomas Sangkyu Noh
Date Day Month Year Name of Signor
Proved to me on the basis of satisfactory evidence to be the person who appeared before me.
Signature of Notary Public [Signature]



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE FARMERS INSURANCE COMPANY OF IDAHO

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	238,741,054		238,741,054	206,014,063
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens.....				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$ 1,456,322 , Schedule E - Part 1), cash equivalents (\$ 997,401 , Schedule E - Part 2) and short-term investments (\$, Schedule DA)	2,453,723		2,453,723	5,939,575
6. Contract loans (including \$ premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivable for securities				
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	241,194,777		241,194,777	211,953,639
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	1,569,860	21,781	1,548,079	1,284,537
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	2,378,666	364,314	2,014,351	1,238,273
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 7,500 earned but unbilled premiums)	28,975,669		28,975,669	19,892,664
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				5,360
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	3,250,402		3,250,402	3,913,246
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset	4,993,095	410,733	4,582,362	3,946,226
19. Guaranty funds receivable or on deposit	22,048		22,048	
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates				233,646
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other-than-invested assets	786,391		786,391	675,992
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	283,170,908	796,829	282,374,079	243,143,582
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	283,170,908	796,829	282,374,079	243,143,582
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)				
2501. Business-owned life insurance - cash value	786,391		786,391	675,992
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	786,391		786,391	675,992

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE FARMERS INSURANCE COMPANY OF IDAHO
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	67,854,398	67,644,066
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	6,580,902	5,397,910
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	15,240,368	15,222,125
4. Commissions payable, contingent commissions and other similar charges		
5. Other expenses (excluding taxes, licenses and fees)	67,322	67,507
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	(53,023)	119,053
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))		
7.2 Net deferred tax liability		
8. Borrowed money \$ and interest thereon \$		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 32,938,799 and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	75,639,069	63,932,413
10. Advance premium	1,599,834	1,445,544
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	5,064,452	5,472,768
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)		
14. Amounts withheld or retained by company for account of others		
15. Remittances and items not allocated		
16. Provision for reinsurance (including \$ certified) (Schedule F, Part 3, Column 78)		
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	457,830	
20. Derivatives		
21. Payable for securities		
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	1,158,230	906,336
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	173,609,382	160,207,722
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	173,609,382	160,207,722
29. Aggregate write-ins for special surplus funds		
30. Common capital stock	1,504,000	1,504,000
31. Preferred capital stock		
32. Aggregate write-ins for other-than-special surplus funds		
33. Surplus notes		
34. Gross paid in and contributed surplus	33,162,448	33,162,448
35. Unassigned funds (surplus)	74,098,249	48,269,412
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		
36.2 shares preferred (value included in Line 31 \$)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	108,764,697	82,935,860
38. TOTALS (Page 2, Line 28, Col. 3)	282,374,079	243,143,582
DETAILS OF WRITE-INS		
2501. Deferred agent/DM compensation liability	716,747	658,578
2502. Accounts payable	247,726	182,937
2503. Deferred agent/DM bonus liability	66,945	61,475
2598. Summary of remaining write-ins for Line 25 from overflow page	126,811	3,347
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	1,158,230	906,336
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page		
2999. Totals (Lines 2901 through 2903 plus 2998)(Line 29 above)		
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page		
3299. Totals (Lines 3201 through 3203 plus 3298)(Line 32 above)		

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE FARMERS INSURANCE COMPANY OF IDAHO

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	145,889,885	136,678,992
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	71,580,227	76,490,352
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	8,868,793	8,890,280
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	41,563,686	38,308,803
5. Aggregate write-ins for underwriting deductions	(95,105)	(49,288)
6. Total underwriting deductions (Lines 2 through 5)	121,917,601	123,640,148
7. Net income of protected cells		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	23,972,284	13,038,844
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	8,887,506	6,636,685
10. Net realized capital gains (losses) less capital gains tax of \$ 149 (Exhibit of Capital Gains (Losses))	210	2,187
11. Net investment gain (loss) (Lines 9 + 10)	8,887,716	6,638,872
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ 2,712 amount charged off \$ 1,294,712)	(1,292,000)	(1,420,541)
13. Finance and service charges not included in premiums	1,880,935	1,943,045
14. Aggregate write-ins for miscellaneous income	(585,195)	(176,955)
15. Total other income (Lines 12 through 14)	3,740	345,549
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	32,863,741	20,023,265
17. Dividends to policyholders	2,045	3,845
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	32,861,695	20,019,420
19. Federal and foreign income taxes incurred	7,537,074	4,236,481
20. Net income (Line 18 minus Line 19)(to Line 22)	25,324,621	15,782,939
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	82,935,860	66,887,319
22. Net income (from Line 20)	25,324,621	15,782,939
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$		
25. Change in net unrealized foreign exchange capital gain (loss)		
26. Change in net deferred income tax	764,027	164,913
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(136,346)	79,494
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)		
29. Change in surplus notes		
30. Surplus (contributed to) withdrawn from protected cells		
31. Cumulative effect of changes in accounting principles		
32. Capital changes:		
32.1 Paid in		
32.2 Transferred from surplus (stock dividend)		
32.3 Transferred to surplus		
33. Surplus adjustments:		
33.1 Paid in		
33.2 Transferred to capital (stock dividend)		
33.3 Transferred from capital		
34. Net remittances from or (to) Home Office		
35. Dividends to stockholders		
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)		
37. Aggregate write-ins for gains and losses in surplus	(123,465)	21,194
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	25,828,837	16,048,541
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	108,764,697	82,935,860
DETAILS OF WRITE-INS		
0501. Pooled share of LAD program income	(95,105)	(49,288)
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page		
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	(95,105)	(49,288)
1401. Miscellaneous income/(expense)	(577,045)	(169,771)
1402. Premiums for business-owned life insurance	(8,150)	(7,184)
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page		
1499. Totals (Lines 1401 through 1403 plus 1498)(Line 14 above)	(585,195)	(176,955)
3701. Pooled share of unauthorized reinsurance	(123,465)	21,194
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page		
3799. Totals (Lines 3701 through 3703 plus 3798)(Line 37 above)	(123,465)	21,194

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE FARMERS INSURANCE COMPANY OF IDAHO

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	147,502,117	137,264,612
2. Net investment income	8,856,920	6,321,712
3. Miscellaneous income	3,740	345,549
4. Total (Lines 1 through 3)	156,362,778	143,931,873
5. Benefit and loss related payments	69,524,058	76,156,608
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	50,513,440	47,268,033
8. Dividends paid to policyholders	2,045	3,845
9. Federal and foreign income taxes paid (recovered) net of \$ 149 tax on capital gains (losses)	7,537,223	4,238,191
10. Total (Lines 5 through 9)	127,576,766	127,666,677
11. Net cash from operations (Line 4 minus Line 10)	28,786,012	16,265,196
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	52,086,467	77,776,985
12.2 Stocks		
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	1,271	
12.7 Miscellaneous proceeds		
12.8 Total investment proceeds (Lines 12.1 to 12.7)	52,087,738	77,776,985
13. Cost of investments acquired (long-term only exclude cash equivalents and short-term investments):		
13.1 Bonds	85,069,104	93,117,962
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)	85,069,104	93,117,962
14. Net increase/(decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(32,981,366)	(15,340,977)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	709,502	1,090,184
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	709,502	1,090,184
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(3,485,852)	2,014,404
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	5,939,575	3,925,171
19.2 End of period (Line 18 plus Line 19.1)	2,453,723	5,939,575

Note: Supplemental disclosures of cash flow information for non-cash transactions:

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE FARMERS INSURANCE COMPANY OF IDAHO

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire	6,966,808	3,430,286	5,527,694	4,869,400
2.1 Allied lines	5,549,557	2,611,198	3,969,896	4,190,859
2.2 Multiple peril crop				
2.3 Federal flood				
2.4 Private crop				
2.5 Private flood				
3. Farmowners multiple peril				
4. Homeowners multiple peril	55,486,904	28,217,703	33,903,892	49,800,715
5.1 Commercial multiple peril (non-liability portion)	6,195,675	3,493,205	3,389,354	6,299,526
5.2 Commercial multiple peril (liability portion)	2,989,439	1,411,224	1,607,234	2,793,429
6. Mortgage guaranty				
8. Ocean marine	327,445	165,561	180,380	312,627
9.1 Inland marine	339,423	172,468	190,880	321,011
9.2 Pet insurance plans				
10. Financial guaranty				
11.1 Medical professional liability - occurrence				
11.2 Medical professional liability - claims-made				
12. Earthquake	182,945	96,460	100,785	178,620
13.1 Comprehensive (hospital and medical) individual				
13.2 Comprehensive (hospital and medical) group				
14. Credit accident and health (group and individual)				
15.1 Vision only				
15.2 Dental only				
15.3 Disability income				
15.4 Medicare supplement				
15.5 Medicaid Title XIX				
15.6 Medicare Title XVIII				
15.7 Long-term care				
15.8 Federal employees health benefits plan				
15.9 Other health				
16. Workers' compensation	989,729	483,193	505,644	967,278
17.1 Other liability - occurrence	3,010,504	1,262,954	1,748,207	2,525,251
17.2 Other liability - claims-made	159,001	79,751	83,331	155,422
17.3 Excess workers' compensation				
18.1 Products liability - occurrence				
18.2 Products liability - claims-made				
19.1 Private passenger auto no-fault (personal injury protection)	3,324,094	973,134	1,093,577	3,203,651
19.2 Other private passenger auto liability.....	38,823,116	10,816,243	12,153,886	37,485,473
19.3 Commercial auto no-fault (personal injury protection)	99,003	27,984	32,229	94,759
19.4 Other commercial auto liability.....	3,931,458	999,820	1,304,056	3,627,222
21.1 Private passenger auto physical damage	28,723,839	9,152,250	9,475,368	28,400,721
21.2 Commercial auto physical damage	555,328	277,471	294,005	538,794
22. Aircraft (all perils)				
23. Fidelity	2,909			2,909
24. Surety	(60,639)	261,488	78,630	122,218
26. Burglary and theft	2	17	19	
27. Boiler and machinery				
28. Credit				
29. International				
30. Warranty				
31. Reinsurance - nonproportional assumed property				
32. Reinsurance - nonproportional assumed liability				
33. Reinsurance - nonproportional assumed financial lines				
34. Aggregate write-ins for other lines of business				
35. TOTALS	157,596,541	63,932,413	75,639,069	145,889,885
DETAILS OF WRITE-INS				
3401.				
3402.				
3403.				
3498. Summary of remaining write-ins for Line 34 from overflow page				
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)				

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE FARMERS INSURANCE COMPANY OF IDAHO

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire	5,527,694				5,527,694
2.1 Allied lines	3,969,896				3,969,896
2.2 Multiple peril crop					
2.3 Federal flood					
2.4 Private crop					
2.5 Private flood					
3. Farmowners multiple peril					
4. Homeowners multiple peril	33,903,892				33,903,892
5.1 Commercial multiple peril (non-liability portion)	3,389,354				3,389,354
5.2 Commercial multiple peril (liability portion)	1,607,234				1,607,234
6. Mortgage guaranty					
8. Ocean marine	180,380				180,380
9.1 Inland marine	190,880				190,880
9.2 Pet insurance plans					
10. Financial guaranty					
11.1 Medical professional liability - occurrence					
11.2 Medical professional liability - claims-made					
12. Earthquake	100,785				100,785
13.1 Comprehensive (hospital and medical) individual					
13.2 Comprehensive (hospital and medical) group					
14. Credit accident and health (group and individual)					
15.1 Vision only					
15.2 Dental only					
15.3 Disability income					
15.4 Medicare supplement					
15.5 Medicaid Title XIX					
15.6 Medicare Title XVIII					
15.7 Long-term care					
15.8 Federal employees health benefits plan					
15.9 Other health					
16. Workers' compensation	505,644				505,644
17.1 Other liability - occurrence	1,748,205	2			1,748,207
17.2 Other liability - claims-made	83,331				83,331
17.3 Excess workers' compensation					
18.1 Products liability - occurrence					
18.2 Products liability - claims-made					
19.1 Private passenger auto no-fault (personal injury protection)	1,093,577				1,093,577
19.2 Other private passenger auto liability	12,153,886				12,153,886
19.3 Commercial auto no-fault (personal injury protection)	32,229				32,229
19.4 Other commercial auto liability	1,304,056				1,304,056
21.1 Private passenger auto physical damage	9,475,325	43			9,475,368
21.2 Commercial auto physical damage	294,005				294,005
22. Aircraft (all perils)					
23. Fidelity					
24. Surety	78,630				78,630
26. Burglary and theft	19				19
27. Boiler and machinery					
28. Credit					
29. International					
30. Warranty					
31. Reinsurance - nonproportional assumed property					
32. Reinsurance - nonproportional assumed liability					
33. Reinsurance - nonproportional assumed financial lines					
34. Aggregate write-ins for other lines of business					
35. TOTALS	75,639,024	45			75,639,069
36. Accrued retrospective premiums based on experience					
37. Earned but unbilled premiums					
38. Balance (Sum of Line 35 through 37)					75,639,069
DETAILS OF WRITE-INS					
3401.					
3402.					
3403.					
3498. Summary of remaining write-ins for Line 34 from overflow page					
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)					

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE FARMERS INSURANCE COMPANY OF IDAHO

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
	Direct Business (a)	2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire		6,966,808				6,966,808
2.1 Allied lines		5,549,557				5,549,557
2.2 Multiple peril crop						
2.3 Federal flood	355,538			355,538		
2.4 Private crop						
2.5 Private flood						
3. Farmowners multiple peril						
4. Homeowners multiple peril	23,770,541	55,486,904		23,770,541		55,486,904
5.1 Commercial multiple peril (non-liability portion)	1,560,497	6,195,675		1,560,497		6,195,675
5.2 Commercial multiple peril (liability portion)	18,332	2,989,439		18,332		2,989,439
6. Mortgage guaranty						
8. Ocean marine		327,445				327,445
9.1 Inland marine	112,197	339,423		112,197		339,423
9.2 Pet insurance plans						
10. Financial guaranty						
11.1 Medical professional liability - occurrence						
11.2 Medical professional liability - claims- made						
12. Earthquake	25,717	182,945		25,717		182,945
13.1 Comprehensive (hospital and medical) individual						
13.2 Comprehensive (hospital and medical) group						
14. Credit accident and health (group and individual)						
15.1 Vision only						
15.2 Dental only						
15.3 Disability income						
15.4 Medicare supplement						
15.5 Medicaid Title XIX						
15.6 Medicare Title XVIII						
15.7 Long-term care						
15.8 Federal employees health benefits plan						
15.9 Other health						
16. Workers' compensation		989,729				989,729
17.1 Other liability - occurrence	81,246	3,010,504		81,246		3,010,504
17.2 Other liability - claims-made		159,001				159,001
17.3 Excess workers' compensation						
18.1 Products liability - occurrence						
18.2 Products liability - claims-made						
19.1 Private passenger auto no-fault (personal injury protection)		3,324,094				3,324,094
19.2 Other private passenger auto liability.....	41,861,746	38,823,116		41,861,746		38,823,116
19.3 Commercial auto no-fault (personal injury protection)		99,003				99,003
19.4 Other commercial auto liability.....		3,931,458				3,931,458
21.1 Private passenger auto physical damage	32,354,062	28,723,839		32,354,062		28,723,839
21.2 Commercial auto physical damage		555,328				555,328
22. Aircraft (all perils)						
23. Fidelity		2,909				2,909
24. Surety		(60,639)				(60,639)
26. Burglary and theft		2				2
27. Boiler and machinery						
28. Credit						
29. International						
30. Warranty						
31. Reinsurance - nonproportional assumed property	XXX					
32. Reinsurance - nonproportional assumed liability	XXX					
33. Reinsurance - nonproportional assumed financial lines	XXX					
34. Aggregate write-ins for other lines of business						
35. TOTALS	100,139,875	157,596,541		100,139,875		157,596,541
DETAILS OF WRITE-INS						
3401.						
3402.						
3403.						
3498. Summary of remaining write-ins for Line 34 from overflow page						
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)						

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE FARMERS INSURANCE COMPANY OF IDAHO

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A , Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire		3,602,201		3,602,201	(655,912)	341,005	2,605,285	53.5
2.1 Allied lines		1,854,471		1,854,471	381,005	402,926	1,832,550	43.7
2.2 Multiple peril crop								
2.3 Federal flood					687		687	858,612.5
2.4 Private crop								
2.5 Private flood								
3. Farmowners multiple peril								
4. Homeowners multiple peril	4,921,485	20,726,269	4,921,485	20,726,269	12,626,714	12,291,575	21,061,407	42.3
5.1 Commercial multiple peril (non-liability portion)	236,361	2,700,513	236,361	2,700,513	1,401,006	1,740,311	2,361,208	37.5
5.2 Commercial multiple peril (liability portion)		1,559,682		1,559,682	6,005,092	5,058,021	2,506,754	89.7
6. Mortgage guaranty								
8. Ocean marine		146,803		146,803	127,800	124,541	150,063	48.0
9.1 Inland marine	23,736	76,841	23,736	76,841	136,277	140,145	72,972	22.7
9.2 Pet insurance plans								
10. Financial guaranty								
11.1 Medical professional liability - occurrence					613,385	(4,732)	618,117	
11.2 Medical professional liability - claims-made		3		3	3,726	15,193	(11,463)	
12. Earthquake		13		13	1,926	2,322	(382)	(0.2)
13.1 Comprehensive (hospital and medical) individual								
13.2 Comprehensive (hospital and medical) group								
14. Credit accident and health (group and individual)								
15.1 Vision only								
15.2 Dental only								
15.3 Disability income								
15.4 Medicare supplement								
15.5 Medicaid Title XIX								
15.6 Medicare Title XVIII								
15.7 Long-term care								
15.8 Federal employees health benefits plan								
15.9 Other health								
16. Workers' compensation		583,837		583,837	4,345,802	4,594,202	335,437	34.7
17.1 Other liability - occurrence		1,031,015		1,031,015	3,666,814	3,231,765	1,466,065	58.1
17.2 Other liability - claims-made		69,103		69,103	283,107	243,832	108,379	69.7
17.3 Excess workers' compensation								
18.1 Products liability - occurrence		31		31	583	411	204	2,038,300.0
18.2 Products liability - claims-made								
19.1 Private passenger auto no-fault (personal injury protection)		1,608,799		1,608,799	1,647,816	1,543,519	1,713,096	53.5
19.2 Other private passenger auto liability	21,656,263	22,092,706	21,656,263	22,092,706	30,788,451	31,241,332	21,639,826	57.7
19.3 Commercial auto no-fault (personal injury protection)		44,922		44,922	81,861	68,736	58,047	61.3
19.4 Other commercial auto liability		1,918,839		1,918,839	4,367,377	3,858,528	2,427,688	66.9
21.1 Private passenger auto physical damage	15,494,743	12,817,953	15,494,743	12,817,953	1,540,349	1,936,017	12,422,285	43.7
21.2 Commercial auto physical damage		207,830		207,830	66,456	70,989	203,297	37.7
22. Aircraft (all perils)								
23. Fidelity		1,018		1,018	7,239	4,004	4,253	146.2
24. Surety		327,046		327,046	416,910	739,423	4,534	3.7
26. Burglary and theft	(6)			(6)	(22)	(17)	(10)	100,300.0
27. Boiler and machinery		3		3	(53)	20	(70)	20,000.0
28. Credit								
29. International								
30. Warranty								
31. Reinsurance - nonproportional assumed property	XXX							
32. Reinsurance - nonproportional assumed liability	XXX							
33. Reinsurance - nonproportional assumed financial lines	XXX							
34. Aggregate write-ins for other lines of business								
35. TOTALS	42,332,588	71,369,895	42,332,588	71,369,895	67,854,398	67,644,066	71,580,227	49.1
DETAILS OF WRITE-INS								
3401.								
3402.								
3403.								
3498. Summary of remaining write-ins for Line 34 from overflow page								
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)								

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE FARMERS INSURANCE COMPANY OF IDAHO

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire		(540,351)		(540,351)		(115,560)		(655,912)	117,829
2.1 Allied lines		151,001		151,001		230,004		381,005	107,023
2.2 Multiple peril crop									
2.3 Federal flood					11,762	687	11,762	687	
2.4 Private crop									
2.5 Private flood									
3. Farmowners multiple peril									1
4. Homeowners multiple peril	1,030,368	5,625,308	1,030,368	5,625,308	2,557,716	7,001,406	2,557,716	12,626,714	1,931,735
5.1 Commercial multiple peril (non-liability portion)	235,681	1,003,636	235,681	1,003,636	89,830	397,370	89,830	1,401,006	196,277
5.2 Commercial multiple peril (liability portion)	21,200	2,050,116	21,200	2,050,116	62,460	3,954,976	62,460	6,005,092	1,814,825
6. Mortgage guaranty									
8. Ocean marine		103,570		103,570		24,230		127,800	5,110
9.1 Inland marine		122,263		122,263	5,190	14,014	5,190	136,277	5,206
9.2 Pet insurance plans									
10. Financial guaranty									
11.1 Medical professional liability - occurrence		(4,888)		(4,888)		618,272		613,385	130,385
11.2 Medical professional liability - claims-made		1		1		3,726		3,726	1,551
12. Earthquake					70	1,926	70	1,926	1,150
13.1 Comprehensive (hospital and medical) individual								(a)	
13.2 Comprehensive (hospital and medical) group								(a)	
14. Credit accident and health (group and individual)									
15.1 Vision only								(a)	
15.2 Dental only								(a)	
15.3 Disability income								(a)	
15.4 Medicare supplement								(a)	
15.5 Medicaid Title XIX								(a)	
15.6 Medicare Title XVIII								(a)	
15.7 Long-term care								(a)	
15.8 Federal employees health benefits plan								(a)	
15.9 Other health								(a)	
16. Workers' compensation		1,180,417		1,180,417		3,165,385		4,345,802	1,002,240
17.1 Other liability - occurrence		1,130,156		1,130,156		2,536,658		3,666,814	504,476
17.2 Other liability - claims-made		65,208		65,208		217,900		283,107	98,631
17.3 Excess workers' compensation									
18.1 Products liability - occurrence		243		243		340		583	237
18.2 Products liability - claims-made									
19.1 Private passenger auto no-fault (personal injury protection)		621,547		621,547		1,026,269		1,647,816	661,909
19.2 Other private passenger auto liability	9,275,323	11,939,025	9,275,323	11,939,025	19,585,796	18,849,426	19,585,796	30,788,451	6,460,143
19.3 Commercial auto no-fault (personal injury protection)		19,821		19,821		62,040		81,861	59,029
19.4 Other commercial auto liability		1,627,342		1,627,342		2,740,034		4,367,377	1,345,281
21.1 Private passenger auto physical damage	609,902	820,917	609,902	820,917	1,283,879	719,432	1,283,879	1,540,349	741,488
21.2 Commercial auto physical damage		11,910		11,910		54,546		66,456	49,134
22. Aircraft (all perils)									
23. Fidelity						7,239		7,239	4,576
24. Surety		1,724		1,724		415,186		416,910	2,089
26. Burglary and theft		(23)		(23)		1		(22)	5
27. Boiler and machinery						(53)		(53)	37
28. Credit									
29. International									
30. Warranty									
31. Reinsurance - nonproportional assumed property	XXX				XXX				
32. Reinsurance - nonproportional assumed liability	XXX				XXX				
33. Reinsurance - nonproportional assumed financial lines	XXX				XXX				
34. Aggregate write-ins for other lines of business									
35. TOTALS	11,172,474	25,928,944	11,172,474	25,928,944	23,596,702	41,925,455	23,596,702	67,854,398	15,240,368
DETAILS OF WRITE-INS									
3401.									
3402.									
3403.									
3498. Summary of remaining write-ins for Line 34 from overflow page									
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)									

(a) Including \$ for present value of life indemnity claims reported in Lines 13 and 15.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE FARMERS INSURANCE COMPANY OF IDAHO

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	188,924			188,924
1.2 Reinsurance assumed	8,868,793			8,868,793
1.3 Reinsurance ceded	4,750,345			4,750,345
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	4,307,372			4,307,372
2. Commission and brokerage:				
2.1 Direct excluding contingent		9,476,960		9,476,960
2.2 Reinsurance assumed, excluding contingent		5,116,676		5,116,676
2.3 Reinsurance ceded, excluding contingent		10,320,462		10,320,462
2.4 Contingent - direct		695,954		695,954
2.5 Contingent - reinsurance assumed				
2.6 Contingent - reinsurance ceded				
2.7 Policy and membership fees		147,548		147,548
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7) ..		5,116,676		5,116,676
3. Allowances to managers and agents		350,012		350,012
4. Advertising		1,262,052		1,262,052
5. Boards, bureaus and associations		448,966		448,966
6. Surveys and underwriting reports		2,411,415		2,411,415
7. Audit of assureds' records		18,451		18,451
8. Salary and related items:				
8.1 Salaries	2,274,344	12,836,594	88,726	15,199,664
8.2 Payroll taxes	242,089	971,002	7,302	1,220,393
9. Employee relations and welfare	1,219,819	5,768,032	3,548	6,991,399
10. Insurance	7,188	79,204		86,392
11. Directors' fees		1,463		1,463
12. Travel and travel items	49,101	130,456	1,769	181,326
13. Rent and rent items	120,363	877,961		998,324
14. Equipment	34,181	1,634,475	43	1,668,699
15. Cost or depreciation of EDP equipment and software	282,076	2,327,276		2,609,352
16. Printing and stationery	10,414	114,616	11,887	136,918
17. Postage, telephone and telegraph, exchange and express	72,867	900,663	11	973,541
18. Legal and auditing	29,392	282,042		311,434
19. Totals (Lines 3 to 18)	4,341,836	30,414,678	113,287	34,869,801
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$	0	5,036,367		5,036,367
20.2 Insurance department licenses and fees		295,301		295,301
20.3 Gross guaranty association assessments		6,853		6,853
20.4 All other (excluding federal and foreign income and real estate)	9,715	2,393		12,109
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	9,715	5,340,914		5,350,629
21. Real estate expenses				
22. Real estate taxes				
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	209,870	691,418	5,497	906,785
25. Total expenses incurred	8,868,793	41,563,686	118,784	50,551,263
26. Less unpaid expenses - current year	15,240,368	14,299		15,254,667
27. Add unpaid expenses - prior year	15,222,125	186,560		15,408,685
28. Amounts receivable relating to uninsured plans, prior year				
29. Amounts receivable relating to uninsured plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	8,850,550	41,735,946	118,784	50,705,281
DETAILS OF WRITE-INS				
2401. Miscellaneous IT-related ULAE expenses	209,870			209,870
2402. Miscellaneous IT-related agent network expenses		652,415		652,415
2403. Charitable contributions		39,003		39,003
2498. Summary of remaining write-ins for Line 24 from overflow page			5,497	5,497
2499. Totals (Lines 2401 through 2403 plus 2498)(Line 24 above)	209,870	691,418	5,497	906,785

(a) Includes management fees of \$ 29,366,764 to affiliates and \$ to non-affiliates.

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE FARMERS INSURANCE COMPANY OF IDAHO

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) 5,550,397	..... 5,975,344
1.1	Bonds exempt from U.S. tax	(a) 419,611	..... 239,772
1.2	Other bonds (unaffiliated)	(a) 2,479,577	..... 2,519,794
1.3	Bonds of affiliates	(a) .....	.....
2.1	Preferred stocks (unaffiliated)	(b) .....	.....
2.11	Preferred stocks of affiliates	(b) .....	.....
2.2	Common stocks (unaffiliated) .....	.....	.....
2.21	Common stocks of affiliates .....	.....	.....
3.	Mortgage loans	(c) .....	.....
4.	Real estate	(d) .....	.....
5.	Contract loans .....	.....	.....
6.	Cash, cash equivalents and short-term investments	(e) 174,930	..... 174,930
7.	Derivative instruments	(f) .....	.....
8.	Other invested assets .....	.....	.....
9.	Aggregate write-ins for investment income .....	..... 96,451	..... 96,451
10.	Total gross investment income	8,720,966	9,006,290
11.	Investment expenses .....	.....	(g) 118,784
12.	Investment taxes, licenses and fees, excluding federal income taxes .....	.....	(g)
13.	Interest expense .....	.....	(h)
14.	Depreciation on real estate and other invested assets .....	.....	(i)
15.	Aggregate write-ins for deductions from investment income .....	.....	.....
16.	Total deductions (Lines 11 through 15) .....	.....	..... 118,784
17.	Net investment income (Line 10 minus Line 16) .....	.....	8,887,506
DETAILS OF WRITE-INS			
0901.	Write In - Misc Income .....	..... 96,451	..... 96,451
0902.	.....	.....	.....
0903.	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9, above) .....	..... 96,451	..... 96,451
1501.	.....	.....	.....
1502.	.....	.....	.....
1503.	.....	.....	.....
1598.	Summary of remaining write-ins for Line 15 from overflow page .....	.....	.....
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15, above) .....	.....	.....

- (a) Includes \$ 340,282 accrual of discount less \$ 595,020 amortization of premium and less \$ 139,679 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ 27,396 accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds .....	.....	.....	.....	.....	.....
1.1	Bonds exempt from U.S. tax .....	.....	.....	.....	.....	.....
1.2	Other bonds (unaffiliated) .....	..... (23)	..... (889)	..... (912)	.....	.....
1.3	Bonds of affiliates .....	.....	.....	.....	.....	.....
2.1	Preferred stocks (unaffiliated) .....	.....	.....	.....	.....	.....
2.11	Preferred stocks of affiliates .....	.....	.....	.....	.....	.....
2.2	Common stocks (unaffiliated) .....	.....	.....	.....	.....	.....
2.21	Common stocks of affiliates .....	.....	.....	.....	.....	.....
3.	Mortgage loans .....	.....	.....	.....	.....	.....
4.	Real estate .....	.....	.....	.....	.....	.....
5.	Contract loans .....	.....	.....	.....	.....	.....
6.	Cash, cash equivalents and short-term investments .....	..... 1,271	.....	..... 1,271	.....	.....
7.	Derivative instruments .....	.....	.....	.....	.....	.....
8.	Other invested assets .....	.....	.....	.....	.....	.....
9.	Aggregate write-ins for capital gains (losses) .....	.....	.....	.....	.....	.....
10.	Total capital gains (losses) .....	..... 1,248	..... (889)	..... 359	.....	.....
DETAILS OF WRITE-INS						
0901.	.....	.....	.....	.....	.....	.....
0902.	.....	.....	.....	.....	.....	.....
0903.	.....	.....	.....	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....	.....	.....	.....
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9, above) .....	.....	.....	.....	.....	.....

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE FARMERS INSURANCE COMPANY OF IDAHO

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens.....			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income.....			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued	21,781		(21,781)
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	364,314	377,640	13,326
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due ..			
15.3 Accrued retrospective premiums and contracts subject to redetermination			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset	410,733	282,842	(127,891)
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets			
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other-than-invested assets			
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	796,829	660,482	(136,346)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	796,829	660,482	(136,346)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)			
2501.			
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)			

NOTES TO FINANCIAL STATEMENTS

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NOTES TO FINANCIAL STATEMENTS

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES AND GOING CONCERN

A. Accounting Practices

The financial statements of Farmers Insurance Company of Idaho (“The Company”) are presented on the basis of accounting practices prescribed or permitted by the Insurance Department of the State of Idaho (“DOI”).

The Company recognizes only statutory accounting practices prescribed or permitted by the State of Idaho (the “State”) for determining and reporting the financial condition and results of operations of an insurance company, and for determining its solvency under the Idaho Insurance Law. The National Association of Insurance Commissioners (“NAIC”) Accounting Practices and Procedures Manual (the “Codification”), version effective January 1, 2001 and subsequently amended (“NAIC SAP”) has been adopted as a component of prescribed or permitted practices by the State. The Commissioner of Insurance has the right to permit other specific practices that deviate from prescribed practices. The Company did not utilize any permitted practices during the years presented.

A reconciliation of the Company’s net income and surplus between NAIC SAP and practices prescribed by the State of Idaho for year-to-date December 31, 2025, and the year ended December 31, 2024 is shown below:

		SSAP #	F/S Page	F/S Line #	2025	2024
<u>NET INCOME</u>						
1)	Idaho basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ 25,324,621	\$ 15,782,939
2)	State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:				—	—
3)	State Permitted Practices that are an increase/ (decrease) from NAIC SAP:				—	—
4)	NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$ 25,324,621	\$ 15,782,939
<u>SURPLUS</u>						
5)	Idaho basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 108,764,697	\$ 82,935,860
6)	State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:				—	—
7)	State Permitted Practices that are an increase/ (decrease) from NAIC SAP:				—	—
8)	NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 108,764,697	\$ 82,935,860

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

The preparation of financial statements in conformity with statutory accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, the disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amounts of revenue and expenses during the reporting period. Actual results could differ from those estimates.

C. Accounting Policy

Premiums are earned pro rata over the terms of the related insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Ceded unearned premium reserves under the All Lines reinsurance agreements (see Note 21C) are calculated based on a quota share percentage of the underlying pro rata direct unearned premium reserves.

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

In addition, the Company uses the following accounting policies:

NOTES TO FINANCIAL STATEMENTS

- (1) Short-term investments include all investments whose maturities, at the time of acquisition, are greater than three months and less than one year and are stated at amortized cost, which approximates fair value.
- (2) Issuer Credit Obligations are generally carried at amortized cost or the lower of amortized cost or fair value depending on their NAIC designation. Bond premium or discount is amortized using the effective interest method.
- (3) Unaffiliated common stocks are carried at NAIC market value. The change in the stated value is recorded as a change in net unrealized capital gains or losses, a component of unassigned funds.
- (4) Redeemable preferred stocks are carried at amortized cost or at the lower of amortized cost or fair value, depending on their NAIC designation. Redeemable preferred stock premium or discount is amortized using the interest method. Non-redeemable preferred stocks are carried at market value or the lower of cost or fair value based on their NAIC designation.

The Company recognizes other-than-temporary impairment losses on investments when the decline in fair value specific to an issuer's fundamental credit difficulties, or a non-interest related decline, is deemed to be other-than-temporary. There are a number of assumptions and estimates inherent in evaluating impairments specific to an issuer's fundamental credit difficulties, or non-interest related decline, and determining if they are other-than-temporary, including: 1) The Company's ability and intent to retain the investment for a period of time sufficient to allow for an anticipated recovery in value; 2) the recoverability of principal and interest; 3) the length of time and extent to which the fair value has been less than amortized cost for bonds or cost for unaffiliated common and preferred stocks; 4) the financial condition, near-term and long-term prospects of the issue or issuer, including relevant industry conditions and trends, and implications of rating agency actions and offering prices; and 5) the specific reasons that a security is in a significant unrealized loss position, including market conditions which could affect access to liquidity. Interest rate related impairments are deemed other-than-temporary when the Company has the intent to sell an investment, at the reporting date, before recovery of the cost of the investment.

- (5) The Company does not hold any mortgage loans.
- (6) Asset-backed securities are stated at either amortized cost or the lower of amortized cost or market value. Premiums and discounts on asset-backed securities are amortized using the prospective method.

Asset-backed securities with evidence of deterioration of credit quality for which it is probable that the company will be unable to collect all contractually required payments receivable, are written down to the present value of expected cash flows to be received.

- (7) The Company has no investments in subsidiaries, controlled, and affiliated ("SCA") companies.
- (8) The Company has no ownership interest in joint ventures, partnerships or limited liability companies.
- (9) Investments in derivative instruments, including warrants, are carried at fair value with the corresponding unrealized gain or loss flowing through unassigned funds. Realized gain or loss is reported in the net realized capital gain or loss line of the statement of operations. The Company does not have any investments in derivatives as of December 31, 2025 and 2024.
- (10) The Company utilizes anticipated investment income in the calculation of premium deficiency reserves, in accordance with SSAP No. 53, Property-Casualty Contracts - Premiums. The Company evaluates the need for a premium deficiency reserve on a line of business level for all books. At December 31, 2025 and 2024, the Company had not established any premium deficiency reserves based on this calculation.
- (11) Reserves for losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported ("IBNR"). Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting reserves are continually reviewed and any adjustments are reflected in the period determined.
- (12) The Company has not modified its capitalization policy from the prior period.
- (13) Not applicable, as the Company does not write any medical insurance with prescription drug coverage.

D. Going Concern

Management has evaluated the Company's ability to continue as a going concern and is satisfied that it has adequate resources to enable it to continue in business for the foreseeable future.

NOTES TO FINANCIAL STATEMENTS

2. ACCOUNTING CHANGES AND CORRECTION OF ERRORS

Effective January 1, 2025, the Company adopted the NAIC's Principle-Based Bond Definition (PBBB) in accordance with statutory guidance. The PBBB framework, implemented through revisions to SSAP No. 26R – Bonds and SSAP No. 43R – Asset-Backed Securities, establishes principles-based criteria for bonds. A bond under this guidance shall be defined as any security representing a creditor relationship, includes a fixed payment schedule, and qualifies as either an issuer credit obligation or an asset-backed security.

Securities that exhibit equity like features or essentially represent ownership interests will follow the guidance in SSAP No. 21R, Other Admitted Assets, and Schedule BA.

Following a comprehensive review of its investment portfolio, the Company determined that all its bonds adhere to the definitions of a bond under the PBBB guidance. The adoption of these revisions had no material impact on the Company's 2025 statutory financial statements.

The NAIC superseded SSAP No. 94R – Transferable and Non-Transferable State Tax Credits effective January 1, 2025, and revised and added new guidance to SSAP No. 94 – State and Federal Tax Credits which was effective the same date. The revised guidance clarified statutory accounting principles for state and federal tax credits that are purchased by the reporting entity and directed that transferable state tax credits should be recognized in the period they are allocated or purchased, and that they must be recorded at face value upon receipt. The tax credit should be reported as a tax credit receivable. Tax credits acquired at a discount must defer the gain as a miscellaneous liability which is deferred until the value of the tax credits utilized exceeds the initial acquisition cost. The adoption of these revisions had no impact on the Company's statutory financial statements.

3. BUSINESS COMBINATIONS AND GOODWILL

A. Statutory Purchase Method

Not applicable.

B. Statutory Merger

Not applicable.

C. Impairment Loss

Not applicable.

D. Subcomponents and Calculation of Adjusted Surplus and Total Admitted Goodwill

Not applicable.

4. DISCONTINUED OPERATIONS

Not applicable.

5. INVESTMENTS

A. Mortgage Loans, including Mezzanine Real Estate Loans

Not applicable.

B. Debt Restructuring

Not applicable.

C. Reverse Mortgages

Not applicable.

D. Loan-Backed Securities

(1) Prepayment assumptions were obtained from an external securities information service and are consistent with the current interest rate and economic environment.

(2) Not applicable.

NOTES TO FINANCIAL STATEMENTS

- (3) All asset backed other-than-temporary impairment securities were classified as such based on the fact that the present value of cash flows expected to be collected is less than the amortized cost basis of the security. See aggregate totals below.

1	2	3	4	5	6	7
CUSIP	Book/Adj Carry Value Amortized Cost Before Current Period OTTI	Present Value of Projected Cash Flows	Recognized Other-Than- Temporary Impairment	Amortized cost After Other-Than- Temporary Impairment	Fair Value at Time of OTTI	Date of Financial Statement Where Reported
576434V76	\$22,087	\$21,781	\$(306)	\$21,781	\$(306)	3/31/2025
225470DX8	2,332	2,239	(93)	2,239	2,325	6/30/2025
576434V76	21,464	20,973	(491)	20,973	21,586	9/30/2025
Total	XXX	XXX	(890)	XXX	XXX	

- (4) All impaired securities (fair value is less than cost or amortized cost) for which an other-than temporary impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains):

a. The aggregate amount of unrealized losses:

1. Less than 12 Months	\$	(8,674)
2. 12 Months or Longer	\$	(672,860)

b. The aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months	\$	4,038,806
2. 12 Months or Longer	\$	25,427,281

- (5) All asset-backed securities were reviewed to determine if there were any indications of potential other-than-temporary impairment. If any indication of other-than temporary impairment existed, then a cash flow and credit support analysis were performed. If it was determined that the company was to receive less than 100% contractual cash flows, an other-than-temporary impairment was measured and taken in accordance with SSAP 43R.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

Not applicable.

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

(1-11) Not applicable.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

(1-10) Not applicable.

H. Repurchase Agreements Transactions Accounted for as a Sale

(1-9) Not applicable.

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

(1-8) Not applicable.

J. Real Estate

(1-5) Not applicable.

K. Investments in Tax Credit Structures (tax credit investments)

(1-7) None.

NOTES TO FINANCIAL STATEMENTS

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category		Gross (Admitted & Nonadmitted) Restricted						
		Current Year						
		1	2	3	4	5	6	7
		Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
a.	Subject to contractual obligation for which liability is not shown	—	—	—	—	—	—	—
b.	Collateral held under security lending agreements	—	—	—	—	—	—	—
c.	Subject to repurchase agreements	—	—	—	—	—	—	—
d.	Subject to reverse repurchase agreements	—	—	—	—	—	—	—
e.	Subject to dollar repurchase agreements	—	—	—	—	—	—	—
f.	Subject to dollar reverse repurchase agreements	—	—	—	—	—	—	—
g.	Placed under option contracts	—	—	—	—	—	—	—
h.	Letter stock or securities restricted as to sale excluding FHLB capital stock	—	—	—	—	—	—	—
i.	FHLB capital stock	—	—	—	—	—	—	—
j.	On deposit with states	1,274,189	—	—	—	1,274,189	1,275,991	-1,802
k.	On deposit with other regulatory bodies	—	—	—	—	—	—	—
l.	Pledged as collateral to FHLB (including assets backing funding agreements)	—	—	—	—	—	—	—
m.	Pledged as collateral not captured in other categories	—	—	—	—	—	—	—
n.	Other restricted assets	—	—	—	—	—	—	—
o.	Collateral assets received and on balance sheet	—	—	—	—	—	—	—
p.	Assets held under modco reinsurance agreements	—	—	—	—	—	—	—
q.	Assets held under funds withheld reinsurance agreements	—	—	—	—	—	—	—
r.	Total restricted assets (Sum of a through q)	1,274,189	—	—	—	1,274,189	1,275,991	(1,802)

(a) Subset of Column 1

(b) Subset of Column 3

NOTES TO FINANCIAL STATEMENTS

		Current Year						GI Ref
		Percentage				12	13	
		8	9	10	11			
Restricted Asset Category		Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted to Total Asset (c)	Admitted Restricted to Total Admitted Assets (d)	Amount Reported in General Interrogatories	Difference from Note and GI	
a.	Subject to contractual obligation for which liability is not shown	—	—	—	—	XXX	XXX	XXX
b.	Collateral held under security lending agreements	—	—	—	—			25.04+25.05
c.	Subject to repurchase agreements	—	—	—	—	—	—	26.21
d.	Subject to reverse repurchase agreements	—	—	—	—	—	—	26.22
e.	Subject to dollar repurchase agreements	—	—	—	—	—	—	26.23
f.	Subject to dollar reverse repurchase agreements	—	—	—	—	—	—	26.24
g.	Placed under option contracts	—	—	—	—	—	—	26.25
h.	Letter stock or securities restricted as to sale excluding FHLB capital stock	—	—	—	—	—	—	26.26
i.	FHLB capital stock	—	—	—	—	—	—	26.27
j.	On deposit with states	—	1,274,189	0.45%	0.45%	1,274,189	—	26.28
k.	On deposit with other regulatory bodies	—	—	—	—	—	—	26.29
l.	Pledged as collateral to FHLB (including assets backing funding agreements)	—	—	—	—	—	—	26.31
m.	Pledged as collateral not captured in other categories	—	—	—	—	—	—	26.30
n.	Other restricted assets	—	—	—	—	—	—	26.32
o.	Collateral assets received and on balance sheet	—	—	—	—	—	—	XXX
p.	Assets held under modco reinsurance agreements	—	—	—	—	—	—	XXX
q.	Assets held under funds withheld reinsurance agreements	—	—	—	—	—	—	XXX
r.	Total restricted assets (Sum of a through q)	—	1,274,189	0.45%	0.45%	1,274,189	—	XXX

(c) Column 5 divided by Asset Page, Column 1, Line 28

(d) Column 9 divided by Asset Page, Column 3, Line 28

NOTES TO FINANCIAL STATEMENTS

(2) Details of Assets Pledged as Collateral Not Captured in Other Categories

None.

(3) Detail of Other Restricted Assets

None.

(4) Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements

None.

(5) Not applicable.

M. Working Capital Finance Investments

Not applicable.

N. Offsetting and Netting of Assets and Liabilities

Not applicable.

O. 5GI Securities

None.

P. Short Sales

(1-2) None.

Q. Prepayment Penalty and Acceleration fees

(1-2) None.

R. Reporting Entity's Share of Cash Pool by Asset Type

Not applicable.

S. Aggregate Collateral Loans by Qualifying Investment Collateral

None.

6. JOINT VENTURES, PARTNERSHIPS AND LIMITED LIABILITY COMPANIES

A. Not applicable.

B. Not applicable.

7. INVESTMENT INCOME

A. Due and accrued income was excluded from surplus on the following basis:

Investment income due and accrued with amounts over 90 days past due is non-admitted.

B. The total amount of investment income due and accrued excluded from surplus was \$21,781 and \$0 at December 31, 2025 and 2024, respectively.

C. The gross, non-admitted and admitted amounts of interest due and accrued..

Interest Income Due and Accrued	<u>Amount</u>
1. Gross	\$ 1,569,860
2. Non - Admitted	\$ 21,781
3. Admitted	\$ 1,548,079

NOTES TO FINANCIAL STATEMENTS

D. The aggregate deferred interest..

	<u>Amount</u>	
Aggregate Deferred Interest	\$	—

E. The cumulative amounts of paid-in-kind (PIK) interest included in the current principal balance.

		<u>Amount</u>
Cumulative amounts of PIK interest included in the current principal balance	\$	—

8. DERIVATIVE INSTRUMENTS

A. Derivatives under SSAP No. 86—Derivatives

Not applicable.

B. Derivatives under SSAP No. 108—Derivative Hedging Variable Annuity Guarantees

Not applicable.

NOTES TO FINANCIAL STATEMENTS

9. INCOME TAXES

A. Deferred Tax Asset/(Liability)

1. The components of the net deferred tax assets/(liability) at December 31 are as follows:

	12/31/2025			12/31/2024		
	(1) Ordinary	(2) Capital	(3) (Col 1+2) Total	(4) Ordinary	(5) Capital	(6) (Col 4+5) Total
(a) Gross Deferred Tax Assets	\$ 5,018,319	\$ 3,877	\$ 5,022,196	\$ 4,351,982	\$ 3,804	\$ 4,355,786
(b) Statutory Valuation Allowance Adjustments	—	—	—	—	—	—
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	5,018,319	3,877	5,022,196	4,351,982	3,804	4,355,786
(d) Deferred Tax Assets Nonadmitted	410,734	—	410,734	282,842	—	282,842
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	4,607,585	3,877	4,611,462	4,069,140	3,804	4,072,944
(f) Deferred Tax Liabilities	29,100	—	29,100	126,717	—	126,717
Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 4,578,485	\$ 3,877	\$ 4,582,362	\$ 3,942,423	\$ 3,804	\$ 3,946,227

Change			
(7) (Col 1-4) Ordinary	(8) (Col 2-5) Capital	(9) (Col 7+8) Total	
(a) Gross Deferred Tax Assets	\$ 666,337	\$ 73	\$ 666,410
(b) Statutory Valuation Allowance Adjustments	—	—	—
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	666,337	73	666,410
(d) Deferred Tax Assets Nonadmitted	127,892	—	127,892
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	538,445	73	538,518
(f) Deferred Tax Liabilities	(97,617)	—	(97,617)
Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 636,062	\$ 73	\$ 636,135

2.

	12/31/2025			12/31/2024		
	(1) Ordinary	(2) Capital	(3) (Col 1+2) Total	(4) Ordinary	(5) Capital	(6) (Col 4+5) Total
Admission Calculation Components SSAP No. 101						
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ 4,433,808	\$ 1,859	\$ 4,435,667	\$ 3,821,054	\$ 1,710	\$ 3,822,764
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets from 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b) 2 Below)	144,677	2,018	146,695	121,368	2,094	123,462
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	144,677	2,018	146,695	121,368	2,094	123,462
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	---	---	15,627,350	---	---	11,848,445
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	29,100	—	29,100	126,718	—	126,718
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 4,607,585	\$ 3,877	\$ 4,611,462	\$ 4,069,140	\$ 3,804	\$ 4,072,944

NOTES TO FINANCIAL STATEMENTS

	Change		
	(7) (Col 1-4)	(8) (Col 2-5)	(9) (Col 7+8)
	Ordinary	Capital	Total
Admission Calculation Components SSAP No. 101			
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ 612,754	\$ 149	\$ 612,903
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets from 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b) 2 Below)	23,309	(76)	23,233
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	23,309	(76)	23,233
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	---	---	3,778,905
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	(97,618)	—	(97,618)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	<u>\$ 538,445</u>	<u>\$ 73</u>	<u>\$ 538,518</u>

3.

2025	2024
------	------

(a) Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount	1095 %	845 %
(b) Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above	\$ 104,182,335	\$ 78,989,634

4.

12/31/2025		12/31/2024		Change	
(1)	(2)	(3)	(4)	(5)	(6)
Ordinary	Capital	Ordinary	Capital	(Col 1-3) Ordinary	(Col 2-4) Capital

Impact of Tax-Planning Strategies

(a) Determination Of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets, By Tax Character As A Percentage

1. Adjusted Gross DTAs Amount From Note 5A1(c)	\$ 5,018,319	\$ 3,877	\$ 4,351,982	\$ 3,804	\$ 666,337	\$ 73
2. Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %
3. Net Admitted Adjusted Gross DTAs Amount From Note 5A1(e)	\$ 4,607,585	\$ 3,877	\$ 4,069,140	\$ 3,804	\$ 538,445	\$ 73
4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %

(b) Does the company's tax-planning strategies include the use of reinsurance? Yes [] No [X]

NOTES TO FINANCIAL STATEMENTS

B. Deferred Tax Liabilities Not Recognized

The Company is currently recognizing all deferred tax liabilities.

C. Current and Deferred Income Taxes

Current income taxes incurred consist of the following major components:

1.	(1) 12/31/2025	(2) 12/31/2024	(3) (Col 1-2) Change
Current income tax			
(a) Federal	\$ 7,537,073	\$ 4,236,481	\$ 3,300,592
(b) Foreign	—	—	—
(c) Subtotal	7,537,073	4,236,481	3,300,592
(d) Federal income tax on net capital gains (losses)	149	1,710	(1,561)
(e) Utilization of capital loss carry-forwards	—	—	—
(f) Attorney-in-fact credit	—	—	—
(g) Other Tax Credits	—	—	—
(h) Federal and foreign income taxes incurred	<u>\$ 7,537,222</u>	<u>\$ 4,238,191</u>	<u>\$ 3,299,031</u>
2. Deferred Tax Assets:			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ 945,388	\$ 888,484	\$ 56,904
(2) Unearned premium reserve	3,226,479	2,730,805	495,674
(3) Policyholder reserves	—	—	—
(4) Investments	40,346	—	40,346
(5) Deferred acquisition costs	—	—	—
(6) Policyholder dividends accrual	—	—	—
(7) Fixed assets	—	—	—
(8) Compensation and benefit accrual	164,575	151,211	13,364
(9) Pension accrual	—	—	—
(10) Receivables - nonadmitted	76,482	79,308	(2,826)
(11) Net Operating Loss Carryover	—	—	—
(12) Tax credit carry-forward	—	—	—
(13) Other	15,729	25,463	(9,734)
(14) Other assets - non admitted	4,574	—	4,574
(15) Intangible Assets	—	—	—
(16) Accrued expenses	309,739	239,241	70,498
(17) Post retirement accrual	186,439	204,017	(17,578)
(18) Guarantee Fund Asset (Receivable)	—	—	—
(19) Guarantee Fund Assessment	—	—	—
(20) Litigation Accrual	48,568	33,453	15,115
(99) Subtotal	<u>5,018,319</u>	<u>4,351,982</u>	<u>666,337</u>
(b) Statutory valuation allowance adjustment	—	—	—
(c) Nonadmitted	<u>410,733</u>	<u>282,842</u>	<u>127,891</u>
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	<u>\$ 4,607,586</u>	<u>\$ 4,069,140</u>	<u>\$ 538,446</u>

NOTES TO FINANCIAL STATEMENTS

(e) Capital:

(1) Investments	\$	—	\$	—	\$	—
(2) Net capital loss carry-forward		—		—		—
(3) Real estate		—		—		—
(4) Other		—		—		—
(5) Investment write downs		3,877		3,804		73
(99) Subtotal		3,877		3,804		73
(f) Statutory valuation allowance adjustment		—		—		—
(g) Nonadmitted		—		—		—
(h) Admitted capital deferred tax assets (2e99-2f-2g)		3,877		3,804		73
(i) Admitted deferred tax assets (2d+2h)	\$	4,611,463	\$	4,072,944	\$	538,519

(1)	(2)	(3)
12/31/2025	12/31/2024	(Col 1-2) Change

3. Deferred tax liabilities:

(a) Ordinary

(1) Investments	\$	—	\$	61,230	\$	(61,230)
(2) Fixed assets		—		—		—
(3) Deferred and uncollected premium		—		—		—
(4) Policyholder reserves		—		—		—
(5) Other		29,099		31,080		(1,981)
(6) Pension liabilities		—		—		—
(7) BOLI / ICOLI		—		—		—
(8) Guaranty Funds Receivable		—		—		—
(9) Discounting of unpaid losses - Transition Adj.		1		34,407		(34,406)
(99) Subtotal		\$ 29,100		\$ 126,717		\$ (97,617)

(b) Capital:

(1) Investments	\$	—	\$	—	\$	—
(2) Real estate		—		—		—
(3) Other		—		—		—
(99) Subtotal		\$ —		\$ —		\$ —

(c) Deferred tax liabilities (3a99 + 3b99)	\$	29,100	\$	126,717	\$	(97,617)
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4. Net deferred tax assets/liabilities (2i - 3c)		4,582,363		3,946,227		636,136
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NOTES TO FINANCIAL STATEMENTS

5. The change in net deferred income taxes is composed of the following at December 31, 2025 and December 31, 2024 are as follows:

	(1) 12/31/2025	(2) 12/31/2024	(3) (Col 1-2) Change
Adjusted gross deferred tax assets	\$ 5,022,196	\$ 4,355,786	\$ 666,410
Total deferred tax liabilities	29,100	126,717	(97,617)
Net deferred tax asset	4,993,096	4,229,069	764,027
Tax effect of unrealized (gains) losses			—
Change in net deferred income tax (charge)/benefit			<u>764,027</u>

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate

Among the more significant book to tax adjustments were the following:

	(1) 12/31/2025	Effective Tax Rate
Provision computed at statutory rate	\$ 6,900,985	21.00 %
Tax-exempt interest	(50,352)	(0.15)%
Dividend received deduction	(98,151)	(0.30)%
25% exemption adjustment	37,126	0.11 %
Unallowable deductions	9,325	0.03 %
BOLI /ICOLI	(23,448)	(0.07)%
Tax credits	—	— %
Net Interest Receivable	—	— %
Prior year under/(over) accrual of income taxes	(540)	— %
Change in nonadmitted assets	(1,748)	(0.01)%
Other	(2)	— %
Total	<u>\$ 6,773,195</u>	<u>20.61 %</u>
Federal income tax incurred/(benefit)	\$ 7,537,073	22.94 %
Tax on capital gains/(losses)	149	— %
Less: Change in net deferred income tax	(764,027)	(2.33)%
Total statutory income taxes	<u>\$ 6,773,195</u>	<u>20.61 %</u>

E. Operating Loss and Tax Credit Carry forwards and Protective Tax Deposits

- (1) When available, the Company utilizes net operating loss carry forwards to offset taxable income under the terms of the tax sharing agreement. As of December 31, 2025, the Company did not have any net operating loss carry forwards.
- (2) The following are income taxes incurred in the current and prior years that will be available for recoupment in the event of future net losses as of December 31, 2025 and December 31, 2024 :

	<u>Amount</u>
Current year	\$ 7,474,765
First preceding year	4,293,772

NOTES TO FINANCIAL STATEMENTS

- (3) Deposits admitted under Internal Revenue Service Code Section 6603. None.

F. Consolidated Federal Income Tax Return

- (1) The Company's federal income tax return is consolidated with the following entities, with Farmers Insurance Exchange as the parent company.

Farmers Insurance Exchange	Farmers Group Property and Casualty Insurance Company
21st Century Casualty Company	Farmers Insurance Company of Idaho
21st Century Centennial Insurance Company	Farmers Insurance Company of Oregon
21st Century Insurance Company	Farmers Insurance Company, Inc.
21st Century Insurance Group	Farmers Insurance Hawaii, Inc.
21st Century North America Insurance Company	Farmers Insurance of Columbus, Inc.
21st Century Pinnacle Insurance Company	Farmers Lloyds Insurance Company of Texas
21st Century Premier Insurance Company	Farmers Lloyds, Inc.
American Federation Insurance Company	Farmers Direct Property and Casualty Insurance
American Pacific Insurance Company, Inc.	Farmers New Century Insurance Company
Bristol West Casualty Insurance Company	Farmers Property and Casualty Insurance Company
Bristol West Holdings, Inc.	Farmers Specialty Insurance Company
Bristol West Insurance Company	Foremost Insurance Company Grand Rapids, Michigan
Bristol West Insurance Services of California, Inc.	Foremost Lloyds of Texas
Bristol West Insurance Services, Inc. of Florida	Foremost Property and Casualty Insurance Company
Bristol West Preferred Insurance Company	Foremost Signature Insurance Company
BWIS of Nevada, Inc.	Hawaii Insurance Consultants Ltd.
Coast National General Agency, Inc.	Illinois Farmers Insurance Company
Coast National Holding Company	Mid-Century Insurance Company
Coast National Insurance Company	Mid-Century Insurance Company of Texas
Economy Fire & Casualty Company	Security National Insurance Company
Economy Preferred Insurance Company	Texas Farmers Insurance Company
Economy Premier Assurance Company	Toggle Insurance Company
Farmers Casualty Insurance Company	

- (2) Farmers Insurance Exchange ("FIE") and its eligible affiliates have executed a tax-sharing agreement whereby FIE receives from its affiliates the tax they would pay if they had filed separate returns and pays to the affiliates amounts for any tax benefits reported. Any expense or benefit so derived is recognized in the respective affiliate's current year tax provision. Intercompany tax balances are settled quarterly based on estimates, with the final settlement made annually within 30 days after the return has been filed.

G. Federal or Foreign Federal Income Tax Loss Contingencies

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

H. Repatriation Transition Tax (RTT)

The Company does not have any liability for Repatriation Tax.

NOTES TO FINANCIAL STATEMENTS

I. Alternative Minimum Tax (AMT) Credit

	Amount
(1) Gross AMT Credit Recognized as:	
a. Current year recoverable	\$ —
b. Deferred Tax Asset (DTA)	—
	N/A
(2) Beginning Balance of AMT Credit Carryforward	N/A
(3) Amounts Recovered	\$ —
(4) Adjustments	—
	N/A
(5) Ending Balance of AMT Credit Carryforward (5=2-3-4)	N/A
(6) Reduction for Sequestration	\$ —
(7) Nonadmitted by Reporting Entity	—
	N/A
(8) Reporting Entity Ending Balance (8=5-6-7)	N/A

Other

The Inflation Reduction Act of 2022 includes a corporate alternative minimum tax (CAMT), effective in 2023, that is based on the adjusted financial statement income set forth on the applicable financial statements of an applicable corporation.

The CAMT applies to companies with average annual book income exceeding \$1 billion and assesses a 15% tax on financial statement income (adjusted for certain items) based on the applicable financial statement to the extent that amount exceeds the regular corporate tax.

The Company is a nonapplicable reporting entity.

On July 4, 2025, the One Big Beautiful Bill Act (“OBBBA”) was signed into law by President Trump. The Act includes a broad range of tax reform provisions affecting businesses, including 100% bonus depreciation on qualifying assets, expensing of US-based research and development costs and interest expense limitation in 2025. There was no material net impact to the Company’s financial statement from the enactment.

10. INFORMATION CONCERNING PARENT, SUBSIDIARIES, AFFILIATES, AND OTHER RELATED PARTIES

A. Nature of Relationships

The Company is domiciled in the state of Idaho and is jointly owned by Farmers Insurance Exchange (80%), Truck Insurance Exchange (13.3%) and Fire Insurance Exchange (6.7%), reciprocal insurance companies domiciled in the state of California.

B. Significant Transactions and Changes in Terms of Intercompany Arrangements

None.

C. Transactions with related parties who are not reported on Schedule Y

(1) Detail of Material Related Party Transactions

None.

(2) Detail of Material Related Party Transactions Involving Services

None.

(3) Detail of Material Related Party Transactions Involving Exchange of Assets and Liabilities

None.

(4) Detail of Amounts Owed To/From a Related Party

None.

NOTES TO FINANCIAL STATEMENTS

D. Amounts Due to or from Related Parties

At December 31, 2025, the Company reported \$457.8 thousand due to affiliates. At December 31, 2024, the Company reported \$233.6 thousand due from affiliates. The terms of settlement require that these amounts be settled within 45 days.

E. Management, Service Contracts, Cost Sharing Arrangements

Certain members of the Farmers Property and Casualty Companies (collectively, "Farmers") participate in an intercompany reinsurance agreement in which they share in the net premiums and ultimate losses of affiliates. With FIE as the lead company, Farmers' companies, (except Farmers Reinsurance Company and 21st Century affiliates business prior to July 1, 2009, and FWS affiliates business prior to April 1, 2021), cede all of their direct and assumed personal business and business insurance to FIE, which then retrocedes a share of the business back to the participants according to their respective participation percentages (see Note 26). For the year ended December 31, 2025, the Company assumed \$157.6 million in net premiums written, \$145.9 million in net premiums earned, and \$71.6 million in net losses incurred, as result of its participation in the intercompany reinsurance agreement.

FIE has a service agreement with the Company. Under the terms of this agreement, FIE provides various services to the Company as are necessary and appropriate for the Company to discharge its obligations to its policyholders, shareholders and regulators. This agreement broadly encompasses, claims adjustment services, investment management services, preparation of insurance policies, billing and collections, and other administrative services.

Agency Agreement: Agency agreement between FX Insurance Agency, LLC and Farmers Insurance Exchange, Fire Insurance Exchange, Truck Insurance Exchange, Mid-Century Insurance Company, Civic Property and Casualty Insurance Company, Exact Property and Casualty Company, Neighborhood Spirit Property and Casualty Company, Coast National Insurance Company, 21st Century Insurance Company, 21st Century Casualty Company, Farmers Specialty Insurance Company and other insurers, including the Company, effective January 1, 2019.

F. Guarantees or Undertakings for Related Parties

There are no guarantees or undertakings, written or otherwise, for the benefit of an affiliate (see Note 14A).

G. Nature of Relationships that Could Affect Operations

At December 31, 2025 and 2024, the outstanding shares of the Company were owned 80% by Farmers Insurance Exchange, 13.3% by Truck Insurance Exchange, and 6.7% by Fire Insurance Exchange.

The Company is one of the Farmers' companies, which is comprised of the following:

NOTES TO FINANCIAL STATEMENTS

Company Name	NAIC Company Code	State of Domicile
Farmers Insurance Exchange	21652	California
Fire Insurance Exchange	21709	California
Truck Insurance Exchange	21660	California
Civic Property And Casualty Company	10315	California
Exact Property And Casualty Company	10318	California
Farmers Insurance Company Of Arizona	21598	Arizona
Farmers Insurance Company Of Idaho	21601	Idaho
Farmers Insurance Company Of Oregon	21636	Oregon
Farmers Insurance Company Of Washington	21644	Washington
Farmers Insurance Company, Inc.	21628	Kansas
Farmers Insurance Of Columbus, Inc.	36889	Ohio
Farmers New Century Insurance Company	10806	Illinois
Farmers Texas County Mutual Insurance Company	24392	Texas
Illinois Farmers Insurance Company	21679	Illinois
Mid-Century Insurance Company	21687	California
Mid-Century Insurance Company Of Texas	28673	Texas
Neighborhood Spirit Property And Casualty Company	10317	California
Texas Farmers Insurance Company	21695	Texas
*Farmers Reinsurance Company	10873	California
Foremost Insurance Company Grand Rapids, Michigan	11185	Michigan
Foremost County Mutual Insurance Company	29254	Texas
Foremost Lloyds Of Texas	41688	Texas
Foremost Signature Insurance Company	41513	Michigan
Foremost Property And Casualty Insurance Company	11800	Michigan
Farmers Specialty Insurance Company	43699	Michigan
Coast National Insurance Company	25089	California
Security National Insurance Company	33120	Florida
Bristol West Insurance Company	19658	Ohio
Bristol West Casualty Insurance Company	11034	Ohio
Bristol West Preferred Insurance Company	12774	Michigan
21st Century North America Insurance Company	32220	New York
21st Century Casualty Company	36404	California
21st Century Centennial Insurance Company	34789	Pennsylvania
21st Century Insurance Company	12963	California
21st Century Pinnacle Insurance Company	10710	New Jersey
21st Century Premier Insurance Company	20796	Pennsylvania
American Federation Insurance Company	10245	Texas
American Pacific Insurance Company, Inc.	10805	Hawaii
Farmers Insurance Hawaii, Inc.	28487	Hawaii
Toggle Insurance Company	44245	Delaware
Farmers Property And Casualty Insurance Company	26298	Rhode Island
Economy Fire And Casualty Company	22926	Illinois
Economy Preferred Insurance Company	38067	Illinois
Economy Premier Assurance Company	40649	Illinois
Farmers Casualty Insurance Company	40169	Rhode Island
Farmers Direct Property And Casualty Insurance Company	25321	Rhode Island
Farmers Group Property And Casualty Insurance Company	34339	Rhode Island
Farmers Lloyds Insurance Company of Texas	13938	Texas

**Represents a reinsurance company within NAIC Code "0212", which assumes 100% of its business from Farmers Insurance Group entities, with NAIC Group Code: "0069" per terms of reinsurance agreements and combines its statutory results with the Farmers Exchanges.*

For more details on ownership, see Schedule Y.

NOTES TO FINANCIAL STATEMENTS

H. Amount Deducted for Investment in Upstream Company

The Company does not own shares of an upstream intermediate or ultimate parent, which are applicable under Section 4(B)(b)(x) of the NAIC Valuation of Securities manual.

I. Detail of Investments in Affiliates Greater than 10% of Admitted Assets

The Company had no investments in an individual Subsidiary, Controlled, or Affiliated entity ("SCA") that exceeded 10% of its admitted assets at both December 31, 2025 and 2024

J. Write downs for Impairment of Investments in Affiliates

The Company did not recognize any impairment write down on investments in SCA's during the years ended December 31, 2025 and 2024.

K. Foreign Insurance Subsidiary Valued Using CARVM

The Company does not have any investments in foreign insurance companies.

L. Downstream Holding Company Valued Using Look-Through Method

The Company does not hold any investments in downstream non-insurance holding companies.

M. All SCA Investments

The Company has no investments in downstream non-insurance holding company that are valued using the look-through method.

N. Investment in Insurance SCAs

Not applicable as the Company does not have any SCA's.

O. SCA or SSAP 48 Entity Loss Tracking

Not applicable.

11. DEBT

Not applicable.

12. RETIREMENT PLANS, DEFERRED COMPENSATION, POST EMPLOYMENT BENEFITS AND COMPENSATED ABSENCES AND OTHER POSTRETIREMENT BENEFIT PLANS

A. Defined Benefit Plans

Postretirement Benefits

The Company and certain members of Farmers provide certain postretirement benefits to retired employees. For retirees who retired before January 1, 2010, the Company's postretirement benefits plan provides a contributory defined dollar plan for pre-65 benefit and Premium Reimbursement Account ("PRA") for post-65 benefit. The PRA is a contribution into an account established by Farmers to cover and help pay for the cost of retiree medical premiums of eligible and qualifying employees. Participants retiring on or after January 1, 2010 are eligible to participate in the Health Retirement Account ("HRA") and the PRA. The HRA is an account also established by Farmers for eligible employees to help pay for health care premiums in a specified deductible plan until a certain age. Under current plan provisions, health benefits are available for all employees who participated in the Company's medical benefits plan immediately prior to retirement at age 55 or later with at least 5 years of service. The Company contributes to the plan only for those who retire with at least 10 years of service. The PRA is not available to those hired after December 31, 2010. Similar to pension obligations, the cost of such benefits is accrued over the service period of the employees based on the actuarially determined cost for the period. Employees who retired before January 1, 2010 are also eligible for a life insurance benefit. Obligations for the postretirement benefits plan are paid from Company assets. There were no assets separated and allocated to this plan.

NOTES TO FINANCIAL STATEMENTS

Effective January 1, 2024, Farmers no longer offer the ability to purchase a Farmers sponsored Pre-65 Retiree Medical Plan for non-Hawaii employees. In addition, the HRA and PRA benefit(s) were eliminated for employees retiring after January 1, 2026.

A summary of assets, obligations and assumptions of the Postretirement Benefit Plans are as follows at December 31, 2025 and 2024:

(1) Change in benefit obligation

a. Pension Benefits

None.

b. Postretirement Benefits

		Underfunded	
		2025	2024
1	Benefit obligation at beginning of year		
	Adoption of SSAP No. 92 (nonvested obligation)	129,546,097	139,673,507
2	Service cost	322,653	858,965
3	Interest cost	6,263,078	6,382,671
4	Contribution by plan participants	3,900	167,298
5	Actuarial gain /loss	(10,053,740)	(10,288,030)
6	Foreign currency exchange rate changes		
7	Benefits paid	(7,703,868)	(7,248,314)
8	Plan amendments		
9	Business combinations, divestitures, curtailments, settlements and special termination benefits	—	—
10	Benefit obligation at end of year	118,378,120	129,546,097

c. Post employment & Compensated Absence Benefits

None.

(2) Change in plan assets

		Postretirement Benefits	
		2025	2024
a.	Fair value of plan assets at beginning of year	—	—
b.	Actual return on plan assets	—	—
c.	Foreign currency exchange rate changes	—	—
d.	Reporting entity Employer contribution	7,699,968	7,081,016
e.	Plan participants' contributions	3,900	167,298
f.	Benefits paid	(7,703,868)	(7,248,314)
g.	Business combinations, divestitures and settlements	—	—
h.	Fair value of plan assets at end of year	—	—

NOTES TO FINANCIAL STATEMENTS

(3) Funded Status

	Postretirement Benefits	
	2025	2024
a. Components		
1. Prepaid benefit costs	—	—
2. Overfunded plan assets	—	—
3. Accrued benefit costs	(118,378,120)	(129,546,097)
4. Liability for pension benefits	—	—
b. Assets and liabilities recognized		
1. Total assets (nonadmitted)	—	—
2. Total liabilities recognized	(118,378,120)	(129,546,097)
c. Unrecognized liabilities	—	—

(4) Components of net periodic cost

	Postretirement Benefits	
	2025	2024
a. Service cost	322,653	858,965
b. Interest cost	6,382,671	6,382,671
c. Expected return on plan assets		
d. Transition asset or obligation		
e. Gains and losses	(7,418,469)	(22,410,379)
f. Prior service cost or credit	—	(22,462,828)
g. Gain or loss recognized due to a settlement or curtailment	—	—
h. Total net periodic benefit cost	(713,145)	(37,631,571)

(5) Other amounts recognized in unassigned funds/(surplus)

	Postretirement Benefits	
	2025	2024
a. Items not yet recognized as a component of net periodic cost – prior year	(21,243,203)	(55,828,380)
b. Net transition (asset) or obligation recognized		
c. Net prior service cost or (credit) arising during the period		
d. Net prior service cost or (credit) recognized	—	22,462,828
e. Net (gain) and loss arising during the period		
f. Net (gain) and loss recognized	(2,635,271)	12,122,349
g. Items not yet recognized as a component of net periodic cost – current year	(23,878,474)	(21,243,203)

(6) Amounts in unassigned funds (surplus) not yet recognized in net periodic benefit cost.

	Postretirement Benefits	
	2025	2024
a. Net transition asset or obligation	—	—
b. Net prior service cost or credit	—	—
c. Net recognized (gains) and losses	(23,878,474)	(21,243,203)

NOTES TO FINANCIAL STATEMENTS

- (7) Weighted-average assumptions used to determine net periodic benefit cost as of Dec. 31:

		2025	2024
a.	Weighted-average discount rate	5.42%	4.98%
b.	Expected long-term rate of return on plan assets	N/A	N/A
c.	Rate of compensation increase	N/A	N/A
d.	Interest crediting rates	5.00%	5.16%

Weighted-average assumptions used to determine projected benefit obligations as of Dec 31:

		2025	2024
e.	Weighted-average discount rate	5.00%	5.43%
f.	Rate of compensation increase	N/A	N/A
g.	Interest crediting rates	5.00%	5.16%

- (8) The amount of the accumulated benefit obligation for defined benefit pension plans under statutory accounting was \$118.4 million for the current year and \$129.5 million for the prior year.
- (9) The health care cost trend rate for participants who retired before January 1, 1991 was 6.25 % in 2026 graded down 0.25% each year after until ultimate rate of 5.0% reached in 2031.
- (10) The following estimated future payments, which reflect expected future service, as appropriate, are expected to be paid in the years indicated:

Year(s)	Amount
a. 2026	\$ 11,846,470
b. 2027	\$ 12,387,572
c. 2028	\$ 12,900,596
d. 2029	\$ 13,325,154
e. 2030	\$ 13,441,171
f. 2031 - 2035	\$ 48,062,908

- (11) Farmers companies currently plans to make contributions to the postretirement benefits plan of \$11.8 million in 2026. The Company's share of this postretirement benefit contribution is \$0.1 million.

Farmers' companies' total benefit obligation under statutory accounting at the end of 2025 and 2024 was \$118.4 million and \$129.5 million, respectively. The Company's share of this postretirement benefit obligation was \$0.9 million and \$ 1.0 million, respectively. The total funded status for Farmers' companies was \$ (118.4) million and \$ (129.5) million, respectively. The Company's share was \$ (0.9) million and \$ (1.0) million at December 31, 2025 and 2024, respectively.

- (12) Amounts and types of securities of Farmers and related parties included in plan assets

Not applicable.

- (13) Alternative method used to amortize prior service amounts or net gains and losses

Not applicable.

- (14) Substantive commitments

Not applicable.

- (15) Cost of providing special or contractual termination benefits

Not applicable.

- (16) Significant gains or losses and/or change in the plan obligation

The significant changes in the plan obligation during the year were driven by two main factors: First, the overall experience gain was primarily driven by the change in corporate bond yield curve from December 31, 2024 to December 31, 2025, illustrated by a 45 basis point increase in single equivalent discount rate used to measure benefit obligations. Second, the plan also experienced gains during 2025 due to the updated HRA

NOTES TO FINANCIAL STATEMENTS

interest crediting rate assumption, the January 1, 2025 census data update, and lower employee retirement than expected during 2025.

(17) Fair value of plan assets

Not applicable.

(18) Election to apply transition guidance

Not applicable.

B. Description of Investment Policies

Not applicable.

C. Fair Value of Plan Assets

Not applicable.

D. Rate of Return Assumptions

Not applicable.

E. Defined Contribution Plans

Not applicable.

F. Multi-employer Plans

Not applicable.

G. Consolidated/Holding Company Plans

Pension Plan

FIE and certain members of Farmers participate in noncontributory defined benefit pension plans consisting of the qualified Employees' Pension Plan and the non-qualified Employee Benefits Restoration Plan ("EBRP"), all sponsored by Farmers Group, Inc. ("FGI"). As a result, Farmers has no legal obligation for benefits under these Plans.

The Employees' Pension Plan is sponsored and funded by the FGI and was frozen on December 31, 2018. The Employees' Pension Plan covers substantially all employees of FGI (and Farmers Services, LLC ("FS") prior to 2017) and Farmers employees who were hired prior to January 1, 2018. Prior to January 1, 2009, the Plan provided defined benefits based on years of service and the employee's compensation during the last five years of employment. Effective January 1, 2009, the plan was amended to include cash balance provisions for certain employees, whereas the benefits for the balance of the employees were unchanged. The employees covered under the cash balance provisions are those who, as of December 31, 2008, were non-vested in their pension benefits, those who were under age 40 with less than 10 years of service and those employees hired on or after January 1, 2009. The plan was comprehensively amended effective December 31, 2015 to permit options for participants with a termination of employment on or after December 31, 2015. Such individuals may elect within 180 days of the participant's termination of employment to have his/her benefit paid in a single lump sum. Additionally, participants who experience a termination of employment on or after December 31, 2015 will have the opportunity to elect to have the actuarial equivalent of such participant's vested benefit at his or her Normal Retirement or Early Retirement Date, if greater, paid to him or her in the form of substantially equal installment payments over a 10-year certain term. On the making of such lump sum or final payment for the 10-year certain installments, neither the participant nor the participant's spouse or beneficiary shall have any further benefit under the Employees' Pension Plan.

The Employee's Pension Plan and the EBRP were amended on October 6, 2016, to modify the provisions to provide for the cessation of benefit accruals as of December 31, 2018. Participants will retain all accrued benefits, including any benefits accrued through December 31, 2018 and will earn only defined contribution retirement benefits starting January 1, 2019. The plan was amended on November 29, 2016, to remove FS as a participating employer of the Employees' Pension Plan effective January 1, 2017. The plan was amended on August 28, 2017, to implement a 1 year service requirement for participation in the Employee's Pension Plan for individuals hired on or after January 1, 2018.

As part of this change, beginning January 1, 2019, Farmers will automatically contribute an additional 4% of

NOTES TO FINANCIAL STATEMENTS

eligible base pay to the employees' 401(k) Plan, regardless of the amount contributed by each employee to the 401(k). This new base contribution is in addition to the 6% Farmers match now available.

FGI's funding policy for the Employees' Pension Plan is to contribute an amount at least equal to the minimum required contribution under Employee Retirement Income Security Act of 1974/ Pension Protection Act. FGI's policy is to allocate to Farmers their share of the plan cost. Farmers has regularly contributed to the pension plan for their share of the pension cost and Farmers expects future contributions to fully satisfy Farmers portion of the pension liability.

Again no enhancements to existing the Employees' Pension Plan provisions were offered under the VSP program.

For fiscal year 2025 and 2024 plan years, the minimum required pension contribution for FGI did not exceed the full funding limitation under the Internal Revenue Code. As a result, for the years ended December 31, 2025 and 2024, Farmers, FGI and its subsidiaries made no contributions. Farmers contributions to be made in 2026 to the Employees' Pension Plan are currently expected to be \$0.0 million.

Assets of the Employees' Pension Plan are held by an independent trustee primarily in fixed maturity and equity investments. The principal liability is for annuity benefit payments of current and future retirees. Assets of the EBRP are considered FGI's corporate assets and are held in a grantor trust.

The Employee Benefits Restoration Plan provides supplemental retirement benefits for employees whose salary is in excess of the maximum recognizable pay under IRS code 401(a)(17) and excess maximum benefit limitation under IRS code 415. The Company's share of the EBRP was \$0.0 thousand and \$0.0 thousand for the years ended December 31, 2025 and 2024 , respectively.

Short Term Incentive Program

Effective January 1, 2009, FIE and certain Farmers' companies, participate in a Short Term Incentive Program ("STIP") and a 401(k) Savings Plan approved by the board of governors.

The STIP is a performance-based plan that provides employees an annual incentive pay based on the achievement of certain goals and individual employee performance. The Company's share of expense under this plan was \$1.0 million and \$1.0 million as of December 31, 2025 and 2024, respectively.

401(k) Savings Plan

Effective January 1, 2009, FIE and certain members of Farmers, participate in a 401(k) Savings Program. Contributions are made by eligible employees up to the yearly maximums allowable as defined by the Internal Revenue Service. FIE and the Farmers companies match eligible employees' contributions up to 6.0% of earned base pay. All eligible employees are 100% vested in the 401(k) Savings Plan immediately.

Beginning January 1, 2019, Farmers automatically contributes an additional 4% of eligible base pay to the employees' 401(k) Plan, regardless of the amount contributed by each employee to the 401(k). This new base contribution is in addition to the 6% company match now available.

The Company's share of expense under this plan was \$0.6 million and \$0.6 million as of December 31, 2025 and 2024, respectively.

Executive Savings Plan ("ESP")

Effective January 1, 2019, FIE and certain Farmers' companies participate in an Executive Savings Plan ("ESP") approved by the Board of Governors. The Plan is a non-qualified deferred compensation program offered to certain executives in key roles. Contribution credits are made annually by Farmers into a notional account administered by a third party administrator. A participant must have 10 years of eligible service and be age 55 to be vested. Annual contribution credits will be made in December each year. There are no in-service withdrawals from this plan.

H. Post employment Benefits and Compensated Absences

The Company does not accrue for compensated absences due to immateriality.

I. Impact of Medicare Modernization Act on Postretirement Benefits

Not applicable.

NOTES TO FINANCIAL STATEMENTS

13. CAPITAL AND SURPLUS, DIVIDEND RESTRICTIONS AND QUASI-REORGANIZATIONS

- A.** The Company had 20,000 shares of \$100 par value common stock authorized, and 15,040 shares issued and outstanding at both December 31, 2025 and 2024.
- B.** The Company has no preferred stock outstanding.
- C.** Dividends are to be paid only from "earned surplus", which is defined under Idaho law as "unassigned funds, as required to be reported in the insurer's annual statement." Dividends that can be paid in a year are equal to the greater of prior year net income or 10% of prior year surplus, limited to earned surplus, net of unrealized capital gains. At December 31, 2025, the Company could pay approximately \$25,342,411 in dividends without prior approval.
- D.** The Company did not declare nor pay any dividends during 2025 and 2024.
- E.** Within the limitations of (C) above, there are no restrictions placed on the portion of the Company's profits that may be paid as ordinary dividends to stockholders.
- F.** No restrictions have been placed on unassigned funds.
- G.** The Company does not have advances to surplus.
- H.** The Company does not hold stock for special purposes.
- I.** The Company has no special surplus fund balances.
- J.** The Company did not have any portion of its unassigned funds (surplus) represented or reduced by cumulative unrealized gains and (losses) at December 31, 2025 and 2024..
- K.** Surplus Notes
The Company has not issued any surplus notes.

(L-M) The Company has not undergone any quasi-reorganizations.

14. LIABILITIES, CONTINGENCIES AND ASSESSMENTS

A. Contingent Commitments

Not applicable.

B. Assessments

- (1) The Company receives periodic assessments from certain states to reimburse policyholders and claimants of insolvent carriers. Depending on the guidelines established by each state, the assessments are expensed, recouped from policyholders or utilized as credits against premium taxes. Premium tax credits are realized between 3 to 10 years depending on the guidelines established by each state.

The Company had no material guaranty fund assessment accrued in 2025 and 2024

(2) Not applicable.

(3) Not applicable.

C. Gain Contingencies

None.

D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits

The Company paid the following amounts during the reporting period in settlement of lawsuits alleging extra-contractual causes of action:

	Direct
Claims related ECO and bad faith losses paid	\$5,000

NOTES TO FINANCIAL STATEMENTS

Number of claims where amounts were paid to settle claims related extra contractual obligations or bad faith claims resulting from lawsuits during the reporting period:

(a)	(b)	(c)	(d)	(e)
0-25 Claims	26-50 Claims	51-100 Claims	101-500 Claims	More than 500 Claims
X				

Indicate whether claim count information is disclosed per claim or per claimant.

(f) Per Claim [X]

(g) Per Claimant []

E. Product Warranties

None.

F. Joint and Several Liabilities

None.

G. All Other Contingencies

Litigation

Certain of Farmers' companies are defendants in certain lawsuits arising in the normal course of business, which are in various stages of development. Some of these matters seek punitive as well as compensatory damages. While it is not possible to predict the outcome of these matters with certainty, management believes that their ultimate disposition will not have a material effect on the Company's financial position or results of operations. In addition, certain of the Farmers' companies are, from time to time, involved as parties in various governmental and administrative proceedings.

California Earthquake Authority

Fire is a participant in the California Earthquake Authority ("CEA") on behalf of the Farmers P&C Companies. The CEA was established by the California Legislature to provide earthquake insurance to the owners of residential property in the state of California. Insurers who elect to participate in the program are liable for a portion of aggregate losses up to \$1.7 billion, contingent on losses exceeding a specified limit. Effective March 25, 2025, the latest date for which information was available, the Farmers companies' residential earthquake insurance market share was 11.18%, and its respective share of this contingent liability was \$185.99 million at December 31, 2025. In the case of a triggering event, and based on its intercompany reinsurance participation of 0.75%, the Company's share of this contingent liability before external reinsurance would be \$1.39 million. As of December 31, 2025, a triggering event has not occurred, and, therefore, no provision has been made in the accompanying financial statements for any liability or loss that may result from a catastrophic earthquake event.

Revolving Credit Facility Framework Agreement

FIE and certain of the Farmers' companies entered into a Revolving Credit Facility Framework Agreement for the purposes of eliminating the need to maintain large cash balances or unnecessarily liquidating investments during the monthly reinsurance cash settlement process among participating affiliates. The revolving credit framework allows participating affiliates to make short term loans to each other to cover debt arising from the monthly reinsurance settlement process. The loans, executed on an as-needed basis, mature in ninety (90) days and cannot exceed in the cumulative aggregate three percent (3%) of a borrower's or lender's admitted assets. Loans may be collateralized with a pledge of securities at lender's option, and in any event, must be collateralized if the loan crosses from one calendar year into the next calendar year such that the loan is secured and perfected as of December 31 of the year the loan was made. Parties to the agreement will renegotiate the terms of the agreement at least once every three (3) years. The agreement has been non-disapproved by the California Department of Insurance as well as by the regulators of the domiciliary states of FIE affiliates outside of California. At December 31, 2025, there was no outstanding loan balance on this revolving credit facility.

California FAIR Plan Association

The California FAIR Plan Association (the "FAIR Plan") is a syndicated fire insurance pool comprised of all insurers licensed to conduct property / casualty business in the state. It was established in 1968 by statute (California Insurance Code 10091 et seq) as an insurance placement facility. All California licensed property and casualty insurers that write basic property insurance are members of the FAIR Plan. The FAIR Plan issues policies

NOTES TO FINANCIAL STATEMENTS

on behalf of its member companies. Each member company participates in the profits, losses, and expenses of the FAIR Plan in direct proportion to its market share of business written in the state.

By statute, the FAIR Plan, with the approval of the Insurance Commissioner, has the right to assess all admitted insurers licensed to sell and selling property insurance in the state to help pay for FAIR plan losses.

As of December 31, 2025, the latest FAIR Plan market share report for all Farmers P&C Companies was 15.30%. The Company's share of the Farmers P&C Companies FAIR Plan exposure is 0.75% due to its participation in an intercompany reinsurance pooling agreement.

15. LEASES

A. Lessee Operating Leases

Not applicable.

B. Lessor Leases

Not applicable.

16. INFORMATION ABOUT FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK AND FINANCIAL INSTRUMENTS WITH CONCENTRATIONS OF CREDIT RISK

Not applicable.

17. SALE, TRANSFER AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENTS OF LIABILITIES

A. Transfers of Receivables Reported as Sales

Not applicable.

B. Transfer and Servicing of Financial Asset

Not applicable.

C. Wash Sales

The Company had no wash sale transactions in the periods presented that require disclosure.

18. GAIN OR LOSS TO THE REPORTING ENTITY FROM UNINSURED PLANS AND THE UNINSURED PORTION OF PARTIALLY INSURED PLANS

A. ASO Plans

Not applicable.

B. ASC Plans

Not applicable.

C. Medicare or Similarly Structured Cost Based Reimbursement Contract

Not applicable.

19. DIRECT PREMIUM WRITTEN/PRODUCED BY MANAGING GENERAL AGENTS/THIRD PARTY ADMINISTRATORS

Not applicable.

20. FAIR VALUE MEASUREMENTS

A. Inputs Used For Assets Measured At Fair Value

(1) Fair Value Measurements at Reporting Date

NOTES TO FINANCIAL STATEMENTS

The Company has categorized its assets that are measured at fair value into the three-level fair value hierarchy as reflected in the table below.

Level 1 - are liquid investments traded in active markets and valued based on unadjusted quoted prices. Assets in this category are preferred and common stock securities.

Level 2 - The securities that fall into this category are bonds, preferred stocks, common stocks and call options which are not exchange traded. These securities are valued based upon models with observable inputs - for example market interest rates, credit spreads etc. They may have been determined by independent pricing services using observable inputs.

Level 3 - are investments valued based upon models with "significant" non-observable inputs (assumptions). Such assumptions can be about loss severities, prepayment speed, interest rate volatilities, earnings forecast, comparables sales etc.

The Company has no assets that are measured at fair value as of December 31, 2025.

(2) Fair Value Measurements in (Level 3) of the Fair Value hierarchy

None.

(3) Policy on Transfers In and Out of Level 3

At the end of each reporting period, the Company evaluates whether or not any event has occurred or circumstances have changed that would cause an investment to be transferred in or out of Level 3.

(4) Inputs and Techniques Used for Level 2 and Level 3 Fair Values

Bonds and/or Debt Securities are carried at fair value categorized as Level 2 were valued using a market approach. These valuations were determined to be Level 2 valuations as quoted markets prices for similar instruments in an active market were utilized. This was accomplished by the use of matrix pricing. Matrix pricing takes quoted prices of bonds with similar features that are inputs into the analysis included duration, credit quality, tax status and call and sinking fund features.

Bonds and/or Common stocks are carried at fair value categorized as Level 3 were valued using unobservable inputs. These unobservable inputs reflect our own assumptions about the criteria that market participants would use in pricing these assets (including assumptions about risk). These assumptions were based on the best information available in the circumstances.

(5) Derivative fair values

None.

B. Other Fair Value Disclosures

None.

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

The table below reflects the fair values and admitted values of all admitted assets and liabilities that are financial instruments excluding those accounted for under the equity method (subsidiaries, joint ventures and ventures). The fair values are also categorized into the three-level fair value hierarchy as described above in Note 20A:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Issuer Credit Obligations	\$ 188,779,139	\$188,313,516	\$21,220,353	\$167,558,786	\$ —	\$ —	\$ —
Asset-Backed securities	50,057,803	50,427,539	—	48,386,995	1,670,808	—	—
Cash, Cash Equivalents and Short-Term	2,453,862	2,453,723	1,456,322	997,540	—	—	—

D. Reasons Not Practical to Estimate Fair Values

None.

NOTES TO FINANCIAL STATEMENTS

E. Investments Measured at Net Asset Value ("NAV")

None.

21. OTHER ITEMS

A. Unusual or Infrequent Items

None.

B. Troubled Debt Restructuring: Debtors

Not applicable.

C. Other Disclosures

All Lines Quota Share Reinsurance Agreement

Farmers began participating in an All Lines Quota Share reinsurance agreement ("ALQS") with Farmers Re in 2002, which has been amended over the years with the aggregate participation ratio at 22% effective December 31, 2025.

Following are the ratios for the participating reinsurers in the ALQS effective December 31, 2025 and 2024, respectively:

Reinsurers	2025	2024	Change
Swiss Reinsurance Company Limited ("Swiss Re")	5.50%	7.00%	(1.50)%
Hannover Ruck SE ("Hannover Re")	7.75%	10.00%	(2.25)%
Farmers Reinsurance Company ("Farmers Re")	5.75%	8.00%	(2.25)%
New Reinsurance Company, LTD ("New Re")	1.50%	3.00%	(1.50)%
SCOR Reinsurance Company ("SCOR")	0.75%	1.00%	(0.25)%
Mapfre Re Compania De Reaseguros SA ("Mapfre") *	0.75%	1.00%	(0.25)%
Total	22.00%	30.00%	(8.00)%

* On December 31, 2024, Mapfre Re Compania De Reaseguros SA joined ALQS agreement as a new participant.

Effective December 31, 2024, the ALQS has substantially the same terms as previous agreements but with several features added to certain sections of the treaty. The ALQS participation ratios of SCOR increased by 0.50%, while Swiss Re, Farmers Re, and New Re were reduced by 1.00%, 2.00% and 1.50%, respectively. Additionally, Mapfre was added as a new participant to the treaty with 1.00% participation ratio. Unearned premiums totaling \$60.4 million and \$120.9 million were transferred from Farmers to SCOR, and Mapfre, respectively, as a result of their increased participation in the ALQS. Unearned premiums totaling \$120.9 million, \$241.7 million, and \$181.3 million were transferred from Swiss Re, Farmers Re, and New Re to Farmers as a result of its decreased participation in the ALQS. Each of these reinsurers, except SCOR who settles on a funds transferred basis, settle on a funds withheld basis and therefore no additional net funds, refunds, or deposits were required as a result of their changed participation in the ALQS.

Effective December 31, 2025, the ALQS participation ratios of Swiss Re, Hannover Re, Farmers Re, New Re, SCOR, and Mapfre reduced by 1.50%, 2.25%, 2.25%, 1.50%, 0.25% and 0.25%, respectively. Unearned premiums totaling \$1.03 billion were transferred from all participants to Farmers as a result of its decreased participation in the ALQS. Farmers Re and SCOR made wire transfers totaling \$165.5 million and \$23.8 million, respectively, to the Exchanges, as a result of their changed participation in the ALQS. All other reinsurers settle on a funds withheld basis and therefore no additional net funds, refunds, or deposits were required as a result of their changed participation in the ALQS.

Based on the results for the current and prior years, FICO, ID's share of the following were (in millions):

	2025	2024
Ceded Premiums Earned	\$ 61.6	\$ 66.5
Recoveries/Payments/Reserves	33.5	41.1
Ceding Commissions	21.5	22.0

NOTES TO FINANCIAL STATEMENTS

Ride Share Services ("Uber Business")

Effective March 1, 2025, in 21 states and the District of Columbia, Uber USA, LLC, Rasier, LLC, Portier, LLC and Schleuder, LLC (collectively, "Uber") has agreed to indemnify and reimburse Farmers Insurance Exchange ("FIE") and its affiliated insurers for 75% of all losses, loss adjustment expenses and program expenses arising under the policies issued by FIE and its affiliates, pursuant to an indemnity agreement entered into among FIE, Uber and Aleka Insurance, Inc. ("Aleka"). Aleka, an Uber affiliate, guarantees the payment and performance of Uber's indemnification obligations to FIE and posts collateral as security for its obligations. FIE underwrites the remaining 25% of the insurance exposure on a direct basis, encompassing premiums, losses, loss adjustment expenses and program expenses. Reinsurance agreements between FIE and Aleka in effect prior to March 1, 2024, expired without renewal resulting in runoff ceded losses & loss adjustment expenses.

Based on the results for the current and prior years, FIE's share of the following were (in millions):

	2025	2024
Ceded Premiums Earned	\$ —	\$ —
Recoveries/Payments/Reserves	\$ 0.1	\$ (0.1)
Ceding Commissions	\$ —	\$ —

Litigation

Certain of Farmers companies are defendants in certain lawsuits arising in the normal course of business, which are in various stages of development. Some of these matters seek punitive as well as compensatory damages. While it is not possible to predict the outcome of these matters with certainty, management believes that their ultimate disposition will not have a material effect on the Company's financial position or results of operations. In addition, certain of the Farmers companies are, from time to time, involved as parties in various governmental and administrative proceedings.

Farmers Agency Force Deferred Compensation Plan

FIE and certain of the Farmers' companies have established tax-deferred savings plan for their agents and district managers which allowed eligible participants to defer up to 50% of their auto commissions into a deferred compensation program. The program was expanded in recent years to include other agent related initiatives such as agents profitability growth plan ("PGB") as well as to other books of business such as homeowners, small business insurance, Bristol West auto, Foremost specialty, among others, all at varying deferral rates. To be eligible to participate in the plan, a full-time agent must have completed six months of service and qualifying participants are vested 100% on their accrued benefit at all times. This Plan is not subject to ERISA and is not intended to be a qualified plan.

The program is administered by TBG Financial, a third party administrator, and the maximum qualifying deferred amount allowed in any plan year per each participating Sponsor is \$5.0 million. Fund balances are monitored monthly and investment earnings in the deferred compensation liability account are credited (or debited) to the account balances. At December 31, 2025, the investment loss was \$0.1 million. At December 31, 2024, the investment loss was \$0.1 million.

Business Owned Life Insurance

In conjunction with the Farmers Agency Force Deferred Compensation Plan, FIE and certain of Farmers' companies purchased a Variable Group Life insurance policy for certain employees, with FIE named as beneficiary. The policy provides a life insurance benefit of \$50,000 at no cost to those qualifying officers and employees who voluntarily chose to become insured. There are no cash surrender values for the participating employees. The cash surrender value of the policy was reported as an asset on the balance sheet of FIE. At December 31, 2025, the investment earnings and insurance expenses were \$0.1 million and \$0.0 million, respectively. At December 31, 2024, the investment earnings and insurance expenses were \$0.1 million and \$0.0 million, respectively.

There are no policyholders' funds allocated to the premiums of this group insurance policy.

Additional Schedule P Data

The following summary, as reported in columns 13 through 24 in the Company Schedule P- Part I, presents net unpaid losses, defense and cost containment expense ("DCC") and adjusting and other expense ("AO") reserves for accident years 2015, 2014, 2013, 2012, 2011, 2010 and prior for each line of business reported (in thousands):

NOTES TO FINANCIAL STATEMENTS

Schedule P Part 1 - Summary						
Accident Year	Net Loss Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2010 & prior	\$ 435	\$ 1,555	\$ 5	\$ 302	\$ 137	\$ 2,435
2011	\$ 76	\$ 402	\$ 1	\$ 51	\$ 25	\$ 555
2012	\$ 46	\$ 132	\$ 1	\$ 29	\$ 20	\$ 228
2013	\$ 52	\$ 113	\$ 8	\$ 26	\$ 23	\$ 222
2014	\$ 70	\$ 173	\$ —	\$ 61	\$ 36	\$ 339
2015	\$ 97	\$ 203	\$ —	\$ 29	\$ 36	\$ 365
Total	\$ 776	\$ 2,579	\$ 15	\$ 499	\$ 276	\$ 4,144

Schedule P Part 1A - Homeowners/Farmowners						
Accident Year	Net Loss Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2010 & prior	\$ 55	\$ —	\$ —	\$ 7	\$ —	\$ 61
2011	\$ 2	\$ 1	\$ —	\$ —	\$ —	\$ 3
2012	\$ 1	\$ —	\$ —	\$ —	\$ —	\$ 1
2013	\$ 2	\$ —	\$ —	\$ —	\$ —	\$ 2
2014	\$ 4	\$ —	\$ —	\$ —	\$ —	\$ 4
2015	\$ 3	\$ 40	\$ —	\$ 2	\$ 2	\$ 47
Total	\$ 66	\$ 42	\$ —	\$ 9	\$ 2	\$ 118

Schedule P Part 1B - Private Passenger Auto Liability/Medical						
Accident Year	Net Loss Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2010 & prior	\$ (198)	\$ 4	\$ —	\$ —	\$ 3	\$ (190)
2011	\$ 2	\$ 255	\$ —	\$ 19	\$ 3	\$ 279
2012	\$ 3	\$ 13	\$ —	\$ 3	\$ 1	\$ 21
2013	\$ (1)	\$ 17	\$ —	\$ 4	\$ 6	\$ 24
2014	\$ 18	\$ 19	\$ —	\$ 3	\$ 6	\$ 46
2015	\$ 12	\$ 30	\$ —	\$ 3	\$ 4	\$ 50
Total	\$ (163)	\$ 338	\$ —	\$ 32	\$ 24	\$ 231

NOTES TO FINANCIAL STATEMENTS

Schedule P Part 1C - Commercial Auto/Truck Liability/Medical						
Accident Year	Net Loss Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2010 & prior	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2011	\$ 2	\$ —	\$ —	\$ —	\$ —	\$ 2
2012	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2013	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2014	\$ —	\$ 2	\$ —	\$ 1	\$ —	\$ 3
2015	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Total	\$ 2	\$ 2	\$ —	\$ 1	\$ 1	\$ 5

Schedule P Part 1D - Workers' Compensation						
Accident Year	Net Loss Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2010 & prior	\$ 345	\$ 852	\$ 3	\$ 88	\$ 128	\$ 1,415
2011	\$ 68	\$ 146	\$ 1	\$ 30	\$ 19	\$ 265
2012	\$ 32	\$ 119	\$ —	\$ 23	\$ 18	\$ 193
2013	\$ 38	\$ 95	\$ 1	\$ 20	\$ 16	\$ 169
2014	\$ 31	\$ 93	\$ —	\$ 14	\$ 20	\$ 159
2015	\$ 48	\$ 112	\$ —	\$ 15	\$ 23	\$ 198
Total	\$ 562	\$ 1,418	\$ 5	\$ 189	\$ 224	\$ 2,398

Schedule P Part 1E - Commercial Multiple Peril						
Accident Year	Net Loss Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2010 & prior	\$ 15	\$ 60	\$ 3	\$ 60	\$ 4	\$ 142
2011	\$ 2	\$ 1	\$ —	\$ 1	\$ —	\$ 3
2012	\$ 10	\$ (2)	\$ —	\$ 1	\$ —	\$ 10
2013	\$ 12	\$ 2	\$ 7	\$ 3	\$ 1	\$ 25
2014	\$ 16	\$ 53	\$ —	\$ 40	\$ 8	\$ 117
2015	\$ 19	\$ 13	\$ —	\$ 8	\$ 5	\$ 45
Total	\$ 74	\$ 128	\$ 10	\$ 112	\$ 17	\$ 341

NOTES TO FINANCIAL STATEMENTS

Schedule P Part 1F - Section 1 - Medical Malpractice - Occurrence						
Accident Year	Net Loss Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2010 & prior	\$ —	\$ 618	\$ —	\$ 129	\$ 1	\$ 749
2011	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2012	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2013	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2014	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2015	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Total	\$ —	\$ 618	\$ —	\$ 129	\$ 1	\$ 749

Schedule P Part 1F - Section 2 - Medical Malpractice - Claims Made						
Accident Year	Net Loss Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2010 & prior	\$ —	\$ 4	\$ —	\$ 2	\$ —	\$ 5
2011	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2012	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2013	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2014	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2015	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Total	\$ —	\$ 4	\$ —	\$ 2	\$ —	\$ 5

Schedule P Part G - Special Liability						
Accident Year	Net Loss Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2010 & prior	\$ 97	\$ —	\$ —	\$ —	\$ —	\$ 97
2011	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2012	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2013	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2014	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2015	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Total	\$ 97	\$ —	\$ —	\$ —	\$ —	\$ 97

NOTES TO FINANCIAL STATEMENTS

Schedule P Part 1H - Section 1 - Other Liability - Occurrence						
Accident Year	Net Loss Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2010 & prior	\$ 4	\$ 1	\$ —	\$ 1	\$ —	\$ 6
2011	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2012	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2013	\$ 2	\$ —	\$ —	\$ —	\$ —	\$ 3
2014	\$ —	\$ 2	\$ —	\$ 1	\$ —	\$ 3
2015	\$ 14	\$ 8	\$ —	\$ 1	\$ —	\$ 22
Total	\$ 20	\$ 10	\$ —	\$ 3	\$ 1	\$ 34

Schedule P Part 1H - Section 2 - Other Liability - Claims-Made						
Accident Year	Net Loss Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2010 & prior	\$ —	\$ 12	\$ —	\$ 14	\$ 1	\$ 26
2011	\$ —	\$ (1)	\$ —	\$ 2	\$ —	\$ 1
2012	\$ —	\$ 2	\$ —	\$ 1	\$ —	\$ 3
2013	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2014	\$ —	\$ 2	\$ —	\$ 1	\$ —	\$ 3
2015	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 1
Total	\$ —	\$ 15	\$ —	\$ 19	\$ 1	\$ 35

Schedule P Part 1I - Special Property						
Accident Year	Net Loss Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2010 & prior	\$ 117	\$ —	\$ —	\$ —	\$ —	\$ 117
2011	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2012	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2013	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2014	\$ —	\$ 1	\$ —	\$ —	\$ —	\$ 1
2015	\$ 1	\$ —	\$ —	\$ —	\$ —	\$ 1
Total	\$ 118	\$ 1	\$ —	\$ —	\$ —	\$ 119

NOTES TO FINANCIAL STATEMENTS

Schedule P Part 1J - Auto Physical Damage						
Accident Year	Net Loss Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2010 & prior	\$ 1	\$ 1	\$ —	\$ —	\$ —	\$ 1
2011	\$ —	\$ —	\$ —	\$ —	\$ 2	\$ 2
2012	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2013	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2014	\$ —	\$ 1	\$ —	\$ 1	\$ 1	\$ 2
2015	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Total	\$ 1	\$ 1	\$ —	\$ 1	\$ 3	\$ 6

Schedule P Part 1K - Section 1 - Fidelity/Surety						
Accident Year	Net Loss Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2010 & prior	\$ —	\$ 3	\$ —	\$ 2	\$ —	\$ 5
2011	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2012	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2013	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2014	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2015	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Total	\$ —	\$ 3	\$ —	\$ 3	\$ —	\$ 5

Schedule P Part 1R - Section 1 - Products Liability - Occurrence						
Accident Year	Net Loss Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2010 & prior	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2011	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2012	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2013	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2014	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
2015	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Total	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —

D. Business Interruption Insurance Recoveries

None.

E. State and Federal Tax Credits

None.

NOTES TO FINANCIAL STATEMENTS

F. Subprime Mortgage Related Risk Exposure

None.

G. Insurance-Linked Securities (ILS) Contracts

None.

H. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and or Has Otherwise Obtained Rights to Control the Policy

Not applicable.

22. EVENTS SUBSEQUENT

Subsequent events have been considered through February 19, 2026 for the statutory statements issued on February 22, 2026. There were no events occurring subsequent to the end of the year that merited recognition or disclosure in these statements.

23. REINSURANCE

A. Unsecured Reinsurance Recoverables

The Company had unsecured aggregate recoverables for losses, paid and unpaid including IBNR, loss adjustment expenses and unearned premium with the following reinsurers, authorized or unauthorized, that exceeded 3% of the Company's policyholder surplus at December 31, 2025 (in thousand):

Individual Reinsurers Who Are Not Members of a Group

FEIN	Reinsurer Name	Unsecured Amount
	None	

Individual Reinsurers Who Are Members of a Group

Group Code	FEIN	Reinsurer Name	Unsecured Amount
0069	95-2575893	FARMERS INS EXCH	\$ 78,388

All Members of the Groups Shown above with Unsecured Reinsurance Recoverables

Group Code	FEIN	Reinsurer Name	Unsecured Amount
0069	95-2575893	FARMERS INS EXCH	\$ 78,388
Total 0069			\$ 78,388

B. Reinsurance Recoverable in Dispute

None.

C. Reinsurance Assumed and Ceded

- (1) The maximum amount of return commission which would have been due reinsurers if they, or the Company, or a receiver, had canceled all insurance assumed as of the end of the periods covered by this annual statement with the return of the unearned premiums is as follows:

NOTES TO FINANCIAL STATEMENTS

2025	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
Affiliates	\$ 75,639,069	\$ 19,948,651	\$ 32,938,799	\$ 8,922,111	\$ 42,700,270	\$ 11,026,541
All other	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Total	\$ 75,639,069	\$ 19,948,651	\$ 32,938,799	\$ 8,922,111	\$ 42,700,270	\$ 11,026,541
Direct unearned premium reserve			\$ <u>32,938,799.03</u>			

2024	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
Affiliates	\$ 63,932,413	\$ 17,344,202	\$ 35,400,916	\$ 9,971,716	\$ 28,531,497	\$ 7,372,486
All other	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Total	\$ 63,932,413	\$ 17,344,202	\$ 35,400,916	\$ 9,971,716	\$ 28,531,497	\$ 7,372,486
Direct unearned premium reserve			\$ <u>35,400,916</u>			

(2) The Company had no additional or return commission, predicated on loss experience or on any other form of profit sharing arrangements as a result of existing contractual arrangements.

(3) The Company does not have protected cells.

D. Uncollectible Reinsurance

None.

E. Commutation of Ceded Reinsurance

None.

F. Retroactive Reinsurance

None.

G. Reinsurance Accounted for as a Deposit

None.

H. Disclosures for the Transfer of Property and Casualty Run-off Agreements

None.

I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

None.

NOTES TO FINANCIAL STATEMENTS

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation

Not applicable.

K. Reinsurance Credit

Not applicable.

24. RETROSPECTIVELY RATED CONTRACTS AND CONTRACTS SUBJECT TO REDETERMINATION

(A) Mid Century Insurance Company ("Mid Century"), one of the Farmers' companies, has one workers' compensation policy with Farmers Group Inc. ("FGI"), which is subject to retrospective rating features. This policy was cancelled effective January 1, 2011 and is in run-off.

(B) The Company records accrued retrospective premium as an adjustment to written premium.

(C) This policy was cancelled effective January 1, 2011 and is in run-off.

(D) The Company had no medical loss ratio rebates at both December 31, 2025 and 2024

(E) The Company had no non-admitted retrospective premiums at both December 31, 2025 and 2024.

(F) Not applicable.

25. CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES

A. Reserves for incurred losses and loss adjustment expenses attributable to insured events of prior years have decreased by \$3.4 million as of December 31, 2025 as a result of re-estimation of unpaid losses and loss adjustment expenses principally on the private passenger auto, homeowners and auto physical damage lines of insurance. This was partially offset by an increase in malpractice - occurrence, commercial multiple peril and other liability - occurrence lines of insurance. This decrease is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased and decreased as additional information becomes known regarding individual claims.

B. The Company made no significant changes in methodology or assumptions used in calculating liabilities for unpaid losses and loss adjustment expenses in 2025

26. INTERCOMPANY POOLING ARRANGEMENTS

A. Certain members of Farmers participate in an intercompany reinsurance program (the "Intercompany Program"), with FIE as the lead company, pursuant to which each participant assumes a proportionate share of the Farmers Companies' results from FIE based on their respective participation percentages (see table below).

The reinsurance participants and their respective pooling participation percentages are as follows:

NOTES TO FINANCIAL STATEMENTS

Participant	NAIC Company Code	State of Domicile	Participation Percentage	
			2024	2025
Farmers Insurance Exchange	21652	California	51.75%	51.75%
Fire Insurance Exchange	21660	California	7.50%	7.50%
Mid-Century Insurance Company	21687	California	16.00%	16.00%
Truck Insurance Exchange	21709	California	7.75%	7.75%
Farmers New Century Insurance Company	10806	Illinois	0.75%	0.75%
Texas Farmers Insurance Company	21695	Texas	1.00%	1.00%
Illinois Farmers Insurance Company	21679	Illinois	0.75%	0.75%
Farmers Insurance Company, Inc.	21628	Kansas	0.75%	0.75%
Farmers Insurance Company of Idaho	21601	Idaho	0.75%	0.75%
Farmers Insurance Company of Oregon	21636	Oregon	7.00%	7.00%
Farmers Insurance Company of Washington	21644	Washington	2.00%	2.00%
Farmers Insurance of Columbus, Inc.	36889	Ohio	1.00%	1.00%
Civic Property and Casualty Company	10315	California	1.00%	1.00%
Exact Property and Casualty Company	10318	California	1.00%	1.00%
Neighborhood Spirit Property and Casualty	10317	California	1.00%	1.00%

- B.** The Company is also a participant in various other reinsurance contracts with affiliates, which occur prior to the Intercompany Program. First, FIE, under 100% quota share reinsurance agreements, assumes the business written, net of non-affiliated reinsurance, by all of the Farmers companies, excluding Farmers Re. Next, FIE cedes business to other reinsurers under the All Lines Quota Share Reinsurance Agreement (see Note 21C). Finally, FIE retrocedes the remaining business of the Farmers companies to the insurers participating in the Intercompany Program according to their respective participation percentages.

The following companies either cede their business directly or indirectly to FIE and are not participants in the Intercompany Program:

NOTES TO FINANCIAL STATEMENTS

Company Name	NAIC Company Code	State of Domicile
21st Century Casualty Company	36404	California
21st Century Centennial Insurance Company	34789	Pennsylvania
21st Century Insurance Company	12963	California
21st Century North America Insurance Company	32220	New York
21st Century Pinnacle Insurance Company	10710	New Jersey
21st Century Premier Insurance Company	20796	Pennsylvania
American Federation Insurance Company	10245	Texas
American Pacific Insurance Company, Inc.	10805	Hawaii
Bristol West Casualty Insurance Company	11034	Ohio
Bristol West Insurance Company	19658	Ohio
Bristol West Preferred Insurance Company	12774	Michigan
Coast National Insurance Company	25089	California
Farmers Insurance Company of Arizona	21598	Arizona
Farmers Insurance Hawaii, Inc.	28487	Hawaii
Farmers Specialty Insurance Company	43699	Michigan
Farmers Texas County Mutual Insurance Company	24392	Texas
Foremost County Mutual Insurance Company	29254	Texas
Foremost Insurance Company Grand Rapids, Michigan	11185	Michigan
Foremost Lloyds of Texas	41688	Texas
Foremost Property and Casualty Insurance Company	11800	Michigan
Foremost Signature Insurance Company	41513	Michigan
Mid-Century Insurance Company of Texas	28673	Texas
Security National Insurance Company	33120	Florida
Toggle Insurance Company	44245	Delaware
Farmers Property and Casualty Insurance Company	26298	Rhode Island
Farmers Group Property and Casualty Insurance Company	34339	Rhode Island
Farmers Casualty Insurance Company	40169	Rhode Island
Farmers Direct Property and Casualty Insurance Company	25321	Rhode Island
Farmers Lloyds Insurance Company of Texas	13938	Texas
Economy Fire & Casualty Company	22926	Illinois
Economy Preferred Insurance Company	38067	Illinois
Economy Premier Assurance Company	40649	Illinois

- C.** Reinsurance to non-affiliated reinsurers occurs prior to pooling.
- D.** Each pool participant has a contractual right of direct recovery from its own non-affiliated reinsurers.
- E.** There are no discrepancies related to the pooled business between the assumed and ceded reinsurance schedules of the pool participants.
- F.** Each pool participant establishes the provision for reinsurance and the write-off of uncollectable reinsurance on a pooled basis.
- G.** The Company reported \$10.3 million due from affiliates and \$0.4 million due from affiliates at December 31, 2025 and 2024, respectively, resulting from its participation in the intercompany reinsurance pooling agreement.

27. STRUCTURED SETTLEMENTS

Not applicable.

28. HEALTH CARE RECEIVABLES

Not applicable.

NOTES TO FINANCIAL STATEMENTS

29. PARTICIPATING POLICIES

Not applicable.

30. PREMIUM DEFICIENCY RESERVES

The Company utilizes anticipated investment income in the calculation of premium deficiency reserves, in accordance with SSAP No. 53, Property-Casualty Contracts - Premiums. The Company evaluates the need for a premium deficiency reserve on a line of business level for all books. The Company evaluated the need to record a premium deficiency reserve as of the end of the current year and determined that no additional reserve was required. This evaluation was completed on February 11, 2026. As of December 31, 2025 and 2024, the Company had not established any premium deficiency reserves based on this calculation.

	2025	2024
1. Liability carried for premium deficiency reserves	\$ —	\$ —
2. Date of the most recent evaluation of this liability	2/11/2026	2/10/2025
3. Was anticipated investment income utilized in the calculation?	Yes (X)	No ()

31. HIGH DEDUCTIBLES

Not applicable.

32. DISCOUNTING OF LIABILITIES FOR UNPAID LOSSES OR UNPAID LOSS ADJUSTMENT EXPENSES

Liabilities for unpaid losses and loss adjustment expenses are not discounted.

33. ASBESTOS/ENVIRONMENTAL RESERVES

- A.** Does the Company have on the books, or has it ever written an insured for which you have identified a potential for the existence of, a liability due to asbestos losses? Yes (X) No ()

The Company has exposure to environmental, asbestos, and other toxic claims that losses arises from the sale of general liability insurance. The Company estimates the full impact of the asbestos exposures by establishing full case reserves on all known losses and computing incurred but not reported (“IBNR”) losses based on previous experience.

The Company 's asbestos-related losses (including coverage dispute costs) for each of the five most recent years were as follows:

(1) Direct:

	2021	2022	2023	2024	2025
a. Beginning reserves:	\$ 18,020	\$ 5,001	\$ 8,086	\$ 9,907	\$ 1,897
b. Incurred losses and loss adjustment expenses:	\$ (6,919)	\$ 3,187	\$ 2,414	\$ (7,933)	\$ 643
c. Calendar year payments for losses and loss adjustment expenses:	\$ 6,100	\$ 103	\$ 593	\$ 77	\$ 98
d. Ending reserves (a+b-c):	\$ 5,001	\$ 8,086	\$ 9,907	\$ 1,897	\$ 2,443

Amounts represent FIE's pooled share of the total Farmers P&C Companies' exposure as per the terms of the intercompany reinsurance program.

NOTES TO FINANCIAL STATEMENTS

(2) Assumed Reinsurance:

The Company has no asbestos-related exposure resulting from the assumption of unaffiliated reinsurance.

(3) Net of Ceded Reinsurance:

	2021	2022	2023	2024	2025
a. Beginning reserves:	\$ 18,020	\$ 5,001	\$ 8,086	\$ 9,907	\$ 1,897
b. Incurred losses and loss adjustment expenses:	\$ (6,919)	\$ 3,187	\$ 2,414	\$ (7,933)	\$ 643
c. Calendar year payments for losses and loss adjustment expenses:	\$ 6,100	\$ 103	\$ 593	\$ 77	\$ 98
d. Ending reserves (a+b-c):	\$ 5,001	\$ 8,086	\$ 9,907	\$ 1,897	\$ 2,443

- B.** The Company recorded the following amounts for IBNR and/or bulk reserves related to asbestos claims at December 31 :

	2025	2024
(1) Direct Basis:	\$ 1,754	\$ 1,278
(2) Assumed Reinsurance Basis:	NONE	NONE
(3) Net of Ceded Reinsurance Basis:	\$ 1,754	\$ 1,278

- C.** The Company recorded the following amounts for loss adjustment expenses for case, IBNR and/or bulk reserves related to asbestos claims at December 31 :

	2025	2024
(1) Direct Basis:	\$ 491	\$ 21
(2) Assumed Reinsurance Basis:	NONE	NONE
(3) Net of Ceded Reinsurance Basis:	\$ 491	\$ 21

- D.** Does the Company have on the books, or has it ever written an insured for which you have identified a potential for the existence of, a liability due to environmental losses? Yes (X) No ()

The Company 's environmental-related losses (including coverage dispute costs) for each of the five most recent years were as follows:

NOTES TO FINANCIAL STATEMENTS**(1) Direct:**

	2021	2022	2023	2024	2025
a. Beginning reserves:	\$ 109,991	\$ 108,305	\$ 76,374	\$ 69,586	\$ 54,734
b. Incurred losses and loss adjustment expenses:	\$ 23,167	\$ (14,656)	\$ 9,656	\$ 26,085	\$ 11,806
c. Calendar year payments for losses and loss adjustment expenses:	\$ 24,853	\$ 17,275	\$ 16,444	\$ 40,937	\$ 17,854
d. Ending reserves (a+b-c):	\$ 108,305	\$ 76,374	\$ 69,586	\$ 54,734	\$ 48,687

Amounts represent FIE's pooled share of the total Farmers P&C Companies' exposure as per the terms of the intercompany reinsurance program.

(2) Assumed Reinsurance:

The Company has no environmental-related exposure resulting from the assumption of unaffiliated reinsurance.

(3) Net of Ceded Reinsurance:

	2021	2022	2023	2024	2025
a. Beginning reserves:	\$ 109,991	\$ 108,305	\$ 76,374	\$ 69,586	\$ 54,734
b. Incurred losses and loss adjustment expenses:	\$ 23,167	\$ (14,656)	\$ 9,656	\$ 26,085	\$ 11,806
c. Calendar year payments for losses and loss adjustment expenses:	\$ 24,853	\$ 17,275	\$ 16,444	\$ 40,937	\$ 17,854
d. Ending reserves (a+b-c):	\$ 108,305	\$ 76,374	\$ 69,586	\$ 54,734	\$ 48,687

E. The Company recorded the following amounts for IBNR and/or bulk reserves related to environmental claims at December 31 :

	2025	2024
(1) Direct Basis:	\$ 35,811	\$ 40,798
(2) Assumed Reinsurance Basis:	NONE	NONE
(3) Net of Ceded Reinsurance Basis:	\$ 35,811	\$ 40,798

NOTES TO FINANCIAL STATEMENTS

- F.** The Company recorded the following amounts for loss adjustment expenses for case, IBNR and/or bulk reserves related to environmental claims at December 31 :

	2025	2024
(1) Direct Basis:	\$ 14,264	\$ 14,260
(2) Assumed Reinsurance Basis:	NONE	NONE
(3) Net of Ceded Reinsurance Basis:	\$ 14,264	\$ 14,260

34. SUBSCRIBER SAVINGS ACCOUNTS

Not applicable.

35. MULTIPLE PERIL CROP INSURANCE

Not applicable.

36. FINANCIAL GUARANTY INSURANCE

Not applicable.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE FARMERS INSURANCE COMPANY OF IDAHO
GENERAL INTERROGATORIES

**PART 1 - COMMON INTERROGATORIES
GENERAL**

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
 If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State Regulating? IDAHO
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [] No [X]
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2025
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2021
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 10/27/2023
- 3.4 By what department or departments?
 Idaho Department of Insurance
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A [X]
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
 4.11 sales of new business? Yes [] No [X]
 4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
 4.21 sales of new business? Yes [] No [X]
 4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
 If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]
- 6.2 If yes, give full information

- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]
- 7.2 If yes,
 7.21 State the percentage of foreign control %
 7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE FARMERS INSURANCE COMPANY OF IDAHO
GENERAL INTERROGATORIES**

- 8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If the response to 8.1 is yes, please identify the name of the DIHC.
.....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [X] No []
- 8.4 If response to 8.3 is yes, please provide below the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
BFP Securities, LLC	St. Louis, Missouri				YES...
Farmers Financial Solutions, LLC	Westlake Village, California				YES...

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? Yes [] No [X]
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [X] N/A []
9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Ernst & Young LLP
725 S. Figueroa Street, Suite 500
Los Angeles, CA 90017
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
- 10.6 If the response to 10.5 is no or n/a, please explain.
.....
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
James Nutting, FCAS, MAAA
6301 Owensmouth Ave.
Woodland Hills, CA 91367
Actuary of Farmers Insurance Group
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
- 12.11 Name of real estate holding company ...
- 12.12 Number of parcels involved
- 12.13 Total book/adjusted carrying value \$
- 12.2 If yes, provide explanation
.....
- 13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:
.....
- 14.2 Has the code of ethics for senior managers been amended? Yes [X] No []
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
The Farmers Code of Business Ethics was amended, effective May 2025 as follows: Table of Contents Section Title update: "Your Conduct When Interaction with External Parties" was updated to "Your Conduct When Interacting with External Parties".
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE FARMERS INSURANCE COMPANY OF IDAHO
GENERAL INTERROGATORIES**

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount
.....

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers.....\$
 - 20.12 To stockholders not officers.....\$
 - 20.13 Trustees, supreme or grand (Fraternal Only)\$
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers.....\$
 - 20.22 To stockholders not officers.....\$
 - 20.23 Trustees, supreme or grand (Fraternal Only)\$
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others.....\$
 - 21.22 Borrowed from others.....\$
 - 21.23 Leased from others\$
 - 21.24 Other\$
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$
 - 22.22 Amount paid as expenses\$
 - 22.23 Other amounts paid\$
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [] No [X]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:\$
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [] No [X]
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)
.....

INVESTMENT

- 25.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03)..... Yes [X] No []

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE FARMERS INSURANCE COMPANY OF IDAHO
GENERAL INTERROGATORIES

- 25.02 If no, give full and complete information, relating thereto
 N/A
- 25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
 N/A
- 25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$
- 25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$
- 25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]
- 25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:
- 25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$
- 25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$
- 25.093 Total payable for securities lending reported on the liability page \$

- 26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [X] No []
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements \$
- 26.22 Subject to reverse repurchase agreements \$
- 26.23 Subject to dollar repurchase agreements \$
- 26.24 Subject to reverse dollar repurchase agreements \$
- 26.25 Placed under option agreements \$
- 26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$
- 26.27 FHLB Capital Stock \$
- 26.28 On deposit with states \$ 1,274,189
- 26.29 On deposit with other regulatory bodies \$
- 26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$
- 26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$
- 26.32 Other \$

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

- 27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? Yes [] No []
- 27.4 If the response to 27.3 is YES, does the reporting entity utilize:
- 27.41 Special accounting provision of SSAP No. 108 Yes [] No []
- 27.42 Permitted accounting practice Yes [] No []
- 27.43 Other accounting guidance Yes [] No []
- 27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes [] No []
- The reporting entity has obtained explicit approval from the domiciliary state.
 - Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
 - Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
 - Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.
- 28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]
- 28.2 If yes, state the amount thereof at December 31 of the current year. \$
29. Excluding items in Schedule E, Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []

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

1 Name of Custodian(s)	2 Custodian's Address
JP Morgan Chase Bank, N.A.	383 Madison Ave, New York, NY 10179

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE FARMERS INSURANCE COMPANY OF IDAHO
GENERAL INTERROGATORIES**

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

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

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [] No [X]

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

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

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

1 Name of Firm or Individual	2 Affiliation
DWS Investment Management Americas, Inc.	U.....
Farmers Insurance Exchange	A.....
.....

29.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [X] No [] N/A []

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [X] No [] N/A []

29.06 For those firms or individuals listed in the table for 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Registered With	4 Investment Management Agreement (IMA) Filed
104518	DWS Investment Management Americas, Inc.	U.S. Securities and Exchange Commission	NO.....
.....	Farmers Insurance Exchange	N/A	NO.....
.....

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

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30.2999 - Total		

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

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE FARMERS INSURANCE COMPANY OF IDAHO
GENERAL INTERROGATORIES

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Issuer Credit Obligations	189,310,917	189,776,678	465,762
31.2 Asset-Backed Securities	50,427,539	50,057,804	(369,735)
31.3 Preferred stocks			
31.4 Totals	239,738,455	239,834,482	96,027

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

For the majority of securities, in determining fair market value, quotes were obtained from third party sources. If quotes from these sources were not available, a broker estimate was utilized. Any few instances where a broker estimate was not available, the market value was analytically determined.

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

32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No []

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
 0

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

33.2 If no, list exceptions:
 0

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

- a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
- b. Issuer or obligor is current on all contracted interest and principal payments.
- c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities? Yes [] No [X]

35. By self-designating PLGI securities, the reporting entity is certifying its compliance with the requirements as specified in the Purposes and Procedures Manual of the NAIC Investment Analysis Office (P&P Manual) for private letter rating (PLR) securities and the following elements of each self-designated PLGI security:

- a. The security was either:
 - i. issued prior to January 1, 2018 (which is exempt from PLR filing requirements pursuant to the P&P Manual), or
 - ii. issued from January 1, 2018 to December 31, 2021 and subject to a confidentiality agreement executed prior to January 1, 2022 which confidentiality agreement remains in force, for which an insurance company cannot provide a copy of a private letter rating rationale report to the SVO due to confidentiality or other contractual reasons ("waived submission PLR securities").
- b. The reporting entity is holding capital commensurate with the NAIC Designation and NAIC Designation Category reported for the security.
- c. The NAIC Designation and NAIC Designation Category were derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating, dated during the financial statement year, held by the insurer and available for examination by state insurance regulators.
- d. Other than for waived submission PLR securities, defined above, on or after January 1, 2024 for any PLR securities issued on or after January 1, 2022, if the reporting entity is not permitted to share this private credit rating or the private rating letter rationale report of the PL security with the SVO, it certifies that it is reporting it as an NAIC 5.B GI and may not assign any other self-designation.

Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual? Yes [] No [X]

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

- a. The shares were purchased prior to January 1, 2019.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- d. The fund only or predominantly holds bonds in its portfolio.
- e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]

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

- a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
- b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
- c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
- d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.

Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [] No [] N/A [X]

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE FARMERS INSURANCE COMPANY OF IDAHO
GENERAL INTERROGATORIES

38.1 Does the reporting entity directly hold cryptocurrencies? Yes [] No [X]

38.2 If the response to 38.1 is yes, on what schedule are they reported?
 0

39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? Yes [] No [X]

39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?
 39.21 Held directly Yes [] No []
 39.22 Immediately converted to U.S. dollars Yes [] No []

39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1 Name of Cryptocurrency	2 Immediately Converted to USD, Directly Held, or Both	3 Accepted for Payment of Premiums

OTHER

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 84,716

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

1 Name	2 Amount Paid
A.M. Best Company, Inc.	21,400

41.1 Amount of payments for legal expenses, if any? \$

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

1 Name	2 Amount Paid

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

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

1 Name	2 Amount Paid

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE FARMERS INSURANCE COMPANY OF IDAHO
GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]

1.2 If yes, indicate premium earned on U. S. business only. \$ _____

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$ _____
 1.31 Reason for excluding

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. \$ _____

1.5 Indicate total incurred claims on all Medicare Supplement insurance. \$ _____

1.6 Individual policies:

	Most current three years:
1.61 Total premium earned	\$
1.62 Total incurred claims	\$
1.63 Number of covered lives .....	.....
All years prior to most current three years:	
1.64 Total premium earned	\$
1.65 Total incurred claims	\$
1.66 Number of covered lives .....	.....

1.7 Group policies:

	Most current three years:
1.71 Total premium earned	\$
1.72 Total incurred claims	\$
1.73 Number of covered lives .....	.....
All years prior to most current three years:	
1.74 Total premium earned	\$
1.75 Total incurred claims	\$
1.76 Number of covered lives .....	.....

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator .....	.....	.....
2.2 Premium Denominator	145,889,885	136,678,992
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator .....	.....	.....
2.5 Reserve Denominator	158,733,835	146,798,603
2.6 Reserve Ratio (2.4/2.5)	0.000	0.000

3.1 Did the reporting entity issue participating policies during the calendar year? Yes [] No [X]

3.2 If yes, provide the amount of premium written for participating and/or non-participating policies during the calendar year:

3.21 Participating policies	\$
3.22 Non-participating policies	\$

4. For mutual reporting Entities and Reciprocal Exchanges only:

4.1 Does the reporting entity issue assessable policies? Yes [] No []

4.2 Does the reporting entity issue non-assessable policies? Yes [] No []

4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders? % _____

4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums. \$ _____

5. For Reciprocal Exchanges Only:

5.1 Does the Exchange appoint local agents? Yes [] No []

5.2 If yes, is the commission paid:

5.21 Out of Attorney's-in-fact compensation.....	Yes [] No [] N/A []
5.22 As a direct expense of the exchange.....	Yes [] No [] N/A []

5.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?

5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred? Yes [] No []

5.5 If yes, give full information

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?
 We purchase reinsurance to protect our workers compensation exposure.
- 6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process:
 The company licenses catastrophe modeling software from outside vendors specializing in these products. Based on these models, California Earthquake and Texas Hurricane have been identified as having the most significant potential for large losses.
- 6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?
 Through various catastrophe mitigation actions including but not limited to joining the California Earthquake Authority (CEA) and the company buys catastrophe reinsurance protection.
- 6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? Yes [X] No []
- 6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss

- 7.1 Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)? Yes [] No [X]
- 7.2 If yes, indicate the number of reinsurance contracts containing such provisions.
- 7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)? Yes [] No []
- 8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? Yes [] No [X]
- 8.2 If yes, give full information

- 9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
 (a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
 (b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
 (c) Aggregate stop loss reinsurance coverage;
 (d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
 (e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
 (f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. Yes [] No [X]
- 9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
 (a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
 (b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. Yes [] No [X]
- 9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
 (a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
 (b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
 (c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.
- 9.4 Except for transactions meeting the requirements of paragraph 36 of SSAP No. 62 - Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
 (a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
 (b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes [] No [X]
- 9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.
- 9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
 (a) The entity does not utilize reinsurance; or, Yes [] No [X]
 (b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or Yes [] No [X]
 (c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. Yes [X] No []
10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes [X] No [] N/A []

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force? Yes [] No [X]
- 11.2 If yes, give full information
.....
- 12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
- 12.11 Unpaid losses \$
- 12.12 Unpaid underwriting expenses (including loss adjustment expenses) \$
- 12.2 Of the amount on Line 15.3, Page 2, state the amount which is secured by letters of credit, collateral and other funds. \$ _____
- 12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? Yes [] No [X] N/A []
- 12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
- 12.41 From %
- 12.42 To..... %
- 12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? Yes [] No [X]
- 12.6 If yes, state the amount thereof at December 31 of the current year:
- 12.61 Letters of Credit \$
- 12.62 Collateral and other funds..... \$
- 13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): \$ _____ 75,000
- 13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes [] No [X]
- 13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. 1
- 14.1 Is the company a cedant in a multiple cedant reinsurance contract? Yes [] No [X]
- 14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:
.....
- 14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes [] No []
- 14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? Yes [] No []
- 14.5 If the answer to 14.4 is no, please explain:
.....
- 15.1 Has the reporting entity guaranteed any financed premium accounts? Yes [] No [X]
- 15.2 If yes, give full information
.....
- 16.1 Does the reporting entity write any warranty business? Yes [] No [X]
If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11 Home
16.12 Products
16.13 Automobile
16.14 Other*

* Disclose type of coverage:
.....

- 17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F - Part 3 that is exempt from the statutory provision for unauthorized reinsurance? Yes [] No [X]

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from the statutory provision for unauthorized reinsurance. Provide the following information for this exemption:

- 17.11 Gross amount of unauthorized reinsurance in Schedule F - Part 3 exempt from the statutory provision for unauthorized reinsurance \$
- 17.12 Unfunded portion of Interrogatory 17.11 \$
- 17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11.... \$
- 17.14 Case reserves portion of Interrogatory 17.11 \$
- 17.15 Incurred but not reported portion of Interrogatory 17.11 \$
- 17.16 Unearned premium portion of Interrogatory 17.11 \$
- 17.17 Contingent commission portion of Interrogatory 17.11 \$

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 18.1 Do you act as a custodian for health savings accounts? Yes [] No [X]
- 18.2 If yes, please provide the amount of custodial funds held as of the reporting date.\$
- 18.3 Do you act as an administrator for health savings accounts? Yes [] No [X]
- 18.4 If yes, please provide the balance of funds administered as of the reporting date.\$
- 19. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [X] No []
- 19.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [] No []

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FIVE-YEAR HISTORICAL DATA

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

	1 2025	2 2024	3 2023	4 2022	5 2021
Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1. Liability lines (Lines 11, 16, 17, 18 & 19)	92,279,898	91,705,122	94,001,912	96,024,316	93,031,343
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	75,165,417	75,166,171	74,520,176	67,803,130	67,079,300
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	90,348,832	82,162,084	70,727,197	61,735,660	57,593,141
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	(57,731)	453,878	585,146	298,550	108,874
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
6. Total (Line 35)	257,736,416	249,487,255	239,834,431	225,861,656	217,812,658
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11, 16, 17, 18 & 19)	50,336,906	45,410,483	44,756,612	47,135,125	46,255,856
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	42,317,903	38,398,925	36,177,989	32,969,134	32,014,387
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	64,999,463	56,946,680	52,328,502	47,557,293	44,935,480
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	(57,731)	453,878	585,146	298,550	108,874
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
12. Total (Line 35)	157,596,541	141,209,965	133,848,249	127,960,101	123,314,598
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	23,972,284	13,038,844	(9,534,063)	(8,378,262)	(4,800,922)
14. Net investment gain (loss) (Line 11)	8,887,716	6,638,872	4,333,206	2,913,544	2,676,673
15. Total other income (Line 15)	3,740	345,549	(209,358)	1,009,902	81,097
16. Dividends to policyholders (Line 17)	2,045	3,845	2,546	5,627	7,958
17. Federal and foreign income taxes incurred (Line 19)	7,537,074	4,236,481	(1,027,358)	(1,016,821)	(25,680)
18. Net income (Line 20)	25,324,621	15,782,939	(4,385,402)	(3,443,622)	(2,025,431)
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	282,374,079	243,143,582	223,921,113	221,524,089	216,370,969
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	2,014,351	1,238,273	1,040,439	1,304,416	1,337,726
20.2 Deferred and not yet due (Line 15.2)	28,975,669	19,892,664	17,117,302	14,187,457	18,808,755
20.3 Accrued retrospective premiums (Line 15.3)		5,360	4,012	5,462	7,758
21. Total liabilities excluding protected cell business (Page 3, Line 26)	173,609,382	160,207,722	157,033,794	150,475,121	141,731,354
22. Losses (Page 3, Line 1)	67,854,398	67,644,066	68,687,769	65,618,348	59,135,498
23. Loss adjustment expenses (Page 3, Line 3)	15,240,368	15,222,125	15,093,318	15,344,410	15,088,743
24. Unearned premiums (Page 3, Line 9)	75,639,069	63,932,413	59,401,439	55,375,587	52,004,689
25. Capital paid up (Page 3, Lines 30 & 31)	1,504,000	1,504,000	1,504,000	1,504,000	1,504,000
26. Surplus as regards policyholders (Page 3, Line 37)	108,764,697	82,935,860	66,887,319	71,048,968	74,639,615
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	28,786,012	16,265,196	(328,761)	9,228,993	15,723,637
Risk-Based Capital Analysis					
28. Total adjusted capital	108,764,697	82,935,860	66,887,319	71,048,968	74,639,615
29. Authorized control level risk-based capital	9,514,633	9,348,312	10,510,381	10,181,320	8,709,531
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0					
30. Bonds (Line 1)	99.0	97.2	98.0	97.7	99.4
31. Stocks (Lines 2.1 & 2.2)					
32. Mortgage loans on real estate (Lines 3.1 and 3.2)					
33. Real estate (Lines 4.1, 4.2 & 4.3)					
34. Cash, cash equivalents and short-term investments (Line 5)	1.0	2.8	2.0	2.3	0.6
35. Contract loans (Line 6)					
36. Derivatives (Line 7)					
37. Other invested assets (Line 8)					
38. Receivables for securities (Line 9)					
39. Securities lending reinvested collateral assets (Line 10)					
40. Aggregate write-ins for invested assets (Line 11)					
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Schedule D, Summary, Line 9 + 15, Col. 1)					
43. Affiliated preferred stocks (Schedule D, Summary, Line 22, Col. 1)					
44. Affiliated common stocks (Schedule D, Summary, Line 28, Col. 1)					
45. Affiliated mortgage loans on real estate					
46. All other affiliated					
47. Total of above Lines 42 to 46					
48. Total Investment in Parent included in Lines 42 to 46 above					
49. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 47 above divided by Page 3, Col. 1, Line 37 x 100.0)					

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE FARMERS INSURANCE COMPANY OF IDAHO

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2025	2 2024	3 2023	4 2022	5 2021
Capital and Surplus Accounts (Page 4)					
50. Net unrealized capital gains (losses) (Line 24)					
51. Dividends to stockholders (Line 35)					
52. Change in surplus as regards policyholders for the year (Line 38)	25,828,837	16,048,541	(4,161,649)	(3,590,647)	(1,571,649)
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
53. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	49,005,519	52,719,341	51,214,722	47,470,039	43,274,132
54. Property lines (Lines 1, 2, 9, 12, 21 & 26)	34,077,784	37,116,399	45,582,823	44,484,988	37,600,940
55. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	30,291,116	37,515,106	43,841,368	36,688,206	33,842,844
56. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	328,064	429,648	266,825	66,955	22,960
57. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
58. Total (Line 35)	113,702,483	127,780,494	140,905,738	128,710,188	114,740,876
Net Losses Paid (Page 9, Part 2, Col. 4)					
59. Liability lines (Lines 11, 16, 17, 18 & 19)	27,349,256	28,903,415	27,587,861	25,030,555	21,398,787
60. Property lines (Lines 1, 2, 9, 12, 21 & 26)	18,559,305	18,458,512	23,399,213	21,932,299	18,757,908
61. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	25,133,270	29,742,479	34,707,370	28,801,570	27,874,317
62. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	328,064	429,648	266,825	66,955	22,960
63. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
64. Total (Line 35)	71,369,895	77,534,055	85,961,270	75,831,379	68,053,973
Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0					
65. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
66. Losses incurred (Line 2)	49.1	56.0	68.6	66.1	64.5
67. Loss expenses incurred (Line 3)	6.1	6.5	6.9	8.6	8.8
68. Other underwriting expenses incurred (Line 4)	28.5	28.0	31.9	32.1	30.8
69. Net underwriting gain (loss) (Line 8)	16.4	9.5	(7.3)	(6.7)	(4.1)
Other Percentages					
70. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	26.3	26.8	31.1	30.5	29.1
71. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	55.1	62.5	75.5	74.6	73.3
72. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	144.9	170.3	200.1	180.1	165.2
One Year Loss Development (\$000 omitted)					
73. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	(2,207)	(1,677)	(54)	(1,589)	38
74. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 73 above divided by Page 4, Line 21, Col. 1 x 100.0).....	(2.7)	(2.5)	(0.1)	(2.1)	0.0
Two Year Loss Development (\$000 omitted)					
75. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	(1,963)	(1,195)	(3,133)	(1,784)	1,326
76. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 75 above divided by Page 4, Line 21, Col. 2 x 100.0)	(2.9)	(1.7)	(4.2)	(2.3)	1.8

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Corrections of Errors? Yes [] No []
 If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE FARMERS INSURANCE COMPANY OF IDAHO
SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES
SCHEDULE P - PART 1 - SUMMARY

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	407.....	175.....	62.....	15.....	23.....	0.....	3.....	302.....	XXX.....
2. 2016.....	146,383.....	32,889.....	113,494.....	87,479.....	19,195.....	3,063.....	722.....	11,474.....	2,349.....	5,693.....	79,749.....	XXX.....
3. 2017.....	148,765.....	39,858.....	108,907.....	101,309.....	36,367.....	3,207.....	1,371.....	11,810.....	2,859.....	5,697.....	75,730.....	XXX.....
4. 2018.....	151,232.....	48,291.....	102,941.....	92,470.....	33,021.....	2,967.....	1,479.....	11,638.....	3,417.....	6,749.....	69,158.....	XXX.....
5. 2019.....	153,219.....	48,318.....	104,901.....	88,419.....	27,720.....	2,677.....	805.....	11,407.....	3,524.....	5,839.....	70,453.....	XXX.....
6. 2020.....	150,712.....	44,230.....	106,482.....	85,322.....	26,463.....	2,146.....	553.....	10,087.....	3,051.....	5,198.....	67,487.....	XXX.....
7. 2021.....	176,771.....	60,017.....	116,755.....	109,553.....	37,597.....	2,425.....	867.....	11,956.....	4,368.....	7,722.....	81,103.....	XXX.....
8. 2022.....	192,899.....	68,310.....	124,589.....	121,143.....	41,326.....	2,436.....	867.....	12,057.....	3,678.....	9,303.....	89,764.....	XXX.....
9. 2023.....	199,734.....	69,911.....	129,822.....	117,968.....	37,880.....	1,848.....	620.....	11,315.....	4,138.....	8,190.....	88,494.....	XXX.....
10. 2024.....	209,523.....	72,844.....	136,679.....	91,730.....	30,089.....	1,154.....	362.....	10,123.....	4,288.....	6,398.....	68,267.....	XXX.....
11. 2025.....	215,920.....	70,030.....	145,890.....	66,983.....	25,145.....	405.....	379.....	6,299.....	3,251.....	3,848.....	44,913.....	XXX.....
12. Totals.....	XXX.....	XXX.....	XXX.....	962,783.....	314,978.....	22,391.....	8,040.....	108,189.....	34,924.....	64,640.....	735,422.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	895.....	119.....	6,084.....	3,505.....	16.....	2.....	528.....	29.....	276.....	.....	17.....	4,144.....	25.....
2. 2016.....	117.....	24.....	430.....	246.....	0.....	2.....	50.....	10.....	50.....	.....	5.....	365.....	3.....
3. 2017.....	182.....	49.....	539.....	659.....	0.....	0.....	53.....	38.....	52.....	0.....	6.....	80.....	6.....
4. 2018.....	230.....	84.....	587.....	355.....	0.....	0.....	77.....	51.....	56.....	.....	8.....	460.....	5.....
5. 2019.....	367.....	128.....	960.....	462.....	1.....	0.....	127.....	37.....	96.....	0.....	18.....	923.....	9.....
6. 2020.....	528.....	158.....	1,543.....	613.....	1.....	0.....	177.....	54.....	123.....	0.....	27.....	1,547.....	11.....
7. 2021.....	1,321.....	456.....	2,815.....	917.....	11.....	3.....	366.....	107.....	235.....	0.....	71.....	3,264.....	25.....
8. 2022.....	2,969.....	1,016.....	4,451.....	1,767.....	34.....	10.....	762.....	252.....	548.....	.....	176.....	5,719.....	58.....
9. 2023.....	5,210.....	1,689.....	6,892.....	2,730.....	71.....	21.....	1,192.....	398.....	1,015.....	.....	306.....	9,541.....	132.....
10. 2024.....	8,087.....	2,660.....	14,738.....	5,195.....	109.....	36.....	1,770.....	568.....	1,850.....	0.....	560.....	18,095.....	339.....
11. 2025.....	17,645.....	5,238.....	32,318.....	12,983.....	206.....	62.....	2,538.....	936.....	5,467.....	.....	2,175.....	38,956.....	1,635.....
12. Totals.....	37,550.....	11,621.....	71,357.....	29,432.....	449.....	135.....	7,640.....	2,480.....	9,768.....	0.....	3,369.....	83,095.....	2,247.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	XXX.....	3,355.....	789.....
2. 2016.....	102,663.....	22,549.....	80,114.....	70.1.....	68.6.....	70.6.....	.....	.....	.....	277.....	88.....
3. 2017.....	117,153.....	41,342.....	75,811.....	78.8.....	103.7.....	69.6.....	.....	.....	.....	13.....	67.....
4. 2018.....	108,025.....	38,406.....	69,619.....	71.4.....	79.5.....	67.6.....	.....	.....	.....	378.....	83.....
5. 2019.....	104,053.....	32,677.....	71,376.....	67.9.....	67.6.....	68.0.....	.....	.....	.....	737.....	186.....
6. 2020.....	99,928.....	30,893.....	69,035.....	66.3.....	69.8.....	64.8.....	.....	.....	.....	1,301.....	246.....
7. 2021.....	128,682.....	44,315.....	84,367.....	72.8.....	73.8.....	72.3.....	.....	.....	.....	2,763.....	502.....
8. 2022.....	144,398.....	48,915.....	95,483.....	74.9.....	71.6.....	76.6.....	.....	.....	.....	4,637.....	1,082.....
9. 2023.....	145,510.....	47,475.....	98,035.....	72.9.....	67.9.....	75.5.....	.....	.....	.....	7,682.....	1,859.....
10. 2024.....	129,561.....	43,199.....	86,362.....	61.8.....	59.3.....	63.2.....	.....	.....	.....	14,970.....	3,125.....
11. 2025.....	131,862.....	47,994.....	83,869.....	61.1.....	68.5.....	57.5.....	.....	.....	.....	31,743.....	7,213.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	XXX.....	67,854.....	15,240.....

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE FARMERS INSURANCE COMPANY OF IDAHO

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	11 One Year	12 Two Year
1. Prior.....	31,200	31,390	31,412	31,364	30,998	30,993	30,607	30,405	30,631	31,300	669	894
2. 2016.....	70,625	70,152	70,669	70,674	70,640	71,119	71,024	70,988	70,987	70,940	(47)	(49)
3. 2017.....	XXX	66,402	66,320	66,741	66,633	66,800	66,738	66,886	67,000	66,807	(193)	(78)
4. 2018.....	XXX	XXX	60,999	61,169	61,230	61,321	61,466	61,377	61,310	61,341	32	(36)
5. 2019.....	XXX	XXX	XXX	63,030	64,055	64,071	63,583	63,478	63,434	63,398	(36)	(80)
6. 2020.....	XXX	XXX	XXX	XXX	64,606	63,896	62,959	62,345	62,032	61,876	(156)	(469)
7. 2021.....	XXX	XXX	XXX	XXX	XXX	77,431	77,664	77,018	76,636	76,544	(92)	(474)
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	85,831	87,321	86,649	86,556	(92)	(765)
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	90,749	90,213	89,842	(370)	(906)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80,599	78,678	(1,921)	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	75,353	XXX	XXX
12. Totals											(2,207)	(1,963)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025		
1. Prior.....	000	12,406	19,149	22,665	24,299	25,534	26,231	26,721	27,152	27,431	XXX	XXX
2. 2016.....	42,571	58,499	64,164	67,321	68,782	69,956	70,330	70,469	70,574	70,625	XXX	XXX
3. 2017.....	XXX	41,894	55,039	60,640	63,061	64,788	65,503	66,187	66,539	66,779	XXX	XXX
4. 2018.....	XXX	XXX	36,497	50,818	55,376	57,854	59,489	60,236	60,703	60,937	XXX	XXX
5. 2019.....	XXX	XXX	XXX	36,114	51,915	57,375	59,996	61,416	62,190	62,571	XXX	XXX
6. 2020.....	XXX	XXX	XXX	XXX	37,674	50,997	56,258	58,503	59,878	60,452	XXX	XXX
7. 2021.....	XXX	XXX	XXX	XXX	XXX	44,492	63,400	68,803	71,977	73,514	XXX	XXX
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	47,592	70,664	78,050	81,385	XXX	XXX
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,528	74,957	81,316	XXX	XXX
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44,416	62,433	XXX	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41,865	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025
1. Prior.....	17,620	10,891	7,563	5,804	4,655	3,898	3,230	2,727	2,613	3,077
2. 2016.....	19,507	6,159	3,478	1,789	1,028	674	463	371	298	224
3. 2017.....	XXX	14,227	5,273	3,128	1,818	1,160	770	449	270	(105)
4. 2018.....	XXX	XXX	15,622	4,961	2,721	1,666	1,157	666	345	258
5. 2019.....	XXX	XXX	XXX	18,918	6,753	3,667	1,958	1,223	775	588
6. 2020.....	XXX	XXX	XXX	XXX	18,040	7,508	3,964	2,405	1,473	1,054
7. 2021.....	XXX	XXX	XXX	XXX	XXX	22,267	8,046	4,761	2,934	2,157
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	26,176	9,750	5,054	3,195
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,431	8,593	4,956
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,483	10,745
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,937

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status (a)	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	N							
2. Alaska	AK	N							
3. Arizona	AZ	N							
4. Arkansas	AR	N							
5. California	CA	Q							
6. Colorado	CO	N							
7. Connecticut	CT	N							
8. Delaware	DE	N							
9. District of Columbia	DC	N							
10. Florida	FL	N							
11. Georgia	GA	N							
12. Hawaii	HI	N							
13. Idaho	ID	L	100,139,875	102,601,992	42,332,588	38,786,366	34,769,176	548,233	
14. Illinois	IL	N							
15. Indiana	IN	N							
16. Iowa	IA	N							
17. Kansas	KS	N							
18. Kentucky	KY	N							
19. Louisiana	LA	N							
20. Maine	ME	N							
21. Maryland	MD	N							
22. Massachusetts	MA	N							
23. Michigan	MI	N							
24. Minnesota	MN	N							
25. Mississippi	MS	N							
26. Missouri	MO	N							
27. Montana	MT	N							
28. Nebraska	NE	N							
29. Nevada	NV	N							
30. New Hampshire	NH	N							
31. New Jersey	NJ	N							
32. New Mexico	NM	N							
33. New York	NY	N							
34. North Carolina	NC	N							
35. North Dakota	ND	N							
36. Ohio	OH	N							
37. Oklahoma	OK	N							
38. Oregon	OR	Q							
39. Pennsylvania	PA	N							
40. Rhode Island	RI	N							
41. South Carolina	SC	N							
42. South Dakota	SD	N							
43. Tennessee	TN	N							
44. Texas	TX	N							
45. Utah	UT	N							
46. Vermont	VT	N							
47. Virginia	VA	N							
48. Washington	WA	N							
49. West Virginia	WV	N							
50. Wisconsin	WI	N							
51. Wyoming	WY	N							
52. American Samoa	AS	N							
53. Guam	GU	N							
54. Puerto Rico	PR	N							
55. U.S. Virgin Islands	VI	N							
56. Northern Mariana Islands	MP	N							
57. Canada	CAN	N							
58. Aggregate other alien	OT	XXX							
59. Totals	XXX	100,139,875	102,601,992		42,332,588	38,786,366	34,769,176	548,233	
DETAILS OF WRITE-INS									
58001.	XXX								
58002.	XXX								
58003.	XXX								
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX								
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX								

(a) Active Status Counts:

- 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 1
- 2. R - Registered - Non-domiciled RRGs.....
- 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI).....
- 4. Q - Qualified - Qualified or accredited reinsurer..... 2
- 5. D - Domestic Surplus Lines Insurer (DSLII) - Reporting entities authorized to write surplus lines in the state of domicile.....
- 6. N - None of the above - Not allowed to write business in the state..... 54

(b) Explanation of basis of allocation of premiums by states, etc.
 Premiums are assigned to the states in which the risk is located.

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER
MEMBERS OF FARMERS INSURANCE GROUP
PART 1 - ORGANIZATIONAL CHART**

Company	FEIN	NAIC	Domiciled	Ownership	%
11930 Narcoossee Road, LLC	82-3606914	N/A	DE	Mid-Century Insurance Company	100.00000
12225 NE 60th Way, LLC	86-3957205	N/A	DE	Truck Insurance Exchange	100.00000
17885 Von Karman, LLC	47-3820947	N/A	CA	Farmers Insurance Exchange	100.00000
201 Railroad Ave, LLC	82-2860816	N/A	DE	Farmers Insurance Exchange	100.00000
21st Century Casualty Company	95-4136306	36404	CA	21st Century Insurance Group	100.00000
21st Century Centennial Insurance Company	23-2044095	34789	PA	Mid-Century Insurance Company	100.00000
21st Century Insurance Company	95-2565072	12963	CA	21st Century Insurance Group	100.00000
21st Century Insurance Group	95-1935264	N/A	DE	Mid-Century Insurance Company	100.00000
21st Century North America Insurance Company	13-3333609	32220	NY	Mid-Century Insurance Company	100.00000
21st Century Pinnacle Insurance Company	13-3922232	10710	NJ	21st Century North America Insurance Company	100.00000
21st Century Premier Insurance Company	22-1721971	20796	PA	21st Century Centennial Insurance Company	100.00000
2475 Mill Center Parkway, LLC	92-1475501	N/A	DE	Farmers Insurance Exchange	100.00000
280 Riverside Parkway, LLC	92-1508649	N/A	DE	Farmers Insurance Exchange	100.00000
3049 East Washburn Road, LLC	88-4349711	N/A	DE	Farmers Insurance Exchange	100.00000
3195 East Washburn Road, LLC	92-1207495	N/A	DE	Farmers Insurance Exchange	100.00000
3330 Oak Grove Avenue, LLC	39-4069521	N/A	DE	Mid-Century Insurance Company	100.00000
384 Santa Trinita Ave LLC	81-0741455	N/A	DE	Fire Insurance Exchange	100.00000
4345 Hamilton Mill Road, LLC	92-1554532	N/A	DE	Farmers Insurance Exchange	100.00000
475 Riverside Parkway, LLC	92-1590378	N/A	DE	Mid-Century Insurance Company	100.00000
47548 Kato Road, LLC	39-4408102	N/A	DE	Farmers Insurance Exchange	100.00000
6671-6675 North Macarthur Blvd, LLC	82-4386531	N/A	DE	Mid-Century Insurance Company	100.00000
American Federation Insurance Company	86-0812982	10245	TX	21st Century Insurance Group	100.00000
American Pacific Insurance Company, Inc.	13-3953213	10805	HI	Farmers Insurance Hawaii, Inc.	100.00000
Bristol West Casualty Insurance Company	34-1893500	11034	OH	Coast National Insurance Company	100.00000
Bristol West Holdings, Inc.	13-3994449	N/A	DE	Farmers Insurance Exchange	42.00000
Bristol West Holdings, Inc.	13-3994449	N/A	DE	Fire Insurance Exchange	3.75000
Bristol West Holdings, Inc.	13-3994449	N/A	DE	Truck Insurance Exchange	6.75000
Bristol West Holdings, Inc.	13-3994449	N/A	DE	Mid-Century Insurance Company	47.50000
Bristol West Insurance Company	38-1865162	19658	OH	Coast National Insurance Company	100.00000
Bristol West Insurance Services of California, Inc.	65-0880876	N/A	CA	Bristol West Holdings, Inc.	100.00000
Bristol West Insurance Services, Inc. of Florida	65-0616769	N/A	FL	Bristol West Holdings, Inc.	100.00000
Bristol West Preferred Insurance Company	86-1174452	12774	MI	Bristol West Holdings, Inc.	100.00000
BW GP, LLC	65-1142050	N/A	DE	Bristol West Holdings, Inc.	100.00000
BWIS of Nevada, Inc.	65-0919338	N/A	NV	Bristol West Holdings, Inc.	100.00000
Civic Property and Casualty Company	95-4528269	10315	CA	Fire Insurance Exchange	80.00000
Civic Property and Casualty Company	95-4528269	10315	CA	Truck Insurance Exchange	20.00000
Coast National General Agency, Inc.	76-0543593	N/A	TX	Bristol West Holdings, Inc.	100.00000
Coast National Holding Company	33-0246699	N/A	CA	Bristol West Holdings, Inc.	100.00000
Coast National Insurance Company	33-0246701	25089	CA	Coast National Holding Company	100.00000
Economy Fire & Casualty Company	36-1022580	22926	IL	Farmers Property and Casualty Insurance Company	100.00000
Economy Preferred Insurance Company	36-3027848	38067	IL	Economy Fire & Casualty Company	100.00000
Economy Premier Assurance Company	36-3105737	40649	IL	Economy Fire & Casualty Company	100.00000
Exact Property and Casualty Company	95-4528266	10318	CA	Fire Insurance Exchange	80.00000
Exact Property and Casualty Company	95-4528266	10318	CA	Truck Insurance Exchange	20.00000
Farmers Asset Management, LLC	33-4754819	N/A	NV	FFS Holding, LLC	100.00000
Farmers Casualty Insurance Company	05-0393243	40169	RI	Farmers Property and Casualty Insurance Company	100.00000
Farmers Direct Property and Casualty Insurance Company	23-1903575	25321	RI	Farmers Property and Casualty Insurance Company	100.00000
Farmers Financial Solutions, LLC	77-0530616	N/A	NV	FFS Holding, LLC	100.00000
Farmers Group Property and Casualty Insurance Company	13-2915260	34339	RI	Farmers Property and Casualty Insurance Company	100.00000
Farmers Insurance Company of Arizona	95-2626387	21598	AZ	Farmers Insurance Exchange	70.00000
Farmers Insurance Company of Arizona	95-2626387	21598	AZ	Truck Insurance Exchange	20.00000
Farmers Insurance Company of Arizona	95-2626387	21598	AZ	Fire Insurance Exchange	10.00000
Farmers Insurance Company of Idaho	95-2626385	21601	ID	Farmers Insurance Exchange	80.00000
Farmers Insurance Company of Idaho	95-2626385	21601	ID	Fire Insurance Exchange	6.70000
Farmers Insurance Company of Idaho	95-2626385	21601	ID	Truck Insurance Exchange	13.30000
Farmers Insurance Company of Oregon	95-2655893	21636	OR	Farmers Insurance Exchange	80.00000
Farmers Insurance Company of Oregon	95-2655893	21636	OR	Truck Insurance Exchange	20.00000
Farmers Insurance Company of Washington	95-2655894	21644	WA	Fire Insurance Exchange	80.00000
Farmers Insurance Company of Washington	95-2655894	21644	WA	Truck Insurance Exchange	20.00000
Farmers Insurance Company, Inc.	48-0609012	21628	KS	Farmers Insurance Exchange	90.00000
Farmers Insurance Company, Inc.	48-0609012	21628	KS	Fire Insurance Exchange	10.00000
Farmers Insurance Exchange	95-2575893	21652	CA	Interinsurance Exchange (See Note 1)	
Farmers Insurance Hawaii, Inc.	22-2640040	28487	HI	Mid-Century Insurance Company	100.00000
Farmers Insurance of Columbus, Inc.	31-0956373	36889	OH	Farmers Insurance Exchange	100.00000
Farmers Lloyds Insurance Company of Texas	75-2483187	13938	TX	Farmers Lloyds, Inc. (see Note 7)	
Farmers Lloyds, Inc.	05-0476998	N/A	TX	Farmers Property and Casualty Insurance Company	100.00000
Farmers New Century Insurance Company	36-4165395	10806	IL	Illinois Farmers Insurance Company	100.00000
Farmers Property and Casualty Insurance Company	13-2725441	26298	RI	Farmers Insurance Exchange	80.00000
Farmers Property and Casualty Insurance Company	13-2725441	26298	RI	Truck Insurance Exchange	10.00000
Farmers Property and Casualty Insurance Company	13-2725441	26298	RI	Fire Insurance Exchange	10.00000
Farmers Specialty Insurance Company	59-2326047	43699	MI	Foremost Insurance Company Grand Rapids, Michigan	100.00000
Farmers Texas County Mutual Insurance Company	74-1067657	24392	TX	County Mutual Company (See Note 2)	
FCOA, LLC	27-0342907	N/A	DE	Foremost Insurance Company Grand Rapids, Michigan	100.00000
FFS Holding, LLC	77-0530617	N/A	NV	Mid-Century Insurance Company	100.00000
Fire Insurance Exchange	95-6235715	21660	CA	Interinsurance Exchange (See Note 3)	
Foremost County Mutual Insurance Company	38-1721730	29254	TX	County Mutual Company (See Note 4)	
Foremost Insurance Company Grand Rapids, Michigan	38-1407533	11185	MI	Farmers Insurance Exchange	80.00000
Foremost Insurance Company Grand Rapids, Michigan	38-1407533	11185	MI	Fire Insurance Exchange	10.00000
Foremost Insurance Company Grand Rapids, Michigan	38-1407533	11185	MI	Truck Insurance Exchange	10.00000
Foremost Lloyds of Texas	75-1779175	41688	TX	Lloyds Company (See Note 5)	
Foremost Property and Casualty Insurance Company	35-1604635	11800	MI	Foremost Insurance Company Grand Rapids, Michigan	100.00000
Foremost Signature Insurance Company	38-2430150	41513	MI	Foremost Insurance Company Grand Rapids, Michigan	100.00000
Hawaii Insurance Consultants, Ltd.	99-0083322	N/A	HI	Mid-Century Insurance Company	100.00000
Illinois Farmers Insurance Company	36-2661515	21679	IL	Farmers Insurance Exchange	100.00000
Insurance Data Systems, G.P.	65-0881673	N/A	FL	Bristol West Holdings, Inc.	99.90000
Insurance Data Systems, G.P.	65-0881673	N/A	FL	BW GP, LLC	0.10000
MC Maple Tree, LLC	85-2377860	N/A	DE	Mid-Century Insurance Company	100.00000
Mid-Century Insurance Company	95-6016640	21687	CA	Farmers Insurance Exchange	80.00000
Mid-Century Insurance Company	95-6016640	21687	CA	Fire Insurance Exchange	10.00000
Mid-Century Insurance Company	95-6016640	21687	CA	Truck Insurance Exchange	10.00000
Mid-Century Insurance Company of Texas	74-2448744	28673	TX	Farmers Insurance Exchange	100.00000
Neighborhood Spirit Property and Casualty Company	95-4528264	10317	CA	Fire Insurance Exchange	80.00000
Neighborhood Spirit Property and Casualty Company	95-4528264	10317	CA	Truck Insurance Exchange	20.00000
Northwest Distribution Center Apopka Road, LLC	93-3089898	N/A	DE	Farmers Insurance Exchange	100.00000
Security National Insurance Company	65-0109120	33120	FL	Bristol West Holdings, Inc.	100.00000
Texas Farmers Insurance Company	94-1663548	21695	TX	Farmers Insurance Exchange	86.28000
Texas Farmers Insurance Company	94-1663548	21695	TX	Mid Century Insurance Company	13.72000
Toggle Insurance Company	13-3551577	44245	DE	Mid-Century Insurance Company	100.00000
Toggle Services, LLC	83-3256280	N/A	DE	Toggle Insurance Company	100.00000
Truck Insurance Exchange	95-2575892	21709	CA	Interinsurance Exchange (See Note 6)	

The following are Zurich Insurance Group entities within NAIC Group Code "0212" and are not included in Farmers Insurance Group within NAIC Group Code "0069"

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER
MEMBERS OF ZURICH INSURANCE GROUP
PART 1 - ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
3PZ Holdings, LLC	88-2246655	N/A	DE	ZSF/Dallas Tower LLC	63.77000
Access Franchise Management Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
ACN 000 141 051 Ltd.		N/A	AUS	Zurich Financial Services Australia Limited	100.00000
Afterland Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
AG Haus der Wirtschaft		N/A	CHE	Zurich Versicherungs-Gesellschaft AG	8.16327
AIG Travel Asia Pacific Pte. Ltd.		N/A	SGP	Zurich Cover-More Global Travel, Inc.	100.00000
AIG Travel Assist Consulting (Shanghai) Co., Ltd.		N/A	CHN	Zurich Cover-More Global Travel, Inc.	100.00000
AIG Travel Assist Malaysia Sdn. Bhd.		N/A	MYS	Zurich Cover-More Global Travel, Inc.	100.00000
Allied Dunbar Assurance plc		N/A	GBR	Zurich Financial Services (UKISA) Nominees Limited	100.00000
Allied Dunbar Financial Services Limited		N/A	GBR	Allied Dunbar Assurance plc	100.00000
Allied Dunbar Provident plc		N/A	GBR	Allied Dunbar Assurance plc	100.00000
Allied Zurich Holdings Limited		N/A	JEY	Zurich Versicherungs-Gesellschaft AG	100.00000
Allied Zurich Limited		N/A	GBR	Zurich Insurance Group Ltd.	100.00000
American Guarantee and Liability Insurance Company	36-6071400	26247	NY	Zurich American Insurance Company	100.00000
American Zurich Insurance Company	36-3141762	40142	IL	Steadfast Insurance Company	100.00000
Applyhere Pty Ltd		N/A	AUS	Davidson Trahaire Holding Pty Ltd	100.00000
Ashdale Land and Property Company Limited		N/A	GBR	Zurich Insurance plc	100.00000
Asistbras S/A Assistência ao Viajante		N/A	BRA	Travel Ace Internacional de Servicios S.A.	65.00000
Assistance Online Pte. Ltd		N/A	SGP	Customer Care Assistance Pty Ltd	100.00000
ASTIS Holdings Limited		N/A	AUS	Cover-More Finance Pty Limited	100.00000
Aust Office 1, LLC	36-4851720	N/A	DE	Zurich American Insurance Company	100.00000
autoSense AG		N/A	CHE	Zürich Versicherungs-Gesellschaft AG	33.33000
Ballykilliane Holdings Limited		N/A	IRL	Zurich Insurance plc	100.00000
Bansabadell Pensiones, E.G.F.P, S.A.		N/A	ESP	Zurich Vida, Compañía de Seguros y Reaseguros, S.A. - Societ	50.00000
Bansabadell Seguros Generales, S.A. de Seguros y Reaseguros		N/A	ESP	Zurich Versicherungs-Gesellschaft AG	50.00000
Bansabadell Servicios Auxiliares De Seguros, S.L.		N/A	ESP	Bansabadell Seguros Generales, S.A. de Seguros y Reaseguros	100.00000
Bansabadell Vida S.A. de Seguros y Reaseguros		N/A	ESP	Zurich Vida, Compañía de Seguros y Reaseguros, S.A. - Societ	50.00000
Benefit Finance Partners, L.L.C.	43-1796357	N/A	DE	Zurich Benefit Finance LLC	50.00000
BFP Securities LLC	13-4097988	N/A	DE	Benefit Finance Partners, L.L.C.	100.00000
Bloomington Office LP		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Bloomington Office MGP Manager, Inc	46-4107268	N/A	DE	Zurich Structured Finance, Inc.	100.00000
Bloomington Office MGP, LLC		N/A	DE	Bloomington Office MGP Manager, Inc	1.00000
Bloomington Office MGP, LLC		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Blue Insurance Australia Pty Ltd		N/A	AUS	Blue Insurance Limited	100.00000
Blue Insurance Limited		N/A	IRL	Cover-More Australia Pty Ltd	97.61000
Blue Marble Micro Limited		N/A	GBR	Zürich Versicherungs-Gesellschaft AG	100.00000
Blue Marble Microinsurance, Inc.		N/A	DE	Blue Marble Micro Limited	100.00000
Bonus Pensionskassen Aktiengesellschaft		N/A	AUT	Zurich Versicherungs-Aktiengesellschaft	87.50000
BONUS Vorsorgekasse AG		N/A	AUT	Zurich Versicherungs-Aktiengesellschaft	50.00000
BOS Apt 1, LLC	47-2289489	N/A	DE	Zurich American Insurance Company	100.00000
BOS Apt 2, LLC	47-2445859	N/A	DE	Zurich American Insurance Company	100.00000
BOS Office 3, LLC	47-2483669	N/A	DE	Farmers New World Life Insurance Company	100.00000
BOS Office 4, LLC	37-1849541	N/A	DE	Zurich American Insurance Company	100.00000
BOS Office 5, LLC	39-3818568	N/A	DE	American Zurich Insurance Company	100.00000
BOS Retail 1, LLC	47-4684158	N/A	DE	Zurich American Insurance Company	100.00000
Boxx Cyber Services Middle East Ltd		N/A	ARE	Boxx Insurance Inc.	100.00000
Boxx Insurance Inc.		N/A	CAN	Zürich Versicherungs-Gesellschaft AG	33.33333
Boxx Insurance LLC	87-3332812	N/A	FL	Boxx Insurance Inc.	100.00000
Boxx Services PTE Limited		N/A	SGP	Boxx Insurance Inc.	100.00000
Boxx Solutions LLC		N/A	FL	Boxx Insurance LLC	100.00000
Bristlecourt Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
brokerbusiness.ch AG		N/A	CHE	Zürich Versicherungs-Gesellschaft AG	25.00000
Cayley Aviation Ltd.		N/A	BMU	Zurich Insurance Company Ltd, Bermuda Branch	100.00000
Celta Assistance SL		N/A	ESP	Universal Assistance S.A.	100.00000
Centre Group Holdings (U.S.) Limited	13-4038482	N/A	DE	Zurich Structured Finance, Inc.	100.00000
Centre Insurance Company	13-2653231	34649	DE	Centre Solutions (U.S.) Limited	100.00000
Centre Life Insurance Company	04-1589940	80896	MA	Centre Solutions (U.S.) Limited	100.00000
Centre Reinsurance (U.S.) Limited	98-0153536	N/A	BMU	Centre Group Holdings (U.S.) Limited	100.00000
Centre Solutions (Bermuda) Limited		N/A	BMU	Zurich Finance Company Ltd	100.00000
Centre Solutions (U.S.) Limited	22-3645155	N/A	BMU	Centre Group Holdings (U.S.) Limited	100.00000
Charlotte Industrial 3, LLC	88-0601732	N/A	DE	Farmers New World Life Insurance Company	100.00000
Charlotte Office 1, LLC	30-1113235	N/A	DE	Zurich American Insurance Company	100.00000
CHI APT 1, LLC	38-3988749	N/A	DE	Zurich American Insurance Company	100.00000
CHI IND 6, LLC	87-2430690	N/A	DE	Farmers New World Life Insurance Company	100.00000
Chilena Consolidada Seguros de Vida S.A.		N/A	CHL	Inversiones Suizo Chilena S.A.	98.97703
Chilena Consolidada Seguros Generales S.A.	AA-2280100	N/A	CHL	Chilena Consolidada Seguros de Vida S.A.	7.40525
Chilena Consolidada Seguros Generales S.A.	AA-2280100	N/A	CHL	Inversiones Suizo Chilena S.A.	82.73165
COFITEM-COFIMUR		N/A	FRA	Zurich Versicherungs-Gesellschaft AG	12.40521
Collective Benefits Ltd		N/A	GBR	Travel Guard Assist, Inc.	100.00000
Collective Denmark ApS		N/A	DNK	AIG Travel Asia Pacific Pte. Ltd.	100.00000
Collective Europe Holdings B.V.		N/A	NLD	Travel Guard Assist, Inc.	100.00000
Collective Netherlands B.V.		N/A	NLD	AIG Travel Asia Pacific Pte. Ltd.	100.00000
Collective Society Ltd		N/A	GBR	Travel Guard Assist, Inc.	100.00000
Colonial American Casualty and Surety Company	52-1096670	34347	IL	Fidelity and Deposit Company of Maryland	100.00000
Concisa Vorsorgeberatung und Management AG		N/A	AUT	Bonus Pensionskassen Aktiengesellschaft	100.00000
Cover-More (NZ) Limited		N/A	NZL	Cover-More Australia Pty Ltd	100.00000
Cover-More Asia Pte. Ltd		N/A	SGP	Travel Assist Pty Limited	100.00000
Cover-More Australia Pty Ltd		N/A	AUS	Cover-More Holdings Pty Ltd	100.00000
Cover-More Finance Pty Limited		N/A	AUS	Cover-More Group Limited	100.00000
Cover-More Group Limited		N/A	AUS	Zurich Travel Solutions Pty Limited	100.00000
Cover-More Holdings Pty Ltd		N/A	AUS	Travel Assist Pty Limited	100.00000
Cover-More Holdings USA Inc.		N/A	DE	Travel Assist Pty Limited	100.00000
Cover-More Inc.	32-0487379	N/A	DE	Cover-More Holdings USA Inc.	100.00000
Cover-More Insurance Services Limited		N/A	GBR	Cover-More Australia Pty Ltd	100.00000
Cover-More Insurance Services Pty Ltd		N/A	AUS	Travel Assist Pty Limited	100.00000
Cowbell Cyber India Private Limited		N/A	IND	Cowbell Cyber, Inc.	100.00000
Cowbell Cyber Limited		N/A	GBR	Cowbell Cyber, Inc.	100.00000
Cowbell Cyber Technologies ULC		N/A	CAN	Cowbell Cyber, Inc.	100.00000
Cowbell Insurance Agency Inc.		N/A	CAN	Cowbell Cyber, Inc.	100.00000
Cowbell Insurance Agency, LLC		N/A	CA	Cowbell Cyber, Inc.	100.00000
Cowbell Managing General Agency Limited		N/A	GBR	Cowbell Cyber, Inc.	100.00000
Cowbell Reinsurance Company		N/A	VT	Cowbell Cyber, Inc.	100.00000
Cowbell Specialty Insurance Company		N/A	NE	Cowbell Cyber, Inc.	100.00000
Cowbell, Inc.		N/A	DE	Cowbell Cyber, Inc.	100.00000
CREC (Bloomington) Lender, LLC		N/A	DE	Zurich Structured Finance, Inc.	0.00000
CREC (Dallas) Lender, LLC	87-4778868	N/A	DE	Zurich Structured Finance, Inc.	100.00000
CREC (Florence), LLC		N/A	DE	ZSF/KY Annex LLC	50.00000
CREC (Florence), LLC		N/A	DE	ZSF/Office KY, LLC	50.00000
CREC (Las Vegas), LLC		N/A	DE	Zurich Structured Finance, Inc.	100.00000
CREC (Sioux Falls) Owner, LLC		N/A	DE	Zurich Structured Finance, Inc.	100.00000
CREC (Sioux Falls), LLC		N/A	DE	Zurich Structured Finance, Inc.	100.00000
Customer Care Assistance Pty Ltd		N/A	AUS	Customer Care Holdings Pty Ltd	100.00000
Customer Care Holdings Pty Ltd		N/A	AUS	Travel Assist Pty Limited	100.00000
Customer Care Pty Ltd		N/A	AUS	Customer Care Holdings Pty Ltd	100.00000

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER
MEMBERS OF ZURICH INSURANCE GROUP
PART 1 - ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
Cyberboxx Cyber Services India Private Limited		N/A	IND	Boxx Insurance Inc.	100.00000
DA Deutsche Allgemeine Versicherung Aktiengesellschaft		N/A	DEU	Zürich Beteiligungs-Aktiengesellschaft (Deutschland)	100.00000
Dallas Office MGP Manager, Inc.	46-4551450	N/A	DE	Zurich Structured Finance, Inc.	100.00000
Dallas Office MGP, LLC		N/A	DE	Dallas Office MGP Manager, Inc.	1.00000
Dallas Office MGP, LLC		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Dallas Tower LP		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Davidson Trahaire Corpsych (Singapore) Pte. Limited		N/A	SGP	DTC Bidco Pty Ltd	100.00000
Davidson Trahaire Corpsych Pty Ltd		N/A	AUS	Applyhere Pty Ltd	35.00000
Davidson Trahaire Corpsych Pty Ltd		N/A	AUS	Davidson Trahaire Holding Pty Ltd	65.00000
Davidson Trahaire Holding Pty Ltd		N/A	AUS	DTC Australia Pty Ltd	100.00000
DB Vita S.A.		N/A	LUX	Deutscher Herold Aktiengesellschaft	25.00000
DEN Industrial 2, LLC	85-0947856	N/A	DE	Zurich American Insurance Company	100.00000
DEN Office 1, LLC	39-4911504	N/A	DE	American Zurich Insurance Company	50.00000
Dentolo Deutschland GmbH		N/A	DEU	Zürich Beteiligungs-Aktiengesellschaft (Deutschland)	100.00000
Deutsche Zurich Pensiones, Entidad Gestora de Fondos de Pens		N/A	ESP	Zurich Vida, Compañía de Seguros y Reaseguros, S.A. - Socied	50.00000
Deutscher Herold Aktiengesellschaft		N/A	DEU	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	79.82639
Deutscher Pensionsfonds Aktiengesellschaft		N/A	DEU	Deutscher Herold Aktiengesellschaft	74.90000
Deutsches Institut für Altersvorsorge GmbH		N/A	DEU	Deutscher Herold Aktiengesellschaft	22.00000
DIG GmbH		N/A	DEU	Digital Insurance Group B.V.	100.00000
DTC Australia Pty Ltd		N/A	AUS	DTC Bidco Pty Ltd	100.00000
DTC Bidco Pty Ltd		N/A	AUS	DTC Holdco Pty Ltd	100.00000
DTC Holdco Pty Ltd		N/A	AUS	ASTIS Holdings Limited	100.00000
DTC NZ Bidco Limited		N/A	NZL	DTC Bidco Pty Ltd	100.00000
Dunbar Assets Ireland		N/A	IRL	ZCM Asset Holding Company (Bermuda) Limited	0.00000
Dunbar Assets Ireland		N/A	IRL	Zurich Finance Company Ltd	0.03664
Dusfal S.A.		N/A	URY	Zürich Versicherungs-Gesellschaft AG	100.00000
Eagle Star (Leasing) Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Eagle Star European Life Assurance Company Limited		N/A	IRL	Zurich Life Assurance plc	100.00000
Eagle Star Group Services Limited		N/A	GBR	Eagle Star Holdings Limited	100.00000
Eagle Star Holding Company of Ireland		N/A	IRL	Zurich Assurance Ltd	0.00100
Eagle Star Holding Company of Ireland		N/A	IRL	Zurich Assurance Ltd	99.99900
Eagle Star Holdings Limited		N/A	GBR	Zurich Financial Services (UKISA) Limited	100.00000
EcoHub AG		N/A	CHE	Zürich Versicherungs-Gesellschaft AG	6.16371
Edilspettacolo SRL		N/A	ITA	Zurich Insurance Company Ltd - Rappresentanza Generale per I	35.71233
Empire Fire and Marine Insurance Company	47-6022701	21326	IL	Zurich American Insurance Company	100.00000
Empire Indemnity Insurance Company	73-6091717	21334	OK	Zurich American Insurance Company	100.00000
Employee Services Limited		N/A	GBR	Allied Dunbar Financial Services Limited	100.00000
Endsleigh Financial Services Limited		N/A	GBR	Zurich Holdings (UK) Limited	100.00000
Endsleigh Pension Trustee Limited		N/A	GBR	Zurich Holdings (UK) Limited	100.00000
Euclid KY Annex, LP		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Euclid Office LP		N/A	DE	Zurich Structured Finance, Inc.	99.00000
Euroamérica Administradora General de Fondos S.A		N/A	CHL	Chilena Consolidada Seguros de Vida S.A.	100.00000
Extremus Versicherung-Aktiengesellschaft		N/A	DEU	Zurich Insurance plc Niederlassung für Deutschland	5.00000
Farmers Family Fund	45-3561769	N/A	CA	Farmers Group, Inc.	100.00000
Farmers General Insurance Agency, Inc.	95-3003951	N/A	RI	FIG Leasing Co, Inc.	100.00000
Farmers Group, Inc.	95-0725935	N/A	NV	Zurich Insurance Group Ltd.	12.10000
Farmers Group, Inc.	95-0725935	N/A	NV	Zurich Versicherungs-Gesellschaft AG	87.90000
Farmers Life Insurance Company of New York	46-4261000	N/A	NY	Farmers New World Life Insurance Company	100.00000
Farmers New World Life Insurance Company	91-0335750	63177	WA	Farmers Group, Inc.	100.00000
Farmers Reinsurance Company	95-4650862	10873	CA	Farmers Group, Inc.	100.00000
Farmers Services Corporation		N/A	NV	Farmers Group, Inc.	100.00000
Farmers Underwriters Association		N/A	CA	Farmers Group, Inc.	100.00000
Fidelity and Deposit Company of Maryland	13-3046577	39306	IL	Zurich American Insurance Company	100.00000
FIG Holding Company		N/A	CA	Farmers Group, Inc.	100.00000
FIG Leasing Co., Inc.		N/A	CA	Farmers Group, Inc.	100.00000
Fire Underwriters Association	95-2670247	N/A	CA	Farmers Group, Inc.	100.00000
Fitsense Insurance Services Pty Ltd		N/A	AUS	Travel Assist Pty Limited	100.00000
For Care S.p.A.		N/A	ITA	Zurich Investments Life S.p.A.	100.00000
Futuro de Bolivia S.A. Administradora de Fondos de Pensiones		N/A	BOL	Zurich Boliviana Seguros Personales S.A.	8.42193
Futuro de Bolivia S.A. Administradora de Fondos de Pensiones		N/A	BOL	Zurich South America Invest AB	71.57801
FX Insurance Agency Hawaii, LLC	83-1572480	N/A	HI	FIG Leasing Co., Inc.	100.00000
FX Insurance Agency, LLC	35-2281892	N/A	DE	FIG Leasing Co., Inc.	100.00000
Hestia Arroyomolinos S.L.U.		N/A	ESP	REX-SPAIN-ZDHL S.L.	100.00000
Hestia Móstoles S.L.U.		N/A	ESP	REX-SPAIN-ZDHL S.L.	100.00000
General Surety & Guarantee Co Limited		N/A	GBR	Zurich Insurance Company (U.K.) Limited	100.00000
Groewood Property Holdings Limited		N/A	GBR	Eagle Star Holdings Limited	100.00000
H4B Humboldthafen Einheitsgesellschaft GmbH&Co.KG		N/A	DEU	REX-ZDHL S.C.S. SICAV-SIF	94.90000
Halo Holdco Limited		N/A	GBR	Cover-More Australia Pty Ltd	100.00000
Halo Holdco Limited		N/A	GBR	Zürich Versicherungs-Gesellschaft AG	0.00000
Halo Insurance Services Limited		N/A	GBR	Halo Holdco Limited	100.00000
Halo Insurance Services Pty Ltd		N/A	AUS	Halo Insurance Services Limited	100.00000
Hawkcentral Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Healthinsite Proprietary Limited		N/A	ZAF	Zürich Versicherungs-Gesellschaft AG	100.00000
Healthlogix Pty Ltd		N/A	AUS	Insite Holdings Pty Ltd	100.00000
Healthlogix Technologia Eireli		N/A	BRA	Healthlogix Pty Ltd	100.00000
Herengracht Investments B.V		N/A	DEU	RE Curve Holding B.V.	100.00000
HOU IND 1, LLC	46-2975161	N/A	DE	Zurich American Insurance Company	100.00000
HOU IND 2, LLC	46-2984834	N/A	DE	Zurich American Insurance Company	100.00000
HOU IND 3, LLC	36-4912511	N/A	DE	Zurich American Insurance Company	100.00000
Icen Risk B.V.		N/A	NLD	Nexit 2018 Limited	100.00000
Icen Risk B.V.		N/A	ITA	Icen Risk B.V.	100.00000
Icen Risk B.V. (Italian Branch)		N/A	ITA	Nexit 2018 Limited	100.00000
Icen Risk GmbH		N/A	AUS	Nexit 2018 Limited	100.00000
Icen Risk Limited		N/A	GBR	Nexit 2018 Limited	100.00000
Independence Center Realty L.P.		N/A	DE	Philadelphia Investor, LLC	89.00000
INNATE, Inc.	52-1772195	N/A	DC	Cover-More Holdings USA Inc.	100.00000
Insite Holdings Pty Ltd		N/A	AUS	Zürich Versicherungs-Gesellschaft AG	100.00000
INTEGRA Versicherungsdienst GmbH		N/A	AUT	Zurich Versicherungs-Aktiengesellschaft	100.00000
Intelligent Technologies OÜ		N/A	EST	Zürich Versicherungs-Gesellschaft AG	100.00000
International Travel Assistance S.A.		N/A	PAN	Zürich Versicherungs-Gesellschaft AG	55.00000
Inversiones Suizo Chilena S.A.		N/A	CHL	Inversiones Suizo-Argentina S.A.	0.00100
Inversiones Suizo Chilena S.A.		N/A	CHL	Zurich Versicherungs-Gesellschaft AG	99.99900
Inversiones Suizo-Argentina S.A.		N/A	ARG	Zurich Lebensversicherungs-Gesellschaft AG	5.00400
Inversiones Suizo-Argentina S.A.		N/A	ARG	Zurich Versicherungs-Gesellschaft AG	94.99600
Inversiones ZS America Dos Limitada		N/A	CHL	Inversiones ZS America SpA	100.00000
Inversiones ZS America SpA		N/A	CHL	Zurich Santander Insurance America, S.L.	100.00000
Inversiones ZS America Tres SpA		N/A	CHL	Zurich Santander Insurance America, S.L.	100.00000
Irish National Insurance Company p.l.c.		N/A	IRL	Zurich Insurance plc	99.99999
Karvat Cover-More Assist. Pvt Ltd.		N/A	IND	Cover-More Asia Pte. Ltd	100.00000
Kennet Road 1 UK Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Kennet Road 2 UK Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Klare Corredora de Seguros S.A.		N/A	CHL	Zurich Insurance Mobile Solutions AG	49.90000
Komparu B.V.		N/A	NLD	Digital Insurance Group B.V.	100.00000
Kono Insurance Limited		N/A	HKG	Zurich Versicherungs-Gesellschaft AG	100.00000

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER
MEMBERS OF ZURICH INSURANCE GROUP
PART 1 - ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
Kraft Lake Insurance Agency, Inc.	38-2336672	N/A	MI	FIG Leasing Co, Inc.	100.00000
LA Apt. 1, LLC	88-1615240	N/A	DE	Zurich American Insurance Company	100.00000
LA Industrial 1, LLC	36-4877375	N/A	DE	Zurich American Insurance Company	100.00000
LA Industrial 4, LLC	88-3063378	N/A	DE	Zurich American Insurance Company	100.00000
LA Retail 1 LLC	47-1325180	N/A	DE	Zurich American Insurance Company	100.00000
Livetravel Inc.	39-1611328	N/A	WI	Zurich Cover-More Global Travel, Inc.	100.00000
Manon Vision Co., Ltd.		N/A	THA	Centre Solutions (Bermuda) Limited	0.00057
Manon Vision Co., Ltd.		N/A	THA	Zurich Finance Company Ltd	0.00066
Manon Vision Co., Ltd.		N/A	THA	Zurich Versicherungs-Gesellschaft AG	99.99877
Mapfre Yaşam Sigorta A.Ş.		N/A	TUR	Zurich Sigorta A.S.	99.77778
MEATPACKING B.V.		N/A	NLD	Rock Inne Vastgoed B.V.	100.00000
Medidata AG		N/A	CHE	Zurich Versicherungs-Gesellschaft AG	8.85180
MIAMI INDUSTRIAL 1, LLC	30-0947450	N/A	DE	Zurich American Insurance Company	100.00000
Miami Office 2, LLC	38-4002060	N/A	DE	Zurich American Insurance Company	100.00000
MIAMI OFFICE 3, LLC	35-2567170	N/A	DE	Zurich American Insurance Company	100.00000
Miami Retail 1, LLC	61-1852255	N/A	DE	Zurich American Insurance Company	100.00000
Minas Brasil Promotora de Servicos S/A		N/A	BRA	Zurich Minas Brasil Seguros S.A,	100.00000
MSP APT 1, LLC	30-1003542	N/A	DE	Zurich American Insurance Company	100.00000
Nashville Apt. 1, LLC	87-1630047	N/A	DE	Zurich American Insurance Company	0.00000
Nashville Office 1, LLC	30-1004249	N/A	DE	Zurich American Insurance Company	100.00000
Navigators and General Insurance Company Limited		N/A	GBR	Zurich Insurance plc	100.00000
Nearhealth Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Next 2018 Limited		N/A	GBR	Zürich Versicherungs-Gesellschaft AG	48.97314
NY Industrial 1, LLC	30-1071415	N/A	DE	Zurich American Insurance Company	100.00000
Oak Underwriting plc		N/A	GBR	Zurich Holdings (UK) Limited	100.00000
OnePath General Insurance Pty Limited		N/A	AUS	Zurich Financial Services Australia Limited	100.00000
OnePath Life Australia Holdings Pty Ltd		N/A	AUS	Zurich Financial Services Australia Limited	100.00000
OnePath Life Limited		N/A	AUS	OnePath Life Australia Holdings Pty Ltd	100.00000
Onsi Australia Pty Ltd		N/A	AUS	Collective Group Holdings Limited	100.00000
Orange Stone Company		N/A	IRL	Zurich Finance Company AG	100.00000
Orion Rechtsschutz-Versicherung AG		N/A	CHE	Zurich Versicherungs-Gesellschaft AG	78.00000
Parcelgate Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Perils AG		N/A	CHE	Zurich Versicherungs-Gesellschaft AG	11.11111
Perunsel S.A.		N/A	URY	Zürich Versicherungs-Gesellschaft AG	60.00000
PFS Pension Fund Services AG		N/A	CHE	Zürich Versicherungs-Gesellschaft AG	18.43333
Philly Office 1, LLC	35-2553880	N/A	DE	Zurich American Insurance Company	100.00000
Philly Office Land, LLC	87-1553300	N/A	DE	Zurich American Insurance Company	100.00000
POR Apt 1, LLC	47-1392591	N/A	DE	Zurich American Insurance Company	100.00000
POR Apt 2, LLC	47-4067157	N/A	DE	Zurich American Insurance Company	100.00000
Prime Corporate Psychology Pty Ltd		N/A	AUS	DTC Bidco Pty Ltd	100.00000
Protektor Lebensversicherungs-AG		N/A	DEU	Zurich Deutscher Herold Lebensversicherung Aktiengesellschaft	5.15838
PT Asuransi Adira Dinamika Tbk		N/A	IDN	Zürich Versicherungs-Gesellschaft AG	98.48794
PT Zurich Insurance Indonesia	AA-5360007	N/A	IDN	Zürich Rückversicherungs-Gesellschaft AG	1.56878
PT Zurich Insurance Indonesia	AA-5360007	N/A	IDN	Zurich Versicherungs-Gesellschaft AG	97.09134
PT Zurich Topas Life		N/A	IDN	Zurich Versicherungs-Gesellschaft AG	80.00000
Qover		N/A	BEL	Zürich Versicherungs-Gesellschaft AG	21.26000
Raleigh Office 2, LLC	88-3031830	N/A	DE	Farmers New World Life Insurance Company	100.00000
RE Curve Holding B.V.		N/A	DEU	Zurich Deutscher Herold Lebensversicherung Aktiengesellschaft	100.00000
Real Garant Espana S.L.		N/A	ESP	Real Garant GmbH Garantiesysteme	100.00000
Real Garant GmbH Garantiesysteme		N/A	DEU	Real Garant Versicherung Aktiengesellschaft	100.00000
Real Garant Versicherung Aktiengesellschaft		N/A	DEU	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	100.00000
REX Baume S.C.I		N/A	FRA	REX Holding France	100.00000
REX Holding France		N/A	FRA	REX OPPCI Fonds	100.00000
REX Holding S.a.r.l.		N/A	LUX	REX-ZDHL S.C.S. SICAV-SIF	100.00000
REX Mauchamps		N/A	FRA	REX Holding France	100.00000
REX Vilette		N/A	FRA	REX Holding France	0.00000
REX-Aurea-ZDHL S.C.S.		N/A	LUX	REX-ZDHL GP S.à r.l.	100.00000
REX-De Baak B.V.		N/A	NLD	REX Holding S.à r.l.	100.00000
REX-Germany-ZDHL S.C.S		N/A	LUX	REX-ZDHL S.C.S. SICAV-SIF	95.24000
REX-Humboldthafen Verwaltungs GmbH		N/A	DEU	REX-ZDHL S.C.S. SICAV-SIF	100.00000
Rex-Spain-ZDHL S.L.		N/A	ESP	Zurich Deutscher Herold Lebensversicherung Aktiengesellschaft	100.00000
REX-The East S.à r.l		N/A	LUX	REX-ZDHL S.C.S. SICAV-SIF	94.80000
REX-ZDHL GP S.a.r.l.		N/A	LUX	Zurich Deutscher Herold Lebensversicherung Aktiengesellschaft	100.00000
REX-ZDHL S.C.S. SICAV-SIF		N/A	LUX	Zurich Deutscher Herold Lebensversicherung Aktiengesellschaft	100.00000
Rock Inne Vastgoed B.V.		N/A	NLD	REX Holding S.à r.l.	100.00000
Rokin 21 B.V.		N/A	NLD	Roxana Vastgoed B.V.	100.00000
Rokin 49 B.V.		N/A	NLD	Rock Inne Vastgoed B.V.	100.00000
Roxana Vastgoed B.V.		N/A	NLD	REX Holding S.à r.l.	100.00000
Rural Community Insurance Company	41-1375004	39039	MN	Zurich American Insurance Company	100.00000
San Diego Retail 1, LLC	61-1791237	N/A	DE	Zurich American Insurance Company	100.00000
Santander Rio Seguros S.A.		N/A	ARG	Inversiones ZS America SpA	4.00000
Santander Rio Seguros S.A.		N/A	ARG	Zurich Santander Insurance America, S.L.	96.00000
Santander Seguros Sociedad Anónima		N/A	URY	Zurich Santander Insurance America, S.L.	100.00000
Saudi National Insurance Company		N/A	BHR	Zurich Insurance Company Ltd (Bahrain Branch)	5.00000
SEA APARTMENT 2, LLC	46-3060914	N/A	DE	Zurich American Insurance Company	100.00000
Serviaide, S.A. - Sociedad Unipersonal		N/A	ESP	AIDE Asistencia Seguros y Reaseguros, S.A. - Sociedad Uniper	100.00000
Servizurich S.A. - Sociedad Unipersonal		N/A	ESP	Zurich Insurance plc, Sucursal en Espana	100.00000
SF Apt 1, LLC	47-1153493	N/A	DE	Zurich American Insurance Company	100.00000
SpearTip, LLC		N/A	IL	Zurich Holding Company of America, Inc.	100.00000
Speigelhof Vastgoed B.V.		N/A	DEU	RE Curve Holding B.V.	100.00000
Springboard Health and Performance Pty Ltd		N/A	AUS	DTC Bidco Pty Ltd	100.00000
Springworks International AB		N/A	SWE	autoSense AG	50.00000
Steadfast Insurance Company	52-0981481	26387	IL	Zurich American Insurance Company	100.00000
Stratos Limited		N/A	NZL	DTC NZ Bidco Limited	100.00000
Swiss Insurance Management (Hong Kong) Limited		N/A	HKG	Zurich Services (Hong Kong) Limited	0.49505
Swiss Insurance Management (Hong Kong) Limited		N/A	HKG	Zurich Insurance Holdings (Hong Kong) Limited	99.50495
TDG Tele Dienste GmbH		N/A	DEU	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	100.00000
Tennyson Insurance Limited		N/A	GBR	Zurich Holdings (UK) Limited	100.00000
TGG Real Estate Holdings LLC		N/A	DE	Zurich Cover-More Global Travel, Inc.	100.00000
The Liverpool Reversionary Company Limited		N/A	GBR	Zurich Legacy Solutions Services (UK) Limited	100.00000
The Zurich Services Corporation	36-3839542	N/A	IL	Zurich Holding Company of America, Inc.	100.00000
TopReport Schadenbesichtigungs GmbH		N/A	AUT	Zurich Versicherungs-Aktiengesellschaft	14.28571
Travel Ace Chile S.A.		N/A	CHL	Travel Ace Internacional de Servicios S.A.	1.00000
Travel Ace Chile S.A.		N/A	CHL	Zürich Versicherungs-Gesellschaft AG	99.00000
Travel Ace Internacional de Servicios S.A.		N/A	URY	Zürich Versicherungs-Gesellschaft AG	100.00000
Travel Assist Pty Limited		N/A	AUS	ASTIS Holdings Limited	100.00000
Travel Guard Americas LLC		N/A	WI	Zurich Cover-More Global Travel, Inc.	100.00000
Travel Guard Assist, Inc.	13-2978727	N/A	DE	Zurich Cover-More Global Travel, Inc.	100.00000
Travel Guard EMEA Limited		N/A	GBR	Zurich Cover-More Global Travel, Inc.	100.00000
Travel Guard Group Canada, Inc.		N/A	CAN	Zurich Cover-More Global Travel, Inc.	100.00000
Travel Guard Group, Inc.	39-1788198	N/A	WI	Zurich Cover-More Global Travel, Inc.	100.00000
Travel Insurance Partners Pty Ltd		N/A	AUS	Travel Assist Pty Limited	100.00000
Travel Insurance Services Canada Inc.		N/A	CAN	World Travel Protection Canada Inc.	100.00000
Travelex Insurance Services Limited		N/A	DE	Cover-More Holdings USA Inc.	100.00000

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER
MEMBERS OF ZURICH INSURANCE GROUP
PART 1 - ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
Truck Underwriters Association	95-2670330	N/A	CA	Farmers Group, Inc.	100.00000
Turegum Immobilien AG		N/A	CHE	Zurich Versicherungs-Gesellschaft AG	100.00000
UA Assistance S.A. de C.V.		N/A	MEX	Travel Ace Internacional de Servicios S.A.	0.00000
UA Assistance S.A. de C.V.		N/A	MEX	Zürich Versicherungs-Gesellschaft AG	100.00000
Universal Assistance S.A.U		N/A	ARG	Zürich Versicherungs-Gesellschaft AG	100.00000
Universal Assistance Chile S.A.		N/A	CHL	Zürich Versicherungs-Gesellschaft AG	99.98503
Universal Assistance Chile S.A.		N/A	CHL	Travel Ace Internacional de Servicios S.A.	0.01497
Universal Travel Assistance S.A.S.		N/A	COL	Zürich Versicherungs-Gesellschaft AG	100.00000
Universal Underwriters Insurance Company	43-1249228	41181	IL	Zurich American Insurance Company	100.00000
Universal Underwriters of Texas Insurance Company	36-3139101	40843	IL	Universal Underwriters Insurance Company	100.00000
Universal Underwriters Service Corporation	43-1269296	N/A	MO	Zurich Holding Company of America, Inc.	100.00000
Unviversal Assistance Inc.	65-0917511	N/A	FL	Universal Assistance S.A.	0.00000
Vehicle Dealer Solutions, Inc.	26-1282208	N/A	FL	Zurich Holding Company of America, Inc.	100.00000
Western Star Insurance Services, Inc.	74-1593853	N/A	TX	FIG Leasing Co, Inc.	100.00000
Wohnen H3B Humboldthafen GmbH&Co.KG		N/A	DEU	REX-ZDHL S.C.S. SICAV-SIF	94.90000
World Travel Protection Canada Inc.		N/A	CAN	Zurich Canadian Holdings Limited	100.00000
Z flex Gesellschaft für Personaldienstleistungen mbH		N/A	DEU	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	100.00000
ZCM (U.S.) Limited	20-3537353	N/A	DE	Zurich Finance Company Ltd	100.00000
ZCM Asset Holding Company (Bermuda) Limited		N/A	BMU	Zurich Finance Company Ltd	100.00000
ZGEE14 Limited		N/A	GBR	Zurich Legacy Solutions Services (UK) Limited	100.00000
ZLS Aseguradora de Colombia S.A		N/A	COL	Zürich Lebensversicherungs-Gesellschaft AG	4.43000
ZLS Aseguradora de Colombia S.A		N/A	COL	Zürich Versicherungs-Gesellschaft AG	95.00000
ZNA Services, LLC	02-0802795	N/A	DE	Zurich Holding Company of America, Inc.	100.00000
ZPC Capital Limited		N/A	GBR	Zurich Holdings (UK) Limited	100.00000
ZSF / Office KY, LLC		N/A	DE	Euclid Office LP	100.00000
ZSF / Office NV, LLC		N/A	DE	Euclid Office LP	100.00000
ZSF KY Annex, LLC		N/A	DE	Euclid KY Annex, LP	100.00000
ZSF/Bloomington, LLC		N/A	DE	Bloomington Office LP	100.00000
ZSF/C1 MGP Manager, Inc	46-4506193	N/A	DE	Zurich Structured Finance, Inc.	100.00000
ZSF/C1 MGP, LLC		N/A	DE	ZSF/C1 MGP Manager, Inc	1.00000
ZSF/C1 MGP, LLC		N/A	DE	Zurich Structured Finance, Inc.	99.00000
ZSF/C2 MGP Manager, Inc	46-4480487	N/A	DE	Zurich Structured Finance, Inc.	100.00000
ZSF/C2 MGP, LLC		N/A	DE	ZSF/CF2 MGP Manager, Inc.	1.00000
ZSF/C2 MGP, LLC		N/A	DE	Zurich Structured Finance, Inc.	99.00000
ZSF/Dallas Tower, LLC		N/A	DE	Dallas Tower LP	100.00000
ZSG Kfz-ZulassungsservicegesmbH		N/A	AUT	Zurich Versicherungs-Aktiengesellschaft	33.33333
Zurich - Companhia de Seguros Vida S.A.		N/A	PRT	Zurich Finanz-Gesellschaft AG	0.00100
Zurich - Companhia de Seguros Vida S.A.		N/A	PRT	Zurich Investments Life S.p.A.	0.00100
Zurich - Companhia de Seguros Vida S.A.		N/A	PRT	Zurich Lebensversicherungs-Gesellschaft AG	99.99600
Zurich - Companhia de Seguros Vida S.A.		N/A	PRT	Zurich Versicherungs-Gesellschaft AG	0.00100
Zurich - Companhia de Seguros Vida S.A.		N/A	PRT	Zurich Vida, Compañía de Seguros y Reaseguros, S.A. - Socied	0.00100
Zurich (Scotland) Limited Partnership		N/A	GBR	Zurich General Partner (Scotland) Ltd	100.00000
Zurich Advice Network Limited		N/A	GBR	Allied Dunbar Assurance plc	100.00000
Zurich AFIN Mexico, S.A. DE C.V.		N/A	MEX	Zurich Compania de Sefuros, S.A.	0.00200
Zurich AFIN Mexico, S.A. DE C.V.		N/A	MEX	Zurich Versicherungs-Gesellschaft AG	99.99800
Zurich Agency Services Inc.	04-3126497	N/A	MA	Zurich Holding Company of America, Inc.	100.00000
Zurich Alternative Asset Management, LLC	86-1164252	N/A	DE	Zurich Holding Company of America, Inc.	100.00000
Zurich America Latina Serviços Brasil Ltda.		N/A	BRA	Zurich Lebensversicherungs-Gesellschaft AG	0.01000
Zurich America Latina Serviços Brasil Ltda.		N/A	BRA	Zurich Versicherungs-Gesellschaft AG	99.99000
Zurich American Insurance Company	36-4233459	16535	NY	Zurich Holding Company of America, Inc.	100.00000
Zurich American Insurance Company of Illinois	36-2781080	27855	IL	American Zurich Insurance Company	100.00000
Zurich American Life Insurance Company	36-3050975	90557	IL	Zurich Holding Company of America, Inc.	100.00000
Zurich American Life Insurance Company of New York	27-4746162	14178	NY	Zurich American Life Insurance Company.	100.00000
Zurich Argentina Cia. de Seguros S.A.		N/A	ARG	Inversiones Suizo-Argentina S.A.	55.46140
Zurich Argentina Cia. de Seguros S.A.	AA-2130022	N/A	ARG	Zurich Versicherungs-Gesellschaft AG	44.53611
Zurich Argentina Compania de Seguros de Retiro S.A.	AA-2130022	N/A	ARG	Zurich Argentina Cia. de Seguros S.A.	46.64193
Zurich Argentina Compania de Seguros de Retiro S.A.		N/A	ARG	Zurich Versicherungs-Gesellschaft AG	53.35807
Zurich Aseguradora Argentina S.A.		N/A	ARG	Zürich Versicherungs-Gesellschaft AG	99.90000
Zurich Aseguradora Mexicana, S.A. de C.V.		N/A	MEX	Zürich Lebensversicherungs-Gesellschaft AG	0.00000
Zurich Aseguradora Mexicana, S.A. de C.V.		N/A	MEX	Zürich Versicherungs-Gesellschaft AG	100.00000
Zurich Assurance Ltd		N/A	GBR	Eagle Star Holdings Limited	100.00000
Zurich Assure Australia Pty Limited		N/A	AUS	Zurich Financial Services Australia Limited	100.00000
Zurich Australia Limited		N/A	AUS	Zurich Financial Services Australia Limited	100.00000
Zurich Australian Insurance Limited	AA-1930995	N/A	AUS	Zurich Financial Services Australia Limited	100.00000
Zurich Australian Insurance Properties Pty Limited		N/A	AUS	Zurich Australia Limited	40.00000
Zurich Australian Insurance Properties Pty Limited		N/A	AUS	Zurich Australian Insurance Limited	60.00000
Zurich Australian Property Holdings Pty Ltd		N/A	AUS	Zürich Versicherungs-Gesellschaft AG	100.00000
Zurich Bank International Limited		N/A	GBR	Dunbar Assets Ireland	100.00000
Zurich Benefit Finance LLC	13-4186554	N/A	DE	Zurich Holding Company of America, Inc.	100.00000
Zurich Beteiligungs-Aktiengesellschaft (Deutschland)		N/A	DEU	Zurich IT Service AG Niederlassung für Deutschland	82.61672
Zurich Beteiligungs-Aktiengesellschaft (Deutschland)		N/A	DEU	Zurich Leben Service AG Niederlassung für Deutschland	17.38328
Zurich Brand and Experience Studio Spain, S.L.		N/A	ESP	Zürich Versicherungs-Gesellschaft AG	100.00000
Zurich Brasil Capitalizacão S.A		N/A	BRA	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Brasil Companhia de Seguros		N/A	BRA	Zurich Minas Brasil Seguros S.A.	100.00000
Zurich Building Control Services Limited		N/A	GBR	Zurich Holdings (UK) Limited	100.00000
Zurich Canadian Holdings Limited		N/A	CAN	Zurich Insurance Company Ltd, Canadian Branch	68.81942
Zurich Canadian Holdings Limited		N/A	CAN	Zurich Versicherungs-Gesellschaft AG	31.18058
Zurich Commercial Services (Europe) GmbH		N/A	DEU	Zürich Beteiligungs-Aktiengesellschaft (Deutschland)	100.00000
Zurich Community Trust (UK) Limited		N/A	GBR	Zurich Financial Services (UKISA) Limited	50.00000
Zurich Community Trust (UK) Limited		N/A	GBR	Zurich Financial Services (UKISA) Nominees Limited	50.00000
Zurich Compania de Reaseguros Argentina S.A.		N/A	ARG	Inversiones Suizo-Argentina S.A.	95.00000
Zurich Compania de Reaseguros Argentina S.A.		N/A	ARG	Zurich Versicherungs-Gesellschaft AG	5.00000
Zurich Compañía de Seguros, S.A.		N/A	MEX	Zurich Versicherungs-Gesellschaft AG	99.88280
Zurich Corredora de Bolsa S.A.		N/A	CHL	Inversiones Suizo Chilena S.A.	99.00030
Zurich Corredora de Bolsa S.A.		N/A	CHL	Zurich Investments Chile S.A.	0.99970
Zurich Cover-More Global Travel, Inc.	02-0547704	N/A	DE	Zurich Holding Company of America, Inc.	100.00000
Zurich Customer Active Management, d.o.o.		N/A	SVN	Zürich Versicherungs-Gesellschaft AG	100.00000
Zurich CZI Management Holding Ltd.	36-4412924	N/A	DE	Zurich Global Investment Management Inc.	100.00000
Zurich Deutscher Herold Lebensversicherung Aktiengesellschaft		N/A	DEU	Deutscher Herold Aktiengesellschaft	67.54030
Zurich Deutscher Herold Lebensversicherung Aktiengesellschaft		N/A	DEU	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	32.45970
Zurich Digital International Private Limited		N/A	IND	Zurich Insurance Mobile Solutions AG	99.99000
Zurich Digital International Private Limited		N/A	IND	Servizurich S.A. - Sociedad Unipersonal	0.01000
Zurich E&S Insurance Brokerage, Inc.	95-4773780	N/A	CA	Zurich American Insurance Company	100.00000
Zurich Employment Services Limited		N/A	GBR	Zurich Financial Services (UKISA) Limited	100.00000
Zurich Employment Services Limited, Swindon, Zweigniederlassung Zürich		N/A	CHE	Zurich Employment Services Limited	100.00000
Zurich Engineering Inspection Services Ireland Limited		N/A	IRL	Zurich Insurance plc	100.00000
Zurich Eurolife S.A.		N/A	LUX	Zurich Lebensversicherungs-Gesellschaft AG	90.00000
Zurich Eurolife S.A.		N/A	LUX	Zurich Versicherungs-Gesellschaft AG	10.00000
Zurich F&I Reinsurance T&C Limited	48-1195826	N/A	TCA	Universal Underwriters Service Corporation	99.99950
Zurich F&I Reinsurance T&C Limited	48-1195826	N/A	TCA	Zurich Agency Services Inc.	0.00050
Zurich Fianzas Mexico, S.A.DE C.V.		N/A	MEX	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Finance (Australia) Limited		N/A	AUS	Zürich Versicherungs-Gesellschaft AG	100.00000
Zurich Finance (Ireland) DAC		N/A	IRL	Zürich Versicherungs-Gesellschaft AG	100.00000
Zurich Finance (Ireland) II DAC		N/A	IRL	Zürich Versicherungs-Gesellschaft AG	100.00000

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER
MEMBERS OF ZURICH INSURANCE GROUP
PART 1 - ORGANIZATIONAL CHART

Company	FEIN	NAIC	Domiciled	Ownership	%
Zurich Finance (UK) plc		N/A	GBR	Zurich Financial Services (UKISA) Limited	99.99800
Zurich Finance (UK) plc		N/A	GBR	Zurich Financial Services (UKISA) Nominees Limited	0.00200
Zurich Finance Company Ltd		N/A	CHE	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Financial Services (Isle of Man) Group Services Limit		N/A	GBR	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Financial Services (Isle of Man) Holdings Limited		N/A	GBR	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Financial Services (Isle of Man) Insurance Manager Lt		N/A	GBR	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Financial Services (UKISA) Limited		N/A	GBR	Allied Zurich Holdings Limited	90.31559
Zurich Financial Services (UKISA) Limited		N/A	GBR	Zurich Insurance plc	9.68441
Zurich Financial Services (UKISA) Nominees Limited		N/A	GBR	Zurich Financial Services (UKISA) Limited	100.00000
Zurich Financial Services Australia Limited	AA-1930995	N/A	AUS	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Financial Services EUB Holdings Limited		N/A	IRL	Zurich Ins Group	0.08333
Zurich Financial Services EUB Holdings Limited		N/A	IRL	Zurich Insurance Group Ltd.	99.91667
Zurich Financial Services UK Pension Trustee Limited		N/A	GBR	Zurich Financial Services (UKISA) Limited	99.00000
Zurich Finanz-Gesellschaft AG		N/A	CHE	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich General Insurance (Hong Kong) Limited		N/A	HKG	Zurich Insurance Company Ltd, Hong Kong Branch	100.00000
Zurich General Insurance Company (China) Limited		N/A	CHN	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich General Insurance Malaysia Berhad		N/A	MYS	Zürich Versicherungs-Gesellschaft AG	100.00000
Zurich General Partner (Scotland) Ltd		N/A	GBR	Allied Zurich Holdings Limited	100.00000
Zurich General Takaful Malaysia Berhad		N/A	MYS	Zurich Holdings Malaysia Berhad	100.00000
Zurich GL Servicios Mexico, S.A. de C.V.		N/A	MEX	Zurich Compania de Seguros, S.A.	5.00000
Zurich GL Servicios Mexico, S.A. de C.V.		N/A	MEX	Zurich Vida, Compañía de Seguros, S.A.	95.00000
Zurich Global Corporate UK Limited		N/A	GBR	Zurich Holdings (UK) Limited	100.00000
Zurich Global Investment Management Inc.	04-3729755	N/A	DE	Zurich Holding Company of America, Inc.	100.00000
Zurich Global Ventures MGA Solutions (SA)		N/A	BEL	Zürich Versicherungs-Gesellschaft AG	100.00000
Zurich Global, Ltd.	98-0129609	N/A	BMU	Zurich Holding Company of America, Inc.	100.00000
Zurich Group Pension Services (UK) Ltd		N/A	GBR	Zurich Assurance Ltd	100.00000
Zurich GSG Limited		N/A	GBR	Zurich GSH Limited	100.00000
Zurich GSH Limited		N/A	GBR	Zurich Holdings (UK) Limited	100.00000
Zurich Holding Company of America, Inc.	36-3096373	N/A	DE	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Holding Ireland Limited		N/A	IRL	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Holding SE		N/A	DEU	Zürich Versicherungs-Gesellschaft AG	100.00000
Zurich Holdings (UK) Limited		N/A	GBR	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Immobilien (Deutschland) AG & Co. KG		N/A	DEU	Zurich Immobilienreuhand (Deutschland) GmbH	0.00000
Zurich Immobilien Liegenschaftsverwaltungs-GesmbH		N/A	AUT	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Immobilienreuhand (Deutschland) GmbH		N/A	DEU	Zurich Deutscher Herold Lebensversicherung Aktiengesellschaft	100.00000
Zurich Insurance Company (U.K.) Limited		N/A	GBR	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Insurance Company Escritorio de Representacao no Bras		N/A	BRA	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Insurance Company Ltd., Representative Office Buenos Aires		N/A	ARG	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Insurance Group Ltd.		N/A	CHE	Board of Directors	
Zurich Insurance Holdings (Hong Kong) Limited		N/A	HKG	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Insurance Malaysia Berhad		N/A	MYS	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Insurance plc	AA-1780059	N/A	IRL	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	25.07428
Zurich Insurance plc	AA-1780059	N/A	IRL	Zurich Holding Ireland Limited	70.40509
Zurich Insurance plc	AA-1780059	N/A	IRL	Zurich Insurance Company Ltd - Rappresentanza Generale per I	4.52063
Zurich Insurance plc, Representative Office Buenos Aires		N/A	ARG	Zurich Insurance plc	100.00000
Zurich Intermediary Group Limited		N/A	GBR	Zurich Financial Services (UKISA) Limited	99.99900
Zurich Intermediary Group Limited		N/A	GBR	Zurich Financial Services (UKISA) Nominees Limited	0.00100
Zurich International (UK) Limited	AA-1120018	N/A	GBR	Zurich Holdings (UK) Limited	100.00000
Zurich International Life Limited		N/A	GBR	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich International Pensions Administration Limited		N/A	IMN	Zurich International Life Limited	100.00000
Zurich Invest AG		N/A	CHE	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Investment Management Limited		N/A	AUS	Zurich Australia Limited	100.00000
Zurich Investment Services Limited		N/A	BMU	Zurich Finance Company Ltd	100.00000
Zurich Investments Life S.p.A.		N/A	ITA	Zurich Insurance Company Ltd - Rappresentanza Generale per I	100.00000
ZURICH IRELAND MASTER TRUSTEE DESIGNATED ACTIVITY COMPANY		N/A	IRL	Zurich Life Assurance plc	100.00000
Zurich Italy S.p.A.		N/A	ITA	Zürich Versicherungs-Gesellschaft AG	100.00000
Zurich JVCompany Servicios Mexico, S.A. DE C.V.		N/A	MEX	Zurich Santander Seguros Mexico, S.A.	99.99800
Zurich JVCompany Servicios Mexico, S.A. DE C.V.		N/A	MEX	Zurich Vida, Compania de Seguros, S.A.	0.00200
Zurich Kotak General Insurance Company (India) Limited		N/A	IND	Zurich Shared Services Malaysia Sdn Bhd	0.00000
Zurich Kotak General Insurance Company (India) Limited		N/A	IND	Zürich Versicherungs-Gesellschaft AG	70.00000
Zurich Kotak General Insurance Company (India) Limited		N/A	IND	Zurich Finance Company AG	0.00000
Zurich Kotak General Insurance Company (India) Limited		N/A	IND	Zurich Services Malaysia Sdn Bhd	0.00000
Zurich Kotak General Insurance Company (India) Limited		N/A	IND	Zurich Australian Insurance Properties Pty Limited	0.00000
Zurich Kotak General Insurance Company (India) Limited		N/A	IND	Zurich Insurance Mobile Solutions AG	0.00000
Zurich Kunden Center GmbH		N/A	DEU	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	100.00000
Zurich Latin America Holding S.L. - Sociedad Unipersonal		N/A	ESP	Zurich Lebensversicherungs-Gesellschaft AG	100.00000
Zurich Latin American Services S.A.		N/A	ARG	Inversiones Suizo-Argentina S.A.	6.32000
Zurich Latin American Services S.A.		N/A	ARG	Zurich Versicherungs-Gesellschaft AG	93.68000
Zurich Lebensversicherungs-Gesellschaft AG		N/A	CHE	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Legacy Solutions Services (UK) Limited		N/A	GBR	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Life Assurance plc		N/A	IRL	Zurich Holding Ireland Limited	100.00000
Zurich Life Insurance (Hong Kong) Limited		N/A	HKG	Zürich Versicherungs-Gesellschaft AG	100.00000
Zurich Life Insurance Company Ltd., Representative office Buenos Aires		N/A	ARG	Zurich Lebensversicherungs-Gesellschaft AG	100.00000
Zurich Life Preparatory Japan Co. Ltd.		N/A	JPN	Zürich Lebensversicherungs-Gesellschaft AG	100.00000
Zurich LiveWell Services and Solutions AG		N/A	CHE	Zürich Versicherungs-Gesellschaft AG	100.00000
Zurich Management (Bermuda) Ltd		N/A	BMU	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Management Services Limited		N/A	GBR	Zurich Holdings (UK) Limited	100.00000
Zurich Medical Analytics Pty Ltd		N/A	AUS	Zürich Versicherungs-Gesellschaft AG	100.00000
Zurich Minas Brasil Seguros S.A.		N/A	BRA	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Pension Trustees Ireland Limited		N/A	IRL	Zurich Insurance plc	50.00000
Zurich Pension Trustees Ireland Limited		N/A	IRL	Zurich Trustee Services Limited	50.00000
Zurich Pension Trustees Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
Zurich Pensions Management Limited		N/A	GBR	Allied Dunbar Assurance plc	100.00000
Zurich Pensionskassen-Beratung AG		N/A	CHE	Zurich Lebensversicherungs-Gesellschaft AG	100.00000
Zurich Professional Limited		N/A	GBR	Zurich Holdings (UK) Limited	100.00000
Zurich Project Finance (UK) Limited		N/A	GBR	Zürich Versicherungs-Gesellschaft AG	100.00000
Zurich Properties Pty Limited		N/A	AUS	Zurich Australia Limited	40.00056
Zurich Properties Pty Limited		N/A	AUS	Zurich Australian Insurance Limited	59.99944
Zurich Property Services Malaysia Sdn Bhd		N/A	MYS	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Realty, Inc.	30-0165071	N/A	MD	Zurich Holding Company of America, Inc.	100.00000
Zurich Rechtsschutz-Schadenservice GmbH		N/A	DEU	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	100.00000
Zurich Resseguradora Brasil S.A.		N/A	BRA	Zurich Lebensversicherungs-Gesellschaft AG	0.00100
Zurich Resseguradora Brasil S.A.		N/A	BRA	Zurich Versicherungs-Gesellschaft AG	99.99900
Zurich Risk Management Services (India) Private Limited		N/A	IND	Zürich Rückversicherungs-Gesellschaft AG	1.00000
Zurich Risk Management Services (India) Private Limited		N/A	IND	Zurich Versicherungs-Gesellschaft AG	99.00000
Zurich Rückversicherungs-Gesellschaft AG		N/A	CHE	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Sander Vermögensverwaltungs AG (Deutschland)		N/A	DEU	Zürich Beteiligungs-Aktiengesellschaft (Deutschland)	32.46000
Zurich Sander Vermögensverwaltungs AG (Deutschland)		N/A	DEU	Deutscher Herold Aktiengesellschaft	67.54000
Zurich Santander Brasil Odonto LTDA.		N/A	BRA	Zurich Santander Brasil Seguros e Previdência S.A.	99.00000
Zurich Santander Brasil Odonto LTDA.		N/A	BRA	Zurich Santander Brasil Seguros S.A.	1.00000
Zurich Santander Brasil Seguros e Previdência S.A.		N/A	BRA	Zurich Latin America Holding S.L. - Sociedad Unipersonal	0.22007
Zurich Santander Brasil Seguros e Previdência S.A.		N/A	BRA	Zurich Santander Holding (Spain), S.L.	99.56848
Zurich Santander Brasil Seguros S.A.		N/A	BRA	Zurich Santander Brasil Seguros e Previdência S.A.	100.00000
Zurich Santander Holding (Spain), S.L.		N/A	ESP	Zurich Santander Insurance America, S.L.	100.00000

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER
MEMBERS OF ZURICH INSURANCE GROUP
PART 1 - ORGANIZATIONAL CHART**

Company	FEIN	NAIC	Domiciled	Ownership	%
Zurich Santander Holding Dos (Spain), S.L.		N/A	ESP	Zurich Santander Insurance America, S.L.	100.00000
Zurich Santander Insurance America, S.L.		N/A	ESP	Zurich Latin America Holding S.L. - Sociedad Unipersonal	51.00000
Zurich Santander Seguros Argentina S.A.		N/A	ARG	Inversiones ZS America SpA	4.00000
Zurich Santander Seguros Argentina S.A.		N/A	ARG	Zurich Santander Insurance America, S.L.	96.00000
Zurich Santander Seguros de Vida Chile S.A.		N/A	CHL	Inversiones ZS America Dos Limitada	99.78173
Zurich Santander Seguros de Vida Chile S.A.		N/A	CHL	Inversiones ZS America SpA	0.21827
Zurich Santander Seguros Generales Chile S.A.		N/A	CHL	Inversiones ZS America Dos Limitada	99.50540
Zurich Santander Seguros Generales Chile S.A.		N/A	CHL	Inversiones ZS America SpA	0.49460
Zurich Santander Seguros Mexico, S.A.		N/A	MEX	Inversiones ZS America SpA	0.00053
Zurich Santander Seguros Mexico, S.A.		N/A	MEX	Zurich Santander Insurance America, S.L.	99.99947
Zurich Schweiz Services AG		N/A	CHE	Zürich Versicherungs-Gesellschaft AG	100.00000
Zurich Seguros Ecuador, S.A.		N/A	ECU	Zürich Versicherungs-Gesellschaft AG	100.00000
Zurich Seguros Rentas Vitalicias Chile S.A.		N/A	CHL	Zurich Servicios e Inversiones S.A	0.01000
Zurich Service GmbH		N/A	DEU	Zurich Versicherungs-Aktiengesellschaft	100.00000
Zurich Services (Australia) Pty Limited		N/A	AUS	Zurich Financial Services Australia Limited	100.00000
Zurich Services (Hong Kong) Limited		N/A	HKG	Zurich Insurance Holdings (Hong Kong) Limited	99.99714
Zurich Services (Hong Kong) Limited		N/A	HKG	Zürich Versicherungs-Gesellschaft AG	0.00286
Zurich Services A.I.E.		N/A	ESP	AIDE Asistencia Seguros y Reaseguros, S.A. - Sociedad Uniper	0.00100
Zurich Services A.I.E.		N/A	ESP	Bansabadell Pensiones, E.G.F.P, S.A.	0.00100
Zurich Services A.I.E.		N/A	ESP	Bansabadell Seguros Generales, S.A. de Seguros y Reaseguros	0.00100
Zurich Services A.I.E.		N/A	ESP	Bansabadell Vida S.A. de Seguros y Reaseguros	0.00100
Zurich Services A.I.E.		N/A	ESP	Zurich Insurance plc, Sucursal en Espana	97.18000
Zurich Services A.I.E.		N/A	ESP	Zurich Vida, Compañía de Seguros y Reaseguros, S.A. - Sociod	2.81600
Zurich Services Company (Pty) Ltd		N/A	AUS	Zürich Versicherungs-Gesellschaft AG	100.00000
Zurich Services US. LLC	35-2546417	N/A	DE	Farmers Group, Inc.	50.00000
Zurich Services US. LLC	35-2546417	N/A	DE	Zurich Holding Company of America, Inc.	50.00000
Zurich Servicios de Mexico, S.A. de C.V.		N/A	MEX	Zurich Vida, Compañia de Seguros, S.A.	90.00000
Zurich Servicios de Mexico, S.A. de C.V.		N/A	MEX	Zurich, Compañia de Seguros, S.A.	10.00000
ZURICH SERVICIOS DIRECTO ESPAÑA, S.L.		N/A	ESP	Zurich Insurance Mobile Solutions AG	100.00000
Zurich Servicios y Soporte México, S.A. de C.V.		N/A	MEX	Zürich Lebensversicherungs-Gesellschaft AG	0.02000
Zurich Servicios y Soporte México, S.A. de C.V.		N/A	MEX	Zürich Versicherungs-Gesellschaft AG	99.98000
Zurich Shared Services S.A.		N/A	CHL	Inversiones Suizo Chilena S.A.	99.98667
Zurich Shared Services S.A.		N/A	CHL	Zurich Investmtns Chile S.A.	0.01333
Zurich Sigorta A.S.		N/A	TUR	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Small Amount and Short Term Insurance Ltd		N/A	JPN	Zürich Versicherungs-Gesellschaft AG	100.00000
Zurich South America Invest AB		N/A	SWE	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Specialties London Limited		N/A	GBR	Zurich Holdings (UK) Limited	100.00000
Zurich Structured Finance, Inc.	98-0140278	N/A	DE	Zurich Finance Company Ltd	100.00000
Zurich Takaful Malaysia Berhad (ZTMB)		N/A	MYS	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Technical and Consulting Services (Beijing) Co. Ltd.		N/A	CHN	Zurich Insurance Holdings (Hong Kong) Limited	100.00000
Zurich Technical Development (China) Limited		N/A	CHN	Zurich Insurance Holdings (Hong Kong) Limited	100.00000
Zurich Technology Malaysia Sdn Bhd		N/A	MYS	Zurich Technology Services Malaysia Sdn Bhd	100.00000
Zurich Technology Services Malaysia Sdn Bhd		N/A	MYS	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Transitional Services Limited		N/A	GBR	Zurich Holdings (UK) Limited	100.00000
Zurich Travel Solutions Pty Limited		N/A	AUS	Zürich Versicherungs-Gesellschaft AG	100.00000
Zurich Treasury Services Limited		N/A	IRL	Zurich Financial Services EUB Holdings Limited	100.00000
Zurich Trustee Services Limited		N/A	IRL	Zurich Life Assurance plc	100.00000
Zurich UK General Employee Services Limited		N/A	GBR	Zurich UK General Services Limited	100.00000
Zurich UK General Services Limited		N/A	GBR	Zurich Holdings (UK) Limited	100.00000
Zurich Versicherungs-Aktiengesellschaft	AA-1220080	N/A	AUT	Zurich Versicherungs-Gesellschaft AG	99.98125
Zurich Versicherungs-Gesellschaft AG	AA-1460190	N/A	CHE	Zurich Insurance Group Ltd.	100.00000
Zurich Vida e Previdencia S.A.		N/A	BRA	Zurich Minas Brasil Seguros S.A,	100.00000
Zurich Vida, Compañía de Seguros y Reaseguros, S.A. - Sociod	AA-1840022	N/A	ESP	Zurich Lebensversicherungs-Gesellschaft AG	100.00000
Zurich Vida, Compañía de Seguros, S.A.	AA-2734111	N/A	MEX	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Vorsorge-Beratungs und Vertriebs GmbH (Deutschland)		N/A	DEU	Zürich Beteiligungs-Aktiengesellschaft (Deutschland)	100.00000
Zurich Workplace Solutions (Middle East) Limited		N/A	ARE	Zurich International Life Limited	100.00000

Note 1: Farmers Insurance Exchange, formed and organized pursuant to California Insurance Code Section 1280, et seq., is owned by its policyholders. Its attorney-in-fact, Farmers Group, Inc., dba Farmers Underwriters Association, which is a subsidiary of Zurich Insurance Group Ltd. (See also Schedule Y, Part 1A)

Note 2: Farmers Texas County Mutual Insurance Company, formed and organized pursuant to Chapter 912 of the Texas Insurance Code, is managed by Farmers Group, Inc., dba Farmers Underwriters Association

Note 3: Fire Insurance Exchange, formed and organized pursuant to California Insurance Code Section 1280, et seq., is owned by its policyholders. Its attorney-in-fact, Fire Underwriters Association, which is a subsidiary of Zurich Insurance Group Ltd. (See also Schedule Y, Part 1A)

Note 4: Foremost County Mutual Insurance Company is a Texas County mutual insurance company managed by Foremost Insurance Company Grand Rapids, Michigan

Note 5: Foremost Lloyds of Texas is a Texas domiciled Lloyds insurer with ownership vested in its underwriters and with Farmers Lloyds, Inc. as its attorney-in-fact.

Note 6: Truck Insurance Exchange, formed and organized pursuant to California Insurance Code Section 1280, et seq., is owned by its policyholders. Its attorney-in-fact, Truck Underwriters Association, which is a subsidiary of Zurich Insurance Group Ltd. (See also Schedule Y, Part 1A)

Note 7: Farmers Lloyds Insurance Company of Texas is a Texas company managed by Farmers Lloyds, Inc.

Note 8: Zurich Versicherungs-Gesellschaft AG also known as Zurich Insurance Company, Ltd operates branches in the following countries: Spain, Italy, Canada, Hong Kong, Ireland, Japan, and Singapore. It also operates a management entity Alpina International in Switzerland.

Note 9: Zurich Versicherungs-Aktiengesellschaft operates a branch in Germany

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE FARMERS INSURANCE COMPANY OF IDAHO
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Liabilities Line 25

		1 Current Year	2 Prior Year
2504.	Pooled share of unauthorized reinsurance	126,811	3,347
2597.	Summary of remaining write-ins for Line 25 from overflow page	126,811	3,347

Additional Write-ins for Underwriting and Investment Exhibit Part 3 Line 24

		1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
2404.	Miscellaneous investment expenses			5,497	5,497
2497.	Summary of remaining write-ins for Line 24 from overflow page			5,497	5,497