



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2024
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)
Woodland Hills, CA, US 91367-2216 818-965-0433
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

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)
Woodland Hills, CA, US 91367-2216 818-965-0433
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.farmers.com

Statutory Statement Contact Maria Eugenia Aguilera 818-965-0433
(Name) (Area Code) (Telephone Number)
mary.aguilera@bristolwest.com 818-965-1178
(E-mail Address) (FAX Number)

OFFICERS

President Behram 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 # Alan Roy Gildemeister Ronald Lee Marrone
Thomas Mortimer McGee # Chandra Marie Redding # Steven Laurence Rodenburg #

State of CT
County of Hartford 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.

Behram Mehelli Dinshaw
President

Chau Thi Do
Secretary

Thomas Sangkyu Noh
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 16 day of January 2025 by
Date Month Year

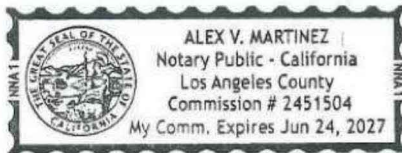
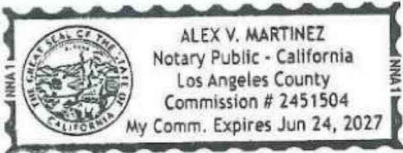
Behram Mehelli Dinshaw
Name of Signor
Proved to me on the basis of satisfactory evidence to be the person who appeared before me.
Signature of Notary Public

Subscribed and sworn to before me on this 16 day of January 2025 by
Date Month Year

Chau Thi Do
Name of Signor
Proved to me on the basis of satisfactory evidence to be the person who appeared before me.
Signature of Notary Public

Subscribed and sworn to before me on this 16 day of January 2025 by
Date Month Year

Thomas Sangkyu Noh
Name of Signor
Proved to me on the basis of satisfactory evidence to be the person who appeared before me.
Signature of Notary Public



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)	206,014,063		206,014,063	190,868,195
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 (\$2,549,423 , Schedule E - Part 1), cash equivalents (\$3,390,152 , Schedule E - Part 2) and short-term investments (\$, Schedule DA)	5,939,575		5,939,575	3,925,171
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)	211,953,639		211,953,639	194,793,366
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	1,284,537		1,284,537	770,558
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	1,615,913	377,640	1,238,273	1,040,439
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$60,465 earned but unbilled premiums)	19,892,664		19,892,664	17,117,302
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)	5,360		5,360	4,012
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	3,913,246		3,913,246	4,519,898
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	4,229,068	282,842	3,946,226	3,744,812
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	233,646		233,646	1,357,532
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other-than-invested assets	675,992		675,992	573,193
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	243,804,064	660,482	243,143,582	223,921,113
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	243,804,064	660,482	243,143,582	223,921,113
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	675,992		675,992	573,193
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)	675,992		675,992	573,193

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	67,644,066	68,687,769
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	5,397,910	4,627,116
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	15,222,125	15,093,318
4. Commissions payable, contingent commissions and other similar charges		
5. Other expenses (excluding taxes, licenses and fees)	67,507	70,915
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	119,053	162,691
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 \$ 35,400,916 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)	63,932,413	59,401,439
10. Advance premium	1,445,544	1,672,443
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	5,472,768	6,259,672
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		
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	906,336	1,058,432
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	160,207,722	157,033,794
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	160,207,722	157,033,794
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)	48,269,412	32,220,871
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)	82,935,860	66,887,319
38. TOTALS (Page 2, Line 28, Col. 3)	243,143,582	223,921,113
DETAILS OF WRITE-INS		
2501. Deferred agent/DM compensation liability	658,578	612,778
2502. Accounts payable	182,937	382,936
2503. Deferred agent/DM bonus liability	61,475	38,177
2598. Summary of remaining write-ins for Line 25 from overflow page	3,347	24,541
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	906,336	1,058,432
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)		

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	136,678,992	129,822,397
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	76,490,352	89,030,691
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	8,890,280	8,973,478
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	38,308,803	41,372,677
5. Aggregate write-ins for underwriting deductions	(49,288)	(20,386)
6. Total underwriting deductions (Lines 2 through 5)	123,640,148	139,356,461
7. Net income of protected cells		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	13,038,844	(9,534,063)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	6,636,685	4,351,082
10. Net realized capital gains (losses) less capital gains tax of \$ 1,710 (Exhibit of Capital Gains (Losses))	2,187	(17,876)
11. Net investment gain (loss) (Lines 9 + 10)	6,638,872	4,333,206
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ 2,962 amount charged off \$ 1,423,503)	(1,420,541)	(998,477)
13. Finance and service charges not included in premiums	1,943,045	1,676,361
14. Aggregate write-ins for miscellaneous income	(176,955)	(887,242)
15. Total other income (Lines 12 through 14)	345,549	(209,358)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	20,023,265	(5,410,214)
17. Dividends to policyholders	3,845	2,546
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)	20,019,420	(5,412,760)
19. Federal and foreign income taxes incurred	4,236,481	(1,027,358)
20. Net income (Line 18 minus Line 19)(to Line 22)	15,782,939	(4,385,402)
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	66,887,319	71,048,968
22. Net income (from Line 20)	15,782,939	(4,385,402)
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	164,913	255,929
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	79,494	(39,829)
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	21,194	7,653
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	16,048,541	(4,161,649)
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	82,935,860	66,887,319
DETAILS OF WRITE-INS		
0501. Pooled share of LAD program income	(49,288)	(20,386)
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)	(49,288)	(20,386)
1401. Miscellaneous expense	(169,771)	(881,457)
1402. Premiums for business-owned life insurance	(7,184)	(5,785)
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page		
1499. Totals (Lines 1401 through 1403 plus 1498)(Line 14 above)	(176,955)	(887,242)
3701. Pooled share of unauthorized reinsurance	21,194	7,653
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)	21,194	7,653

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	137,264,612	132,344,666
2. Net investment income	6,321,712	4,404,232
3. Miscellaneous income	345,549	(209,358)
4. Total (Lines 1 through 3)	143,931,873	136,539,540
5. Benefit and loss related payments	76,156,608	87,348,749
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	47,268,033	50,548,380
8. Dividends paid to policyholders	3,845	2,546
9. Federal and foreign income taxes paid (recovered) net of \$ 1,710 tax on capital gains (losses)	4,238,191	(1,031,373)
10. Total (Lines 5 through 9)	127,666,677	136,868,302
11. Net cash from operations (Line 4 minus Line 10)	16,265,196	(328,761)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	77,776,985	35,812,166
12.2 Stocks		
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds		
12.8 Total investment proceeds (Lines 12.1 to 12.7)	77,776,985	35,812,166
13. Cost of investments acquired (long-term only):		
13.1 Bonds	93,117,962	36,094,759
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		187,397
13.7 Total investments acquired (Lines 13.1 to 13.6)	93,117,962	36,282,156
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)	(15,340,977)	(469,990)
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)	1,090,184	200,675
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	1,090,184	200,675
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)	2,014,404	(598,076)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	3,925,171	4,523,247
19.2 End of period (Line 18 plus Line 19.1)	5,939,575	3,925,171

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

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UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1	2	3	4
	Net Premiums Written per Column 6, Part 1B	Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire	4,717,558	2,741,822	3,430,286	4,029,093
2.1 Allied lines	3,720,822	2,186,410	2,611,198	3,296,034
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	47,665,496	25,190,252	28,217,703	44,638,045
5.1 Commercial multiple peril (non-liability portion)	6,340,705	3,248,115	3,493,205	6,095,615
5.2 Commercial multiple peril (liability portion)	2,630,407	1,292,580	1,411,224	2,511,763
6. Mortgage guaranty				
8. Ocean marine	310,073	165,588	165,561	310,100
9.1 Inland marine	314,978	186,487	172,468	328,996
9.2 Pet insurance plans				
10. Financial guaranty				
11.1 Medical professional liability - occurrence				
11.2 Medical professional liability - claims-made				
12. Earthquake	178,343	107,296	96,460	189,179
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	1,082,294	527,310	483,193	1,126,411
17.1 Other liability - occurrence	2,403,736	1,213,425	1,262,954	2,354,206
17.2 Other liability - claims-made	158,237	75,984	79,751	154,470
17.3 Excess workers' compensation				
18.1 Products liability - occurrence		27		26
18.2 Products liability - claims-made				
19.1 Private passenger auto no-fault (personal injury protection)	3,077,249	917,947	973,134	3,022,061
19.2 Other private passenger auto liability.....	35,759,153	10,782,866	10,816,243	35,725,775
19.3 Commercial auto no-fault (personal injury protection)	83,418	28,141	27,984	83,575
19.4 Other commercial auto liability.....	2,846,398	927,567	999,820	2,774,144
21.1 Private passenger auto physical damage	28,933,976	9,238,106	9,152,250	29,019,833
21.2 Commercial auto physical damage	533,248	264,794	277,471	520,571
22. Aircraft (all perils)				
23. Fidelity	3,088			3,088
24. Surety	450,789	306,705	261,488	496,007
26. Burglary and theft	1	17	17	
27. Boiler and machinery	(1)			(1)
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	141,209,965	59,401,439	63,932,413	136,678,992
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)				

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

	1	2	3	4	5
Line of Business	Amount Unearned (Running One Year or Less from Date of Policy) (a)	Amount Unearned (Running More Than One Year from Date of Policy) (a)	Earned But Unbilled Premium	Reserve for Rate Credits and Retrospective Adjustments Based on Experience	Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire	3,430,286				3,430,286
2.1 Allied lines	2,611,198				2,611,198
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	28,217,703				28,217,703
5.1 Commercial multiple peril (non-liability portion)	3,493,205				3,493,205
5.2 Commercial multiple peril (liability portion)	1,411,224				1,411,224
6. Mortgage guaranty					
8. Ocean marine	165,561				165,561
9.1 Inland marine	172,468				172,468
9.2 Pet insurance plans					
10. Financial guaranty					
11.1 Medical professional liability - occurrence					
11.2 Medical professional liability - claims-made					
12. Earthquake	96,460				96,460
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	483,193				483,193
17.1 Other liability - occurrence	1,262,950	4			1,262,954
17.2 Other liability - claims-made	79,751				79,751
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)	973,134				973,134
19.2 Other private passenger auto liability.....	10,816,243				10,816,243
19.3 Commercial auto no-fault (personal injury protection)	27,984				27,984
19.4 Other commercial auto liability.....	999,820				999,820
21.1 Private passenger auto physical damage	9,152,180	70			9,152,250
21.2 Commercial auto physical damage	277,471				277,471
22. Aircraft (all perils)					
23. Fidelity					
24. Surety	261,488				261,488
26. Burglary and theft	17				17
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	63,932,339	74			63,932,413
36. Accrued retrospective premiums based on experience					
37. Earned but unbilled premiums					
38. Balance (Sum of Line 35 through 37)					63,932,413
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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1	Reinsurance Assumed		Reinsurance Ceded		6
	Direct Business (a)	2	3	4	5	Net Premiums Written Cols. 1+2+3-4-5
1. Fire		4,717,558				4,717,558
2.1 Allied lines		3,720,822				3,720,822
2.2 Multiple peril crop						
2.3 Federal flood	381,611			381,611		
2.4 Private crop						
2.5 Private flood						
3. Farmowners multiple peril						
4. Homeowners multiple peril	23,571,608	47,665,496		23,571,608		47,665,496
5.1 Commercial multiple peril (non-liability portion)	1,623,577	6,340,705		1,623,577		6,340,705
5.2 Commercial multiple peril (liability portion)	20,219	2,630,407		20,219		2,630,407
6. Mortgage guaranty						
8. Ocean marine		310,073				310,073
9.1 Inland marine	102,162	314,978		102,162		314,978
9.2 Pet insurance plans						
10. Financial guaranty						
11.1 Medical professional liability - occurrence						
11.2 Medical professional liability - claims- made						
12. Earthquake	37,097	178,343		37,097		178,343
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		1,082,294				1,082,294
17.1 Other liability - occurrence	73,391	2,403,736		73,391		2,403,736
17.2 Other liability - claims-made		158,237				158,237
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)		3,077,249				3,077,249
19.2 Other private passenger auto liability.....	46,221,248	35,759,153		46,221,248		35,759,153
19.3 Commercial auto no-fault (personal injury protection)		83,418				83,418
19.4 Other commercial auto liability.....		2,846,398				2,846,398
21.1 Private passenger auto physical damage ..	36,246,376	28,933,976		36,246,376		28,933,976
21.2 Commercial auto physical damage		533,248				533,248
22. Aircraft (all perils)						
23. Fidelity		3,088				3,088
24. Surety		450,789				450,789
26. Burglary and theft		1				1
27. Boiler and machinery		(1)				(1)
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	108,277,290	141,209,965		108,277,290		141,209,965
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 2024 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	6	7	8
	1	2	3	4				
	Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 - 3)	Net Losses Unpaid Current Year (Part 2A , Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1. Fire		1,129,350		1,129,350	341,005	350,535	1,119,819	27.8
2.1 Allied lines		2,111,102		2,111,102	402,926	390,677	2,123,351	64.4
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	7,159,002	24,749,112	7,159,002	24,749,112	12,291,575	12,653,792	24,386,895	54.6
5.1 Commercial multiple peril (non-liability portion)	613,625	3,288,227	613,625	3,288,276	1,740,311	1,868,276	3,160,263	51.8
5.2 Commercial multiple peril (liability portion)		1,559,413		1,559,413	5,058,021	4,410,341	2,207,094	87.9
6. Mortgage guaranty								
8. Ocean marine		146,167		146,167	124,541	123,038	147,670	47.6
9.1 Inland marine	13,194	89,831	13,194	89,831	140,145	146,400	83,577	25.4
9.2 Pet insurance plans								
10. Financial guaranty								
11.1 Medical professional liability - occurrence					(4,732)	(4,419)	(313)	
11.2 Medical professional liability - claims-made		168		168	15,193	15,390	(29)	
12. Earthquake		(3,199)		(3,199)	2,322	3,925	(4,802)	(2.5)
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		615,127		615,127	4,594,202	4,880,017	329,312	29.2
17.1 Other liability - occurrence		1,538,120		1,538,120	3,231,765	3,154,001	1,615,884	68.6
17.2 Other liability - claims-made		72,917		72,917	243,832	208,505	108,244	70.1
17.3 Excess workers' compensation								
18.1 Products liability - occurrence		(13)		(13)	411	535	(137)	(523.7)
18.2 Products liability - claims-made								
19.1 Private passenger auto no-fault (personal injury protection)		1,479,667		1,479,667	1,543,519	1,605,476	1,417,710	46.9
19.2 Other private passenger auto liability.....	23,815,926	23,150,574	23,815,926	23,150,574	31,241,332	31,637,039	22,754,867	63.7
19.3 Commercial auto no-fault (personal injury protection)		37,921		37,921	68,736	75,721	30,936	37.0
19.4 Other commercial auto liability.....		2,008,934		2,008,934	3,858,528	4,175,338	1,692,123	61.0
21.1 Private passenger auto physical damage	18,644,692	14,850,872	18,644,692	14,850,872	1,936,017	2,383,130	14,403,759	49.6
21.2 Commercial auto physical damage		280,565		280,565	70,989	98,126	253,429	48.7
22. Aircraft (all perils)								
23. Fidelity		762		762	4,004	2,771	1,995	64.6
24. Surety		428,886		428,886	739,423	509,143	659,165	132.9
26. Burglary and theft		(9)		(9)	(17)	7	(33)	(331,900.0)
27. Boiler and machinery		(440)		(440)	20	7	(427)	49,641.9
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	50,246,439	77,534,055	50,246,439	77,534,055	67,644,066	68,687,769	76,490,352	56.0
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 2024 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	9
	1	2	3	4	5	6	7		
	Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1. Fire		214,249		214,249		126,755		341,005	128,979
2.1 Allied lines		144,058		144,058		258,868		402,926	101,270
2.2 Multiple peril crop									
2.3 Federal flood					23,967		23,967		
2.4 Private crop									
2.5 Private flood									
3. Farmowners multiple peril									1
4. Homeowners multiple peril	1,424,051	4,381,696	1,424,051	4,381,696	2,153,686	7,909,879	2,153,686	12,291,575	1,959,948
5.1 Commercial multiple peril (non-liability portion)	17,879	901,537	17,879	901,537	153,853	838,774	153,853	1,740,311	293,136
5.2 Commercial multiple peril (liability portion)		1,924,644		1,924,644	59,854	3,133,377	59,854	5,058,021	1,755,724
6. Mortgage guaranty									
8. Ocean marine		106,183		106,183		18,358		124,541	1,461
9.1 Inland marine		127,062		127,062	4,731	13,084	4,731	140,145	5,961
9.2 Pet insurance plans									
10. Financial guaranty									
11.1 Medical professional liability - occurrence		(5,058)		(5,058)		325		(4,732)	216
11.2 Medical professional liability - claims-made		2,900		2,900		12,293		15,193	8,205
12. Earthquake					4	2,322	4	2,322	1,054
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		1,245,785		1,245,785		3,348,417		4,594,202	1,078,971
17.1 Other liability - occurrence		1,056,379		1,056,379		2,175,386		3,231,765	450,771
17.2 Other liability - claims-made		63,108		63,108		180,724		243,832	89,532
17.3 Excess workers' compensation									
18.1 Products liability - occurrence		29		29		381		411	223
18.2 Products liability - claims-made									
19.1 Private passenger auto no-fault (personal injury protection)		600,210		600,210		943,309		1,543,519	698,697
19.2 Other private passenger auto liability	11,378,446	12,571,233	11,378,446	12,571,233	20,564,701	18,670,099	20,564,701	31,241,332	6,638,748
19.3 Commercial auto no-fault (personal injury protection)		15,573		15,573		53,163		68,736	50,633
19.4 Other commercial auto liability		1,529,023		1,529,023		2,329,504		3,858,528	1,148,052
21.1 Private passenger auto physical damage	930,086	1,005,688	930,086	1,005,688	1,604,140	930,329	1,604,140	1,936,017	750,049
21.2 Commercial auto physical damage		18,277		18,277		52,712		70,989	49,415
22. Aircraft (all perils)									
23. Fidelity						4,004		4,004	1,975
24. Surety		3,528		3,528		735,895		739,423	9,037
26. Burglary and theft		(23)		(23)		5		(17)	7
27. Boiler and machinery						20		20	59
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	13,750,462	25,906,083	13,750,462	25,906,083	24,564,936	41,737,983	24,564,936	67,644,066	15,222,125
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.

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	(114,223)			(114,223)
1.2 Reinsurance assumed	8,890,280			8,890,280
1.3 Reinsurance ceded	5,089,778			5,089,778
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	3,686,279			3,686,279
2. Commission and brokerage:				
2.1 Direct excluding contingent		12,166,759		12,166,759
2.2 Reinsurance assumed, excluding contingent		2,751,608		2,751,608
2.3 Reinsurance ceded, excluding contingent		12,921,769		12,921,769
2.4 Contingent - direct		624,291		624,291
2.5 Contingent - reinsurance assumed				
2.6 Contingent - reinsurance ceded				
2.7 Policy and membership fees		130,719		130,719
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7) ..		2,751,608		2,751,608
3. Allowances to managers and agents		269,133		269,133
4. Advertising		768,803		768,803
5. Boards, bureaus and associations		364,162		364,162
6. Surveys and underwriting reports		2,195,012		2,195,012
7. Audit of assureds' records		22,903		22,903
8. Salary and related items:				
8.1 Salaries	2,803,318	13,103,050	82,958	15,989,326
8.2 Payroll taxes	285,235	1,001,672	6,828	1,293,735
9. Employee relations and welfare	1,167,297	5,323,999	1,911	6,493,208
10. Insurance	10,068	88,539		98,606
11. Directors' fees		35,492		35,492
12. Travel and travel items	58,021	120,560	1,600	180,181
13. Rent and rent items	110,169	1,038,613	4	1,148,786
14. Equipment	36,014	1,838,842	22	1,874,878
15. Cost or depreciation of EDP equipment and software	343,408	2,166,012		2,509,420
16. Printing and stationery	11,217	143,731	8,241	163,189
17. Postage, telephone and telegraph, exchange and express	78,367	873,396	20	951,784
18. Legal and auditing	47,453	240,764	102	288,319
19. Totals (Lines 3 to 18)	4,950,567	29,594,683	101,687	34,646,936
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		4,784,156		4,784,156
20.2 Insurance department licenses and fees		315,983		315,983
20.3 Gross guaranty association assessments		6,622		6,622
20.4 All other (excluding federal and foreign income and real estate)	10,641	87,693		98,335
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	10,641	5,194,455		5,205,097
21. Real estate expenses				
22. Real estate taxes				
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	242,792	768,058	5,852	1,016,702
25. Total expenses incurred	8,890,280	38,308,803	107,539 (a)	47,306,622
26. Less unpaid expenses - current year	15,222,125	186,560		15,408,685
27. Add unpaid expenses - prior year	15,093,318	233,606		15,326,924
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)	8,761,473	38,355,849	107,539	47,224,861
DETAILS OF WRITE-INS				
2401. Miscellaneous IT-related ULAE expenses	242,792			242,792
2402. Miscellaneous IT-related agent network expenses		729,129		729,129
2403. Charitable contributions		38,928		38,928
2498. Summary of remaining write-ins for Line 24 from overflow page			5,852	5,852
2499. Totals (Lines 2401 through 2403 plus 2498)(Line 24 above)	242,792	768,058	5,852	1,016,702

(a) Includes management fees of \$ 28,394,061 to affiliates and \$ to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2024 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) .....3,425,334	.....3,924,467
1.1	Bonds exempt from U.S. tax	(a) .....389,248	.....389,248
1.2	Other bonds (unaffiliated)	(a) .....2,168,448	.....2,183,294
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) .....247,216	.....247,216
7	Derivative instruments	(f) .....	.....
8.	Other invested assets .....	.....	.....
9.	Aggregate write-ins for investment income .....	.....	.....
10.	Total gross investment income	6,230,245	6,744,224
11.	Investment expenses		(g) .....107,539
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) .....		.....107,539
17.	Net investment income (Line 10 minus Line 16)		6,636,685
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)		
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 \$471,321 accrual of discount less \$670,330 amortization of premium and less \$211,380 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 \$34,806 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	42,274	.....	42,274	.....	.....
1.1	Bonds exempt from U.S. tax .....	.....	.....	.....	.....	.....
1.2	Other bonds (unaffiliated)	(38,122)	(255)	(38,377)	.....	.....
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 .....	.....	.....	.....	.....	.....
7.	Derivative instruments .....	.....	.....	.....	.....	.....
8.	Other invested assets .....	.....	.....	.....	.....	.....
9.	Aggregate write-ins for capital gains (losses) .....	.....	.....	.....	.....	.....
10.	Total capital gains (losses)	4,152	(255)	3,897	.....	.....
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)					

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			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	377,640	420,634	42,993
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	282,842	319,343	36,501
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)	660,482	739,977	79,494
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	660,482	739,977	79,494
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

Note #	Description	Page #
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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, 2024, and the year ended December 31, 2023, is shown below:

		F/S	F/S	2024	2023
	SSAP #	Page	Line #		
NET INCOME					
(1)	Idaho basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	\$ 15,782,939	\$ (4,385,402)
(2)	State Prescribed Practices that increase/(decrease) NAIC SAP:			-	-
(3)	State Permitted Practices that increase/(decrease) NAIC SAP:	XXX	XXX	-	-
(4)	NAIC SAP (1-2-3=4)			\$ 15,782,939	\$ (4,385,402)
SURPLUS					
(5)	Idaho basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	\$ 82,935,860	\$ 66,887,319
(6)	State Prescribed Practices that increase/(decrease) NAIC SAP:			-	-
(7)	State Permitted Practices that increase/(decrease) NAIC SAP:			-	-
(8)	NAIC SAP (5-6-7=8)	XXX	XXX	\$ 82,935,860	\$ 66,887,319

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:

- (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) Bonds not backed by other loans 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 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.

NOTES TO FINANCIAL STATEMENTS

- (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 has no mortgage loans.
- (6) Mortgage-backed bonds and structured securities are stated at either amortized cost or the lower of amortized cost or market value. Premiums and discounts on mortgage-backed securities and structured securities are amortized using the retrospective method, except for interest-only mortgage-backed securities, which are amortized using the prospective method.

Loan-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. As of December 31, 2024 and 2023, the Company did not have investments in derivatives.
- (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, 2024 and 2023, 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 reporting entity'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.

2. ACCOUNTING CHANGES AND CORRECTION OF ERRORS

In 2022, the NAIC revised and added new guidance to SSAP No. 86 - ("Accounting for Derivative Instruments and Hedging Activities"), effective January 1, 2023, with early adoption permitted. This revised guidance expanded the last-of-layer method that permitted only one hedged layer to allow multiple hedged layers of a single closed portfolio. In addition, the modification specified how hedge basis adjustments should be considered when determining credit losses (impairment) for the assets included in the closed portfolio. The guidance clarified for effective hedging accounting to be based on the amortized cost approach, (if the hedged item is valued at amortized cost) and the derivative mirrors that measurement method, and for the basic adjustment for portfolio layer method hedge which is typically valued at fair value, to only occur at hedge termination or at designation, for statutory accounting. The adoption of these revisions had no material impact on the Company's 2024 and 2023 financial statements.

NOTES TO 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.

NOTES TO FINANCIAL STATEMENTS

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
- (3) All loan 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/Adjusted Carrying 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
225470DX8	\$ 2,445	\$ 2,377	\$ (68)	\$ 2,377	\$ 2,377	12/31/2024
576434V76	22,412	22,225	(187)	22,225	22,225	12/31/2024
Total	24,857	24,602	(255)	24,602	24,602	

- (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

(33,909)

2. 12 months or Longer

(1,665,107)

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

1. Less than 12 months

2,504,845

2. 12 months or Longer

35,037,235
- (5) All loan-backed and structured 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 received 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

Not Applicable.

K. Low-Income Housing Tax Credits (LIHTC)

(1-7) None.

NOTES TO FINANCIAL STATEMENTS

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted							Current Year			
	Current Year					6	7	8	9	Percentage	
	1	2	3	4	5					10	11
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity	Total	Total From Prior Year	Increase/ Decrease	Total Nonadmitted Restricted	Total Admitted Restricted	Gross (Admitted & Nonadmitted) Restricted to Total Asset	Admitted Restricted to Total Admitted Assets
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	1,275,991	-	-	-	1,275,991	1,276,787	(796)	-	1,275,991	0.52%	0.52%
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-	-	-		
l. Pledged as collateral to FHLB (including assets backing funding agreements)											
m. Pledged as collateral not captured in other categories											
n. Other restricted assets	-	-	-	-	-	-	-	-	-		
o. Total Restricted Assets	1,275,991	-	-	-	1,275,991	1,276,787	(796)	-	1,275,991	0.52%	0.52%

(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.

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

None.

R. Reporting Entity’s Share of Cash Pool by Asset type

Not Applicable.

S. Aggregate Collateral Loans by Qualifying Investment Collateral

None.

NOTES TO FINANCIAL STATEMENTS

6. JOINT VENTURES, PARTNERSHIPS, AND LIMITED LIABILITY COMPANIES

- A. Not Applicable
- B. Not Applicable

7. INVESTMENT INCOME

- A. Investment income due and accrued with amounts over 90 days past due is non-admitted.
- B. The Company had no investment income due and accrued excluded from surplus as of December 31, 2024 and 2023.
- C. The gross, non-admitted and admitted amounts of interest due and accrued.

<u>Interest Income Due and Accrued</u>	<u>Amount</u>
1. Gross	\$ 1,284,537
2. Non-admitted	\$ -
3. Admitted	\$ 1,284,537

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

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.

9. INCOME TAXES

- A. Deferred Tax Asset/ (Liability)
1. The components of the net deferred tax assets/(liability) at December 31 are as follows:

			12/31/2024			12/31/2023					
			(1)	(2)	(3)	(4)	(5)	(6)			
					(Col 1+2)			(Col 4+5)			
			Ordinary	Capital	Total	Ordinary	Capital	Total			
(a)	Gross Deferred Tax Assets	\$	4,351,982	\$	3,804	\$	4,222,380	\$	3,990	\$	4,226,370
(b)	Statutory Valuation Allowance Adjustments		-		-		-		-		-
(c)	Adjusted Gross Deferred Tax Assets (1a - 1b)		4,351,982		3,804		4,222,380		3,990		4,226,370
(d)	Deferred Tax Assets Nonadmitted		282,842		-		315,353		3,990		319,343
(e)	Subtotal Net Admitted Deferred Tax Asset (1c - 1d)		4,069,140		3,804		3,907,027		-		3,907,027
(f)	Deferred Tax Liabilities		126,717		-		162,215		-		162,215
(g)	Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$	3,942,423	\$	3,804		3,744,812	\$	-	\$	3,744,812

Change							
(7)	(8)	(9)					
(Col 1-4)	(Col 2-5)	(Col 7+8)					
Ordinary	Capital	Total					
(a)	Gross Deferred Tax Assets	\$	129,602	\$	(186)	\$	129,416
(b)	Statutory Valuation Allowance Adjustments		-		-		-
(c)	Adjusted Gross Deferred Tax Assets (1a - 1b)		129,602		(186)		129,416
(d)	Deferred Tax Assets Nonadmitted		(32,511)		(3,990)		(36,501)
(e)	Subtotal Net Admitted Deferred Tax Asset (1c - 1d)		162,113		3,804		165,917
(f)	Deferred Tax Liabilities		(35,498)		-		(35,498)
(g)	Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$	197,611	\$	3,804	\$	201,415

NOTES TO FINANCIAL STATEMENTS

2.

	12/31/2024			12/31/2023		
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total
Admission Calculation Components SSAP No. 101						
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ 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)	121,368	2,094	123,462	3,744,812	-	3,744,812
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	121,368	2,094	123,462	3,744,812	3,990	3,748,802
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	---	---	11,848,445	---	---	9,471,376
(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	126,718	-	126,718	162,215	-	162,215
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 4,069,140	\$ 3,804	\$ 4,072,944	\$ 3,907,027	\$ -	\$ 3,907,027

	Change		
	(7)	(8)	(9)
	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
Admission Calculation Components SSAP No. 101			
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ 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)	(3,623,444)	2,094	(3,621,350)
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	(3,623,444)	(1,896)	(3,625,340)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	---	---	2,377,069
(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	(35,497)	-	(35,497)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 162,113	\$ 3,804	\$ 165,917

3.

	2024	2023
(a) Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount	845%	601%
(b) Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above	\$ 78,989,634	\$ 63,142,507

4.

	12/31/2024		12/31/2023		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)	\$ 4,351,982	\$ 3,804	\$ 4,222,380	\$ 3,990	\$ 129,602	\$ (186)
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)	\$ 4,069,140	\$ 3,804	\$ 3,907,027	\$ -	\$ 162,113	\$ 3,804
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) 12/31/2024	(2) 12/31/2023	(3) (Col 1-2) Change
1. Current income tax			
(a) Federal	\$ 4,236,481	\$ (1,027,358)	\$ 5,263,839
(b) Foreign	-	-	-
(c) Subtotal	4,236,481	(1,027,358)	5,263,839
(d) Federal income tax on net capital gains (losses)	1,710	(4,015)	5,725
(e) Utilization of capital loss carry-forwards	-	-	-
(f) Attorney-in-fact credit	-	-	-
(g) Other Tax Credits	-	-	-
(h) Federal and foreign income taxes incurred	<u>\$ 4,238,191</u>	<u>\$ (1,031,373)</u>	<u>\$ 5,269,564</u>
2. Deferred Tax Assets:			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ 888,484	\$ 898,051	\$ (9,567)
(2) Unearned premium reserve	2,730,805	2,558,519	172,286
(3) Policyholder reserves	-	-	-
(4) Investments	-	-	-
(5) Deferred acquisition costs	-	-	-
(6) Policyholder dividends accrual	-	-	-
(7) Fixed assets	-	-	-
(8) Compensation and benefit accrual	151,211	136,701	14,510
(9) Pension accrual	-	-	-
(10) Receivables - nonadmitted	79,308	88,333	(9,025)
(11) Net Operating Loss Carryover	-	-	-
(12) Tax credit carry-forward	-	-	-
(13) Other	25,463	14,493	10,970
(14) Other assets - non admitted	-	-	-
(15) Intangible Assets	-	-	-
(16) Accrued expenses	239,241	229,754	9,487
(17) Post retirement accrual	204,017	219,817	(15,800)
(18) Guarantee Fund Asset (Receivable)	-	-	-
(19) Guarantee Fund Assessment	-	-	-
(20) Litigation Accrual	33,453	76,712	(43,259)
(99) Subtotal	4,351,982	4,222,380	129,602
(b) Statutory valuation allowance adjustment	-	-	-
(c) Nonadmitted	<u>282,842</u>	<u>315,353</u>	<u>(32,511)</u>
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	<u>\$ 4,069,140</u>	<u>\$ 3,907,027</u>	<u>\$ 162,113</u>
(e) Capital:			
(1) Investments	\$ -	\$ -	\$ -
(2) Net capital loss carry-forward	-	-	-
(3) Real estate	-	-	-
(4) Other	-	-	-
(5) Investment write downs	3,804	3,990	(186)
(99) Subtotal	3,804	3,990	(186)
(f) Statutory valuation allowance adjustment	-	-	-
(g) Nonadmitted	<u>-</u>	<u>3,990</u>	<u>(3,990)</u>
(h) Admitted capital deferred tax assets (2e99-2f-2g)	<u>3,804</u>	<u>-</u>	<u>3,804</u>
(i) Admitted deferred tax assets (2d+2h)	<u>\$ 4,072,944</u>	<u>\$ 3,907,027</u>	<u>\$ 165,917</u>

NOTES TO FINANCIAL STATEMENTS

	(1) 12/31/2024	(2) 12/31/2023	(3) (Col 1-2) Change
3. Deferred tax liabilities:			
(a) Ordinary			
(1) Investments	\$ 61,230	\$ 65,472	\$ (4,242)
(2) Fixed assets	-	-	-
(3) Deferred and uncollected premium	-	-	-
(4) Policyholder reserves	-	-	-
(5) Other	31,080	27,930	3,150
(6) Pension liabilities	-	-	-
(7) BOLI / ICOLI	-	-	-
(8) Guaranty Funds Receivable	-	-	-
(10) Discounting of unpaid losses - Transition Adj.	34,407	68,813	(34,406)
(99) Subtotal	<u>\$ 126,717</u>	<u>\$ 162,215</u>	<u>\$ (35,498)</u>
(b) Capital:			
(1) Investments	\$ -	\$ -	\$ -
(2) Real estate	-	-	-
(3) Other	-	-	-
(99) Subtotal	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
(c) Deferred tax liabilities (3a99 + 3b99)	<u>\$ 126,717</u>	<u>\$ 162,215</u>	<u>\$ (35,498)</u>
4. Net deferred tax assets/liabilities (2i - 3c)	<u>3,946,227</u>	<u>\$ 3,744,812</u>	<u>\$ 201,415</u>

5. The change in net deferred income taxes is composed of the following at December 31, 2024 and December 31, 2023 are as follows:

	(1) 12/31/2024	(2) 12/31/2023	(3) (Col 1-2) Change
Adjusted gross deferred tax assets	\$ 4,355,786	\$ 4,226,370	\$ 129,416
Total deferred tax liabilities	<u>126,717</u>	<u>162,215</u>	<u>(35,498)</u>
Net deferred tax asset	4,229,069	4,064,155	164,914
Tax effect of unrealized (gains) losses			-
Change in net deferred income tax (charge)/benefit			<u>\$ 164,914</u>

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

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

	(1) 12/31/2024	Effective Tax Rate
Provision computed at statutory rate	\$ 4,204,436	21.00%
Tax-exempt interest	(81,742)	(0.41%)
Dividend received deduction	(90,252)	(0.45%)
25% exemption adjustment	42,999	0.22%
Unallowable deductions	8,317	0.04%
BOLI /ICOLI	(19,152)	(0.10%)
Tax credits	-	0.00%
Net Interest Receivable	-	0.00%
Prior year under/(over) accrual of income taxes	(354)	(0.00%)
Change in nonadmitted assets	9,025	0.05%
Expiration of net operating loss	-	0.00%
Sale of subsidiaries	-	0.00%
Other	(0)	0.00%
Total	<u>\$ 4,073,277</u>	<u>20.35%</u>
Federal income tax incurred/(benefit)	\$ 4,236,481	21.16%
Tax on capital gains/(losses)	1,710	0.01%
Less: Change in net deferred income tax	<u>(164,914)</u>	<u>(0.82%)</u>
Total statutory income taxes	<u>\$ 4,073,277</u>	<u>20.35%</u>

NOTES TO FINANCIAL STATEMENTS

E. Operating Loss and Tax Credit Carryforwards 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, 2024, 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, 2024 and December 31, 2023 :

		<u>Amount</u>
Current year	\$	4,231,315
First preceding year		-

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 & 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 & Financial Services	Farmers Insurance Company, Inc.
21st Century Insurance Company	Farmers Insurance Hawaii, Inc.
21st Century Insurance Group	Farmers Insurance of Columbus, Inc
21st Century North America Insurance Company	Farmers Lloyds Insurance Company of Texas
21st Century Pinnacle Insurance Company	Farmers Lloyds, Inc.
21st Century Premier Insurance Company	Farmers Direct Property and Casualty Insurance Company
American Federation Insurance Company	Farmers New Century Insurance Company
American Pacific Insurance Company, Inc.	Farmers Property & Casualty Insurance Company
Bristol West Casualty Insurance Company	Farmers Specialty Insurance Company
Bristol West Holdings, Inc.	Foremost Express Insurance Agency, Inc.
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.

I. Alternative Minimum Tax (AMT) Credit

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

NOTES TO FINANCIAL STATEMENTS

Other

On August 16, 2022, the Inflation Reduction Act of 2022 was signed into law by President Biden. The Act includes a new federal 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.

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

A. Nature of Relationship

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.

D. Amounts Due to or from Related Parties

At December 31, 2024 and 2023, the Company reported \$0.2 million and \$1.4 million due from affiliates, respectively. 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, 2024, the Company assumed \$141.2 million in net premiums written, \$136.7 million in net premiums earned, and \$76.5 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).

NOTES TO FINANCIAL STATEMENTS

G. Nature of Relationships that Could Affect Operations

At December 31, 2024 and 2023, 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:

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, 2024 and 2023.

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, 2024 and 2023.

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 noninsurance 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, POSTEMPLOYMENT 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.

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, 2024 and 2023:

(1) Change in benefit obligation

NOTES TO FINANCIAL STATEMENTS

a. Pension Benefits

None.

b. Postretirement Benefits

		Underfunded	
		2024	2023
1	Benefit obligation at beginning of year		
	Adoption of SSAP No. 92 (nonvested obligation)	139,673,507	159,589,630
2	Service cost	858,965	4,372,028
3	Interest cost	6,382,671	8,104,829
4	Contribution by plan participants	167,298	1,302,291
5	Actuarial gain /loss	(10,288,030)	2,177,142
6	Foreign currency exchange rate changes		
7	Benefits paid	(7,248,314)	(7,311,316)
8	Plan amendments		(28,777,467)
9	Business combinations, divestitures, curtailments, settlements and special termination benefits	-	216,370
10	Benefit obligation at end of year	129,546,097	139,673,507

c. Postemployment & Compensated Absence Benefits

None.

(2) Change in plan assets

		Postretirement Benefits	
		2024	2023
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	7,081,016	6,009,025
e.	Plan participants' contributions	167,298	1,302,291
f.	Benefits paid	(7,248,314)	(7,311,316)
g.	Business combinations, divestitures and settlements	-	-
h.	Fair value of plan assets at end of year	-	-

(3) Funded Status

Postretirement Benefits		
	2024	2023
Overfunded:		
a. Assets (nonadmitted)		
1 Prepaid benefit costs	-	-
2 Overfunded plan assets	-	-
3 Total assets (nonadmitted)	-	-
Underfunded:		
b. Liabilities recognized		
1 Accrued benefit costs	(129,546,097)	(139,673,507)
2 Liability for pension benefits	-	-
3 Total liabilities recognized	(129,546,097)	(139,673,507)
c. Unrecognized liabilities	-	-

(4) Components of net periodic cost

NOTES TO FINANCIAL STATEMENTS

		Postretirement Benefits	
		2024	2023
a.	Service cost	858,965	4,372,028
b.	Interest cost	6,382,671	8,104,829
c.	Expected return on plan assets		
d.	Transition asset or obligation		
e.	Gains and losses	(22,410,379)	(9,415,670)
f.	Prior service cost or credit	(22,462,828)	(6,573,408)
g.	Gain or loss recognized due to a settlement or curtailment	-	(763,279)
h.	Total net periodic benefit cost	(37,631,571)	(4,275,500)

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

		Postretirement Benefits	
		2024	2023
a.	Items not yet recognized as a component of net periodic cost – prior year	(55,828,380)	(46,196,782)
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	(21,440,780)
e.	Net (gain) and loss arising during the period		
f.	Net (gain) and loss recognized	12,122,349	11,809,182
g.	Items not yet recognized as a component of net periodic cost – current year	(21,243,203)	(55,828,380)

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

		Postretirement Benefits	
		2024	2023
a.	Net transition asset or obligation		-
b.	Net prior service cost or credit		(22,462,828)
c.	Net recognized (gains) and losses	(21,243,203)	(33,365,552)

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

		2024	2023
a.	Weighted-average discount rate	4.98%	5.46%
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	5.16%	5.79%

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

		2024	2023
e.	Weighted-average discount rate	5.43%	4.98%
f.	Rate of compensation increase	N/A	N/A
g.	Interest crediting rates	5.16%	5.79%

- (8) The amount of the accumulated benefit obligation for the Postretirement Benefit Plans under statutory accounting was \$129.5 million for the current year and \$139.7 million for the prior year.
- (9) The health care cost trend rate for participants who retired before January 1, 1991 is 6.50% in 2025, 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:

NOTES TO FINANCIAL STATEMENTS

Year(s)		Amount
a.	2025	\$ 14,678,523
b.	2026	15,783,061
c.	2027	16,233,697
d.	2028	16,355,684
e.	2029	15,069,043
f.	2030 - 2034	42,714,992

(11) Farmers companies currently plans to make contributions to the postretirement benefits plan of \$14.7 million in 2025. The Company’s share of this postretirement benefit contribution is \$0.1 million.

Farmers’ companies’ total benefit obligation under statuory accounting at the end of 2024 and 2023 was \$129.5 million and \$139.7 million, respectively. The Company’s share of this postretirement benefit obligation was \$1.0 million and \$1.0 million at December 31, 2024 and 2023, respectively. The total funded status for Farmers’ companies was \$129.5 million and (\$139.7) million, respectively. The Company’s share was (\$1.0) million and (\$1.0) million at December 31, 2024 and 2023, 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, 2023 to December 31, 2024, illustrated by a 45 basis point increase in single equivalent discount rate used to measure benefit obligations. Second, the plan also experienced gains during 2024 due to the updated HRA interest crediting rate assumption, the January 1, 2024 census data update, and lower employee retirement than expected during 2024.

(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.

NOTES TO FINANCIAL STATEMENTS

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 and funded 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 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 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 2024 and 2023 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, 2024, and 2023, Farmers, FGI and its subsidiaries made no contributions.

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 ("EBRP"), 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 2024 and 2023, respectively.

Short Term Incentive Program

Effective January 1, 2009, FIE and certain of Farmers' companies, participate in a new 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 \$0.9 million as of December 31, 2024 and 2023, respectively.

NOTES TO FINANCIAL STATEMENTS

401(k) Savings Plan

Effective January 1, 2009, FIE and certain members of Farmers’ companies, 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, 2024 and 2023, 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. Postemployment Benefits and Compensated Absences

Compensated Absences

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

I. Impact of Medicare Modernization Act on Postretirement Benefits

Not applicable.

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, 2024 and 2023.
- 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, 2024, the Company could pay approximately \$15,780,753 in dividends without prior approval.
- D. The Company did not declare nor pay any dividends during 2024 and 2023.
- 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 does not have any special surplus funds 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, 2024 and 2023.
- K. 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.

NOTES TO FINANCIAL STATEMENTS

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, these 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 2024 and 2023.

(2) Not applicable.

(3) Not applicable.

C. Gain Contingencies

None.

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

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	\$0

Number of lawsuits alleging extra-contractual causes of action 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 the 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 14, 2024, the latest date for which information was available, the Farmers companies’ residential earthquake insurance market share was 10.52%, and its respective share of this contingent liability was \$174.9 million at December 31, 2024. In the case of a triggering event, and based on its intercompany reinsurance participation of .75%, the Company's share of this contingent liability before external reinsurance would be \$1.3 million. December 31, 2024, 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

NOTES TO FINANCIAL STATEMENTS

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, 2024 there was no outstanding loan balance on this revolving credit.

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 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, 2024, the latest FAIR Plan market share report for all Farmers P&C Companies was 12.30%. 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 Assets

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.

NOTES TO FINANCIAL STATEMENTS

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 by Levels 1, 2 and 3

None.

(2) Rollforward of Level 3

None.

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

None.

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

None.

(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)
Bonds	\$ 202,851,478	\$ 206,014,063	\$ 20,647,726	\$ 180,850,070	\$ 1,353,681	\$ -	\$ -
Cash, Cash Equivalents and Short-Term	5,940,056	5,939,575	2,549,423	3,390,632	-	-	-

D. Not Practical to Estimate Fair Values

None.

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

NOTES TO FINANCIAL STATEMENTS

All Lines Quota Share Reinsurance Agreement

Farmers began participating in an All Lines Quota Share reinsurance agreement (“ALQS”) with Farmers Re and Zurich in 2002, which has been amended over the years with the aggregate participation ratio at 30% effective December 31, 2024.

Following are the participating reinsurers in the ALQS effective December 31, 2024 and 2023, respectively:

Reinsurers	2024	2023	Change
Swiss Reinsurance Company Limited ("Swiss Re")	7.00%	8.00%	-1.00%
Hannover Ruck SE ("Hannover Re")	10.00%	10.00%	0.00%
Farmers Reinsurance Company ("Farmers Re")	8.00%	10.00%	-2.00%
New Reinsurance Company, LTD ("New Re")	3.00%	4.50%	-1.50%
SCOR Reinsurance Company ("SCOR")	1.00%	0.50%	0.50%
Mapfre Re Compania De Reaseguros SA ("Mapfre") *	1.00%	0.00%	1.00%
Total	30.00%	33.00%	-3.00%

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

Effective December 31, 2023, the ALQS has substantially the same terms as previous agreements but with several features added to certain sections of the treaty. In addition to these changes, the ALQS participation ratios of Farmers Re and Hannover Re were increased by 1.5% and 1%, respectively, while Swiss Re was reduced by 1.0%. Additionally, SCOR was added as a new participant to the treaty with 0.5% participation ratio. Unearned premiums totaling \$176.0 million, \$117.3 million, and \$58.7 million were transferred from Farmers to Farmers Re, Hannover Re, and SCOR, respectively, as a result of their increased participation in the ALQS. Unearned premiums totaling \$117.3 million was transferred from Swiss Re to Farmers as a result of its decreased participation in the ALQS. Each of these 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.

Effective December 31, 2024, the ALQS participation ratios of SCOR increased by 0.5%, while Swiss Re, Farmers Re, and New Re were reduced by 1.0%, 2.0% and 1.5%, respectively. Additionally, Mapfre was added as a new participant to the treaty with 1.0% 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.

Based on the results for current year and prior year, the Company’s share of the following were (in millions):

	2024	2023
Ceded Premiums Earned	\$ 66.5	\$ 59.4
Recoveries	41.1	40.7
Ceding Commissions	22.0	18.3

Ride Share Services (“Uber Business”)

Since March 1, 2018, FIE entered into an “Insurance Program Agreement” with Rasier, LLC, to provide commercial auto insurance protection for Uber and their independent contractor drivers while engaging in official company ridesharing activities across various states. Subsequent renewals of the Insurance Program Agreement, implementing changes including but not limited to expansion into more states as well as other products and features, were entered between FIE and its affiliates along with Uber USA, LLC, Rasier, LLC, Portier, LLC and Schleuder, LLC (collectively, “Uber”). The insurance coverage provided by FIE and its affiliates included commercial automobile liability, commercial automobile physical damage and related coverages for Uber, its affiliates and independent contractors utilizing the digital networks operated by Uber.

Concurrent with the Uber Insurance Program Agreement, also effective March 1, 2018, FIE entered into a reinsurance “Quota Share Agreement” with Aleka Insurance, Inc. (“Aleka”), where FIE ceded various percentages of the underlying Insurance Program Agreement to Aleka, pursuant to contractual features. Following subsequent concurrent renewals of the Quota Share Agreement, it was non-renewed effective February 28, 2023 for the majority of states, while remaining states were non-renewed on February 28, 2024. The Quota Share Agreement is currently in runoff, replaced with an “Indemnification Agreement” starting on March 1, 2023 with subsequent renewals, where Uber has agreed to indemnify and reimburse FIE as well as its affiliated insurers for various percentages of all losses, loss adjustment expenses and program expenses arising from policies issued by FIE and its affiliates. Under the Indemnification Agreement, Aleka guarantees the payment and performance of Uber’s indemnification obligations to FIE and posts collateral as security for its obligations.

Based on the results for current year and prior year, the Company’s share of the following were (in millions):

NOTES TO FINANCIAL STATEMENTS

	2024	2023
Ceded Premiums Earned	\$ 0.0	\$ 0.7
Recoveries	(0.1)	0.3
Ceding Commissions	-	0.0

Odyssey Homeowners and Specialty Line Quota Share Reinsurance Agreement

Effective December 31, 2023, Farmers non-renewed the Odyssey quota share agreement under the same terms with Odyssey Reinsurance Company (“Odyssey Re”), a third-party reinsurer based in Stamford, Connecticut, this agreement, in place since December 31, 2021, provides for Farmers to cede 5.0% of homeowners business written or assumed by Farmers through the Farmers Brand Personal Lines and Farmers Workplace Solutions business units and 5.0% of the Foremost Specialty business, to Odyssey Re. Unearned premiums totaling \$328.5 million was transferred from Odyssey Re to Farmers as a result of this non-renewal.

After applying Farmers intercompany reinsurance participation, based on the results for current year and prior year, the Company’s share of the following were (in millions):

	2024	2023
Ceded Premiums Earned	\$ -	\$ 4.0
Recoveries	(0.1)	2.8
Ceding Commissions	-	0.5

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 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, 2024, the investment loss was \$0.1 million. At December 31, 2023, 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, 2024, the investment earnings and insurance expenses were \$0.1 million and \$0.0 million, respectively. At December 31, 2023, 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.

NOTES TO FINANCIAL STATEMENTS

Additional Schedule P Data

The following summary, as reported in columns 13 through 24 in the Company’s 2024 Schedule P- Part I, presents net unpaid losses, defense and cost containment expense (“DCC”) and adjusting and other expense (“AO”) reserves for accident years 2014, 2013, 2012, 2011, 2010, 2009 and prior for each line of business reported (in thousands):

Schedule P Part 1 - Summary						
Accident Year	Net Losses Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2009 & prior	\$ 413	\$ 865	\$ 2	\$ 75	\$ 135	\$ 1,491
2010	\$ 64	\$ 391	\$ 1	\$ 44	\$ 28	528
2011	\$ 90	\$ 191	\$ 1	\$ 45	\$ 30	357
2012	\$ 52	\$ 151	\$ 1	\$ 36	\$ 29	269
2013	\$ 56	\$ 218	\$ 8	\$ 113	\$ 41	437
2014	\$ 76	\$ 202	\$ 0	\$ 38	\$ 47	<u>362</u>
Total	<u>\$ 751</u>	<u>\$ 2,018</u>	<u>\$ 13</u>	<u>\$ 351</u>	<u>\$ 310</u>	<u>\$ 3,443</u>

Schedule P Part 1A - Homeowners/Farmowners						
Accident Year	Net Losses Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2009 & prior	\$ 60	\$ 0	\$ 0	\$ 7	\$ (0)	\$ 66
2010	0	0		0		0
2011	2	1	0	0	1	5
2012	2	0		0	1	3
2013	2	(0)	0	(0)	0	2
2014	<u>4</u>	<u>44</u>	<u></u>	<u>5</u>	<u>4</u>	<u>56</u>
Total	<u>\$ 70</u>	<u>\$ 45</u>	<u>\$ 0</u>	<u>\$ 11</u>	<u>\$ 6</u>	<u>\$ 132</u>

Schedule P Part 1B - Private Passenger Auto Liability/Medical						
Accident Year	Net Losses Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2009 & prior	\$ (201)	\$ (1)	\$ 0	\$ 0	\$ 0	\$ (201)
2010	2	250		18	6	277
2011	5	17		2	5	29
2012	5	11	0	3	5	24
2013	1	17	(0)	5	8	32
2014	<u>27</u>	<u>17</u>	<u>0</u>	<u>5</u>	<u>8</u>	<u>56</u>
Total	<u>\$ (161)</u>	<u>\$ 313</u>	<u>\$ 0</u>	<u>\$ 33</u>	<u>\$ 32</u>	<u>\$ 217</u>

NOTES TO FINANCIAL STATEMENTS

Schedule P Part 1C - Commercial Auto/Truck Liability/Medical						
Accident Year	Net Losses Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2009 & prior	\$ (1)	\$ 0	\$ (0)	\$ 1	\$ 0	\$ 0
2010	(0)	(0)	(0)	(0)	0	0
2011	2	0	0	(0)	0	2
2012	0	(0)	0	(0)	0	(0)
2013	0	1	0	3	0	4
2014	0	0	0	0	0	1
Total	<u>\$ 2</u>	<u>\$ 1</u>	<u>\$ 0</u>	<u>\$ 3</u>	<u>\$ 1</u>	<u>\$ 7</u>

Schedule P Part 1D - Workers' Compensation						
Accident Year	Net Losses Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2009 & prior	\$ 323	\$ 851	\$ 1	\$ 55	\$ 132	\$ 1,363
2010	57	138	1	20	19	235
2011	78	171	1	32	22	304
2012	35	138	1	23	22	219
2013	41	124	1	24	21	211
2014	36	120	(0)	16	25	196
Total	<u>\$ 569</u>	<u>\$ 1,543</u>	<u>\$ 4</u>	<u>\$ 169</u>	<u>\$ 241</u>	<u>\$ 2,527</u>

Schedule P Part 1E - Commerical Multiple Peril						
Accident Year	Net Losses Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2009 & prior	\$ 10	\$ 21	\$ 1	\$ 25	\$ 2	\$ 60
2010	5	2	0	6	1	14
2011	1	1	(0)	10	1	13
2012	9	3	0	9	1	22
2013	11	72	8	75	11	177
2014	9	15	0	11	7	42
Total	<u>\$ 46</u>	<u>\$ 113</u>	<u>\$ 9</u>	<u>\$ 137</u>	<u>\$ 23</u>	<u>\$ 328</u>

NOTES TO FINANCIAL STATEMENTS

Schedule P Part 1F - Section 1 - Medical Malpractice - Occurrence						
Accident Year	Net Losses Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2009 & prior	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
2010						
2011						
2012						
2013						
2014					0	0
Total	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 1</u>

Schedule P Part 1F - Section 2 - Medical Malpractice - Claims Made						
Accident Year	Net Losses Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2009 & prior	\$ 3	\$ 12	\$ 0	\$ 7	\$ 0	\$ 22
2010						
2011						
2012						
2013						
2014					(0)	(0)
Total	<u>\$ 3</u>	<u>\$ 12</u>	<u>\$ 0</u>	<u>\$ 7</u>	<u>\$ (0)</u>	<u>\$ 22</u>

Schedule P Part G - Special Liability						
Accident Year	Net Losses Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2009 & prior	\$ 97	\$ (0)	\$ 0	\$ 0	\$ 0	\$ 97
2010		(0)		0	(0)	0
2011		0		0	(0)	0
2012		0		0	(0)	0
2013		0		0	0	0
2014		0		0	0	0
Total	<u>\$ 97</u>	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 97</u>

NOTES TO FINANCIAL STATEMENTS

Schedule P Part 1H - Section 1 - Other Liability - Occurrence						
Accident Year	Net Losses Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2009 & prior	\$ 4	\$ (19)	\$ 0	\$ (20)	\$ 0	\$ (35)
2010	0	0	0	(1)	0	(1)
2011	2	1	0	(1)	0	3
2012	0	(2)	(0)	(1)	0	(3)
2013	1	1	0	2	1	5
2014	1	6		1	2	<u>10</u>
Total	<u>\$ 8</u>	<u>\$ (12)</u>	<u>\$ (0)</u>	<u>\$ (20)</u>	<u>\$ 3</u>	<u>\$ (21)</u>

Schedule P Part 1H - Section 2 - Other Liability - Claims-Made						
Accident Year	Net Losses Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2009 & prior	\$ 0	\$ (1)	\$ 0	\$ 0	\$ (0)	\$ (0)
2010		(0)		1	(0)	0
2011		(1)		2	(0)	1
2012		2		1	0	3
2013		1		2	0	4
2014		0		0	0	<u>1</u>
Total	<u>\$ 0</u>	<u>\$ 1</u>	<u>\$ 0</u>	<u>\$ 7</u>	<u>\$ 1</u>	<u>\$ 8</u>

Schedule P Part 1I - Special Property						
Accident Year	Net Losses Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2009 & prior	\$ 117	\$ 0	\$ 0	\$ 0	\$ 0	\$ 117
2010	(0)	0		(0)	0	(0)
2011	0	(0)		0	0	0
2012	0	(0)		0	0	0
2013	(0)	0	(0)	0	0	0
2014	<u>0</u>	<u>0</u>	<u></u>	<u>0</u>	<u>0</u>	<u>1</u>
Total	<u>\$ 117</u>	<u>\$ 0</u>	<u>\$ (0)</u>	<u>\$ 0</u>	<u>\$ 1</u>	<u>\$ 118</u>

NOTES TO FINANCIAL STATEMENTS

Schedule P - Part 1J - Auto Physical Damage						
Accident Year	Net Losses Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2009 & prior	\$ 1	\$ 1	\$ 0	\$ 0	\$ 0	\$ 1
2010		0		(0)	2	2
2011	0	0	0	0	0	0
2012	0	0		(0)	0	0
2013	0	0	0	3	0	3
2014	0	(0)	0	0	1	0
Total	<u>\$ 1</u>	<u>\$ 1</u>	<u>\$ 0</u>	<u>\$ 3</u>	<u>\$ 3</u>	<u>\$ 7</u>

Schedule P - Part 1K - Section 1 - Fidelity/Surety						
Accident Year	Net Losses Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2009 & prior	\$ 0	\$ (0)	\$ 0	\$ 0	\$ (0)	\$ 0
2010		(0)		0	0	0
2011		0		0	(0)	0
2012		0		0	0	0
2013		0		0	0	0
2014		0		0	0	0
Total	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 0</u>

Schedule P - Part 1R - Section 1 - Products Liability - Occurrence						
Accident Year	Net Losses Unpaid		Net DCC Unpaid		AO Unpaid	Total Net Losses, DCC & AO Unpaid
	Case	Bulk & IBNR	Case	Bulk & IBNR		
2009 & prior	\$ 0	\$ 0	\$ 0	\$ 0	\$ (0)	\$ 0
2010		(0)		0	(0)	0
2011		(0)		0	(0)	0
2012		(0)		0	(0)	0
2013		0		0	0	0
2014	0	0		0	0	0
Total	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 0</u>

NOTES TO FINANCIAL STATEMENTS

D. Business Interruption Insurance Recoveries

None.

E. State Transferable and Non-Transferable Tax Credits

None.

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, 2025 for the statutory statements issued on February 22, 2025.

The Company faces loss exposure from the January 7, 2025 Palisades and Eaton Wildfires of the Los Angeles area in California. This exposure primarily impacts the Company’s property portfolio, including but not limited to fire, wind, and smoke perils, with possible breach into catastrophe reinsurance protection, as well as proportional loss exposure from the FAIR Plan. Based on a review of the range of expected losses, the Company does not believe this event will have a material impact on its financial condition.

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, 2024 (in thousands):

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	85,756

All Members of the Groups Shown above with Unsecured Reinsurance Recoverables

Group Code	FEIN	Reinsurer Name	Unsecured Amount
0069	95-2575893	FARMERS INS EXCH	85,756
Total 0069			85,756

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

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	\$ 28,531,496	\$ 7,372,487
All other	0	0	0	0	0	0
Total	<u>\$ 63,932,413</u>	<u>\$ 17,344,202</u>	<u>\$ 35,400,916</u>	<u>\$ 9,971,716</u>	<u>\$ 28,531,496</u>	<u>\$ 7,372,487</u>
Direct unearned premium reserve			<u>\$ 35,400,916</u>			
2023	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
Affiliates	\$ 59,401,439	\$ 18,361,066	\$ 34,569,575	\$ 9,579,089	\$ 24,831,864	\$ 8,781,977
All other	0	0	0	0	0	0
Total	<u>\$ 59,401,439</u>	<u>\$ 18,361,066</u>	<u>\$ 34,569,575</u>	<u>\$ 9,579,089</u>	<u>\$ 24,831,864</u>	<u>\$ 8,781,977</u>
Direct unearned premium reserve			<u>\$ 34,569,575</u>			

(2) The Company has no additional or return commissions, predicated on loss experience or any other form of profit sharing arrangements, in this annual statement 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.

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation

Not applicable.

K. Reinsurance Credit

Not applicable.

NOTES TO FINANCIAL STATEMENTS

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, 2024 and 2023.
- E. The Company had no non-admitted retrospective premiums at both December 31, 2024 and 2023.
- 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 \$2.5 million as of December 31, 2024, as a result of re-estimation of unpaid losses and loss adjustment expenses principally on the homeowners, private passenger auto and auto physical damage lines of insurance. This was partially offset by an increase in commercial multiple peril, other liability - occurrence and fidelity and surety 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 2024.

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:

Participant	NAIC Company Code	State of Domicile	Participation Percentage	
			2023	2024
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 Company	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 and 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 \$0.4 million due from affiliates and \$3.8 million due to affiliates at December 31, 2024 and 2023, 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 10, 2025. As of December 31, 2024 and 2023, the Company had not established any premium deficiency reserves based on this calculation.

	2024	2023
1. Liability carried for premium deficiency reserves	\$ -	\$ -
2. Date of the most recent evaluation of this liability	02/10/2025	02/06/2024
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:

	2020	2021	2022	2023	2024
a. Beginning reserves:	\$ 8,877	\$ 18,020	\$ 5,001	\$ 8,086	\$ 9,907
b. Incurred losses and loss adjustment expenses:	\$ 9,657	\$ (6,919)	\$ 3,187	\$ 2,414	\$ (7,933)
c. Calendar year payments for losses and loss adjustment expenses:	\$ 514	\$ 6,100	\$ 103	\$ 593	\$ 77
d. Ending reserves (a+b-c):	\$ 18,020	\$ 5,001	\$ 8,086	\$ 9,907	\$ 1,897
Amounts represent the Company'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 asbestos-related exposure resulting from the assumption of unaffiliated reinsurance.

NOTES TO FINANCIAL STATEMENTS

(3) Net of Ceded Reinsurance:

	2020	2021	2022	2023	2024
a. Beginning reserves:	\$ 8,877	\$ 18,020	\$ 5,001	\$ 8,086	\$ 9,907
b. Incurred losses and loss adjustment expenses:	\$ 9,657	\$ (6,919)	\$ 3,187	\$ 2,414	\$ (7,933)
c. Calendar year payments for losses and loss adjustment expenses:	\$ 514	\$ 6,100	\$ 103	\$ 593	\$ 77
d. Ending reserves (a+b-c):	\$ 18,020	\$ 5,001	\$ 8,086	\$ 9,907	\$ 1,897

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

	2024	2023
(1) Direct Basis:	\$ 1,278	\$ 9,215
(2) Assumed Reinsurance Basis:	NONE	NONE
(3) Net of Ceded Reinsurance Basis:	\$ 1,278	\$ 9,215

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:

	2024	2023
(1) Direct Basis:	\$ 21	\$ 4,158
(2) Assumed Reinsurance Basis:	NONE	NONE
(3) Net of Ceded Reinsurance Basis:	\$ 21	\$ 4,158

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:

(1) Direct:

	2020	2021	2022	2023	2024
a. Beginning reserves:	\$ 126,661	\$ 109,991	\$ 108,305	\$ 76,374	\$ 69,586
b. Incurred losses and loss adjustment expenses:	\$ (16,670)	\$ 23,167	\$ (14,656)	\$ 9,656	\$ 26,085
c. Calendar year payments for losses and loss adjustment expenses:	\$ 0	\$ 24,853	\$ 17,275	\$ 16,444	\$ 40,937
d. Ending reserves (a+b-c):	\$ 109,991	\$ 108,305	\$ 76,374	\$ 69,586	\$ 54,734
Amounts represent the Company'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 environmental-related exposure resulting from the assumption of unaffiliated reinsurance.

(3) Net of Ceded Reinsurance:

	2020	2021	2022	2023	2024
a. Beginning reserves:	\$ 126,661	\$ 109,991	\$ 108,305	\$ 76,374	\$ 69,586
b. Incurred losses and loss adjustment expenses:	\$ (16,670)	\$ 23,167	\$ (14,656)	\$ 9,656	\$ 26,085
c. Calendar year payments for losses and loss adjustment expenses:	\$ 0	\$ 24,853	\$ 17,275	\$ 16,444	\$ 40,937
d. Ending reserves (a+b-c):	\$ 109,991	\$ 108,305	\$ 76,374	\$ 69,586	\$ 54,734

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

	2024	2023
(1) Direct Basis:	\$ 40,798	\$ 39,339
(2) Assumed Reinsurance Basis:	NONE	NONE
(3) Net of Ceded Reinsurance Basis:	\$ 40,798	\$ 39,339

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:

	2024	2023
(1) Direct Basis:	\$ 14,260	\$ 16,740
(2) Assumed Reinsurance Basis:	NONE	NONE
(3) Net of Ceded Reinsurance Basis:	\$ 14,260	\$ 16,740

34. SUBSCRIBER SAVINGS ACCOUNTS

Not applicable.

35. MULTIPLE PERIL CROP INSURANCE

Not applicable.

36. FINANCIAL GUARANTY INSURANCE

Not applicable.

ANNUAL STATEMENT FOR THE YEAR 2024 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?
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.

Yes [X] No []

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.

12/31/2021

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?
4.12 renewals?

Yes [] No [X]
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?
4.22 renewals?

Yes [] No [X]
Yes [] No [X]

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?
If yes, complete and file the merger history data file with the NAIC.

Yes [] No [X]

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 2024 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 November 2024, with the following language. Nothing in the Code of Business Ethics should be interpreted, applied, or enforced to interfere with a covered employee's right to discuss compensation, take actions to improve working conditions, or otherwise exercise their right to engage or not engage in protected concerted activity under Section 7 of the National Labor Relations Act.
- 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).
.....

GENERAL INTERROGATORIES

- Yes [] No [X]

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

- Yes [X] No []

FINANCIAL

- Yes [] No [X]

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

INVESTMENT

- Yes [X] No []

ANNUAL STATEMENT FOR THE YEAR 2024 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 \$ 1,275,991

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:

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.

Yes [] No []

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 2024 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 []

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 []

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 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
104518	DWS Investment Management Americas, Inc. Farmers Insurance Exchange	CZ83K4EEEX8QVCT3B128 none	U.S. Securities and Exchange Commission none	NO..... 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 2024 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 Bonds	209,404,215	206,242,110	(3,162,105)
31.2 Preferred stocks			
31.3 Totals	209,404,215	206,242,110	(3,162,105)

31.4 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:

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:

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 2024 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?
.....
- 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	2	3
Name of Cryptocurrency	Immediately Converted to USD, Directly Held, or Both	Accepted for Payment of Premiums

OTHER

- 40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$28,911
- 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 | 2 |
|------------------------------|-------------|
| Name | Amount Paid |
| A.M. BEST COMPANY, INC. | 20,600 |
| | |
- 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 | 2 |
|------|-------------|
| Name | 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 | 2 |
|------|-------------|
| Name | Amount Paid |
| | |
| | |

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

136,678,992

129,822,397

2.3

Premium Ratio (2.1/2.2)

0.000

0.000

2.4

Reserve Numerator

.....

.....

2.5

Reserve Denominator

146,798,603

143,182,525

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

.....

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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. 62R - 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,
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement.

Yes [] No [X]
Yes [] No [X]
Yes [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 []

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE FARMERS INSURANCE COMPANY OF IDAHO

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\$ 34,154

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\$

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE FARMERS INSURANCE COMPANY OF IDAHO

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 18.1

Do you act as a custodian for health savings accounts?

Yes [☐] No [☒]
- 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 [☒]
- 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 [☒] 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 2024	2 2023	3 2022	4 2021	5 2020
Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1. Liability lines (Lines 11, 16, 17, 18 & 19)	91,705,122	94,001,912	96,024,316	93,031,343	82,646,495
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	75,166,171	74,520,176	67,803,130	67,079,300	59,492,634
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	82,162,084	70,727,197	61,735,660	57,593,141	53,632,148
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	453,878	585,146	298,550	108,874	45,792
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
6. Total (Line 35)	249,487,255	239,834,431	225,861,656	217,812,658	195,817,069
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11, 16, 17, 18 & 19)	45,410,483	44,756,612	47,135,125	46,255,856	39,316,664
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	38,398,925	36,177,989	32,969,134	32,014,387	26,877,044
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	56,946,680	52,328,502	47,557,293	44,935,480	40,701,256
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	453,878	585,146	298,550	108,874	45,792
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
12. Total (Line 35)	141,209,965	133,848,249	127,960,101	123,314,598	106,940,756
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	13,038,844	(9,534,063)	(8,378,262)	(4,800,922)	(2,664,508)
14. Net investment gain (loss) (Line 11)	6,638,872	4,333,206	2,913,544	2,676,673	3,451,209
15. Total other income (Line 15)	345,549	(209,358)	1,009,902	81,097	336,002
16. Dividends to policyholders (Line 17)	3,845	2,546	5,627	7,958	5,740
17. Federal and foreign income taxes incurred (Line 19)	4,236,481	(1,027,358)	(1,016,821)	(25,680)	249,898
18. Net income (Line 20)	15,782,939	(4,385,402)	(3,443,622)	(2,025,431)	867,065
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	243,143,582	223,921,113	221,524,089	216,370,969	199,337,469
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	1,238,273	1,040,439	1,304,416	1,337,726	1,153,099
20.2 Deferred and not yet due (Line 15.2)	19,892,664	17,117,302	14,187,457	18,808,755	18,033,243
20.3 Accrued retrospective premiums (Line 15.3)	5,360	4,012	5,462	7,758	7,909
21. Total liabilities excluding protected cell business (Page 3, Line 26)	160,207,722	157,033,794	150,475,121	141,731,354	123,126,205
22. Losses (Page 3, Line 1)	67,644,066	68,687,769	65,618,348	59,135,498	51,885,725
23. Loss adjustment expenses (Page 3, Line 3)	15,222,125	15,093,318	15,344,410	15,088,743	13,847,909
24. Unearned premiums (Page 3, Line 9)	63,932,413	59,401,439	55,375,587	52,004,689	45,444,695
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)	82,935,860	66,887,319	71,048,968	74,639,615	76,211,264
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	16,265,196	(328,761)	9,228,993	15,723,637	8,713,627
Risk-Based Capital Analysis					
28. Total adjusted capital	82,935,860	66,887,319	71,048,968	74,639,615	76,211,264
29. Authorized control level risk-based capital	9,348,312	10,510,381	10,181,320	8,709,531	8,694,563
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)	97.2	98.0	97.7	99.4	98.5
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)	2.8	2.0	2.3	0.6	1.5
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 12, Col. 1)					
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)					
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)					
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above Lines 42 to 47					
49. Total Investment in Parent included in Lines 42 to 47 above					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)					

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2024	2 2023	3 2022	4 2021	5 2020
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)					
52. Dividends to stockholders (Line 35)					
53. Change in surplus as regards policyholders for the year (Line 38)	16,048,541	(4,161,649)	(3,590,647)	(1,571,649)	993,429
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11, 16, 17, 18 & 19)	52,719,341	51,214,722	47,470,039	43,274,132	44,850,885
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	37,116,399	45,582,823	44,484,988	37,600,940	29,390,334
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	37,515,106	43,841,368	36,688,206	33,842,844	30,564,786
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	429,648	266,825	66,955	22,960	920
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
59. Total (Line 35)	127,780,494	140,905,738	128,710,188	114,740,876	104,806,925
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11, 16, 17, 18 & 19)	28,903,415	27,587,861	25,030,555	21,398,787	22,147,769
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	18,458,512	23,399,213	21,932,299	18,757,908	13,979,468
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	29,742,479	34,707,370	28,801,570	27,874,317	25,383,618
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	429,648	266,825	66,955	22,960	920
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
65. Total (Line 35)	77,534,055	85,961,270	75,831,379	68,053,973	61,511,777
Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	56.0	68.6	66.1	64.5	59.7
68. Loss expenses incurred (Line 3)	6.5	6.9	8.6	8.8	9.4
69. Other underwriting expenses incurred (Line 4)	28.0	31.9	32.1	30.8	33.5
70. Net underwriting gain (loss) (Line 8)	9.5	(7.3)	(6.7)	(4.1)	(2.5)
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	26.8	31.1	30.5	29.1	33.0
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	62.5	75.5	74.6	73.3	69.0
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	170.3	200.1	180.1	165.2	140.3
One Year Loss Development (\$000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	(1,677)	(54)	(1,589)	38	577
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0).....	(2.5)	(0.1)	(2.1)	0.0	0.8
Two Year Loss Development (\$000 omitted)					
76. 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)	(1,195)	(3,133)	(1,784)	1,326	101
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)	(1.7)	(4.2)	(2.3)	1.8	0.1

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 Correction of Errors?

Yes [] No []

If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2024 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								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	446.....	131.....	67.....	7.....	33.....		6.....	408.....	XXX.....
2. 2015.....	141,524.....	27,649.....	113,875.....	80,299.....	14,703.....	2,979.....	449.....	11,596.....	2,090.....	5,195.....	77,631.....	XXX.....
3. 2016.....	146,383.....	32,889.....	113,494.....	87,423.....	19,181.....	3,052.....	720.....	11,470.....	2,349.....	5,688.....	79,695.....	XXX.....
4. 2017.....	148,765.....	39,858.....	108,907.....	101,169.....	36,441.....	3,176.....	1,365.....	11,802.....	2,859.....	5,693.....	75,483.....	XXX.....
5. 2018.....	151,232.....	48,291.....	102,941.....	92,220.....	33,016.....	2,911.....	1,412.....	11,623.....	3,417.....	6,743.....	68,909.....	XXX.....
6. 2019.....	153,219.....	48,318.....	104,901.....	87,881.....	27,510.....	2,593.....	774.....	11,376.....	3,524.....	5,819.....	70,042.....	XXX.....
7. 2020.....	150,712.....	44,230.....	106,482.....	84,540.....	26,175.....	2,037.....	525.....	10,041.....	3,051.....	5,151.....	66,868.....	XXX.....
8. 2021.....	176,771.....	60,017.....	116,755.....	107,207.....	36,607.....	2,153.....	775.....	11,835.....	4,368.....	7,638.....	79,444.....	XXX.....
9. 2022.....	192,899.....	68,310.....	124,589.....	116,190.....	39,371.....	1,893.....	663.....	11,784.....	3,678.....	9,124.....	86,156.....	XXX.....
10. 2023.....	199,734.....	69,911.....	129,822.....	108,315.....	34,354.....	1,119.....	123.....	10,799.....	4,137.....	7,773.....	81,618.....	XXX.....
11. 2024.....	209,523.....	72,844.....	136,679.....	65,292.....	21,147.....	381.....	110.....	6,839.....	4,268.....	3,947.....	46,986.....	XXX.....
12. Totals.....	XXX.....	XXX.....	XXX.....	930,982.....	288,636.....	22,361.....	6,922.....	109,197.....	33,742.....	62,777.....	733,240.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	859	108	5,360	3,343	16	2	399	48	310		15	3,443	25
2. 2015.....	119	18	415	222	0	0	60	8	49		4	395	6
3. 2016.....	148	32	517	266	0	2	60	12	58		7	470	7
4. 2017.....	254	65	716	485	1	0	82	43	73		8	533	11
5. 2018.....	397	135	875	537	0	0	126	119	88		15	695	17
6. 2019.....	702	233	1,256	626	1	0	207	62	169	0	27	1,413	31
7. 2020.....	996	317	2,442	1,167	2	0	318	120	236		52	2,390	45
8. 2021.....	2,742	1,035	4,358	1,862	27	9	653	216	574		130	5,233	118
9. 2022.....	5,630	2,134	6,908	2,712	71	22	1,304	446	1,203		325	9,801	296
10. 2023.....	9,699	3,127	12,666	5,340	128	37	1,892	626	2,326		676	17,582	1,606
11. 2024.....	17,518	5,956	34,441	11,658	204	67	2,517	817	4,726		2,836	40,909	729
12. Totals.....	39,066	13,160	69,956	28,218	450	140	7,618	2,519	9,813	0	4,096	82,866	2,891

	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	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	XXX.....	2,768.....	675.....
2. 2015.....	95,517.....	17,490.....	78,026.....	67.5.....	63.3.....	68.5.....	.....	.....	0.8.....	294.....	101.....
3. 2016.....	102,727.....	22,562.....	80,165.....	70.2.....	68.6.....	70.6.....	.....	.....	0.8.....	367.....	104.....
4. 2017.....	117,274.....	41,258.....	76,016.....	78.8.....	103.5.....	69.8.....	.....	.....	0.8.....	421.....	112.....
5. 2018.....	108,240.....	38,636.....	69,604.....	71.6.....	80.0.....	67.6.....	.....	.....	0.8.....	600.....	95.....
6. 2019.....	104,185.....	32,730.....	71,455.....	68.0.....	67.7.....	68.1.....	.....	.....	0.8.....	1,098.....	315.....
7. 2020.....	100,613.....	31,355.....	69,258.....	66.8.....	70.9.....	65.0.....	.....	.....	0.8.....	1,955.....	435.....
8. 2021.....	129,549.....	44,872.....	84,677.....	73.3.....	74.8.....	72.5.....	.....	.....	0.8.....	4,204.....	1,030.....
9. 2022.....	144,983.....	49,026.....	95,958.....	75.2.....	71.8.....	77.0.....	.....	.....	0.8.....	7,692.....	2,109.....
10. 2023.....	146,945.....	47,745.....	99,200.....	73.6.....	68.3.....	76.4.....	.....	.....	0.8.....	13,899.....	3,683.....
11. 2024.....	131,919.....	44,023.....	87,896.....	63.0.....	60.4.....	64.3.....	.....	.....	0.8.....	34,346.....	6,564.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	XXX.....	67,644.....	15,222.....

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	11 One Year	12 Two Year
1. Prior.....	29,353	30,169	30,091	29,778	29,697	29,424	29,411	29,124	28,980	29,226	246	102
2. 2015.....	67,927	68,097	68,366	68,700	68,734	68,641	68,648	68,550	68,492	68,472	(21)	(79)
3. 2016.....	XXX	70,625	70,152	70,669	70,674	70,640	71,119	71,024	70,988	70,987	(2)	(38)
4. 2017.....	XXX	XXX	66,402	66,320	66,741	66,633	66,800	66,738	66,886	67,000	114	262
5. 2018.....	XXX	XXX	XXX	60,999	61,169	61,230	61,321	61,466	61,377	61,310	(68)	(156)
6. 2019.....	XXX	XXX	XXX	XXX	63,030	64,055	64,071	63,583	63,478	63,434	(44)	(149)
7. 2020.....	XXX	XXX	XXX	XXX	XXX	64,606	63,896	62,959	62,345	62,032	(313)	(927)
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	77,431	77,664	77,018	76,636	(382)	(1,028)
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	85,831	87,321	86,649	(672)	818
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	90,749	90,213	(536)	XXX
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80,599	XXX	XXX
12. Totals											(1,677)	(1,195)

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	2	3	4	5	6	7	8	9	10		
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024		
1. Prior.....	000	11,495	18,094	21,214	23,000	23,966	24,849	25,325	25,718	26,093	XXX	XXX
2. 2015.....	39,466	55,572	61,379	65,002	66,732	67,400	67,751	67,973	68,069	68,126	XXX	XXX
3. 2016.....	XXX	42,571	58,499	64,164	67,321	68,782	69,956	70,330	70,469	70,574	XXX	XXX
4. 2017.....	XXX	XXX	41,894	55,039	60,640	63,061	64,788	65,503	66,187	66,539	XXX	XXX
5. 2018.....	XXX	XXX	XXX	36,497	50,818	55,376	57,854	59,489	60,236	60,703	XXX	XXX
6. 2019.....	XXX	XXX	XXX	XXX	36,114	51,915	57,375	59,996	61,416	62,190	XXX	XXX
7. 2020.....	XXX	XXX	XXX	XXX	XXX	37,674	50,997	56,258	58,503	59,878	XXX	XXX
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	44,492	63,400	68,803	71,977	XXX	XXX
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	47,592	70,664	78,050	XXX	XXX
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,528	74,957	XXX	XXX
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44,416	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior.....	16,311	10,882	7,250	5,606	4,606	3,869	3,310	2,812	2,414	2,368
2. 2015.....	19,577	6,737	3,641	1,957	1,198	786	587	418	312	245
3. 2016.....	XXX	19,507	6,159	3,478	1,789	1,028	674	463	371	298
4. 2017.....	XXX	XXX	14,227	5,273	3,128	1,818	1,160	770	449	270
5. 2018.....	XXX	XXX	XXX	15,622	4,961	2,721	1,666	1,157	666	345
6. 2019.....	XXX	XXX	XXX	XXX	18,918	6,753	3,667	1,958	1,223	775
7. 2020.....	XXX	XXX	XXX	XXX	XXX	18,040	7,508	3,964	2,405	1,473
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	22,267	8,046	4,761	2,934
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,176	9,750	5,054
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,431	8,593
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,483

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	108,277,290	107,445,949	50,246,439	42,180,508	38,315,398	625,462	
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	108,277,290	107,445,949		50,246,439	42,180,508	38,315,398	625,462	
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	%
10433 Ella Blvd, LLC	83-0877980	N/A	DE	Mid-Century Insurance Company	100.00000
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
145 Great Road, LLC	81-4674724	N/A	DE	Mid-Century Insurance Company	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 and Financial Services, Inc.	51-0283170	N/A	DE	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
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
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 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, Inc.	05-0476998	N/A	TX	Farmers Property and Casualty Insurance Company	100.00000
Farmers Lloyds Insurance Company of Texas	75-2483187	13938	TX	Farmers Lloyds, Inc. (see Note 10)	
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 Services Insurance Agency	95-6048990	N/A	CA	Truck Insurance Exchange	100.00000
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
Assistancee Online HK Ltd		N/A	HKG	Assistancee Online HK Ltd	0.00000
Assistancee Online HK Ltd		N/A	HKG	Assistancee Online Pte. Ltd	100.00000
Assistancee 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. - Socied	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. - Socied	50.00000
Benefit Finance Partners, L.L.C.		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		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 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	AA-3190673	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	AA-3190822	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 1, LLC	47-4429730	N/A	DE	Farmers New World Life 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.		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) Lender, 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

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

Company	FEIN	NAIC	Domiciled	Ownership	%
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
DA Deutsche Allgemeine Versicherung Aktiengesellschaft		N/A	DEU	Zürich Beteiligungs-Aktiengesellschaft (Deutschland)	100.00000
Dallas Office MGP Manager, Inc.		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		N/A	DE	Zurich American Insurance Company	100.00000
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, Compania 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
ES Plympton Nominee 1 Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
ES Plympton Nominee 2 Limited		N/A	GBR	Zurich Assurance Ltd	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
Euclid Warehouses 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
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
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 Tecnologia 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		N/A	DE	Zurich American Insurance Company	100.00000
Independence Center Realty L.P.		N/A	DE	Philadelphia Investor, LLC	89.00000
INNATE, Inc.		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
Isis S.A.		N/A	ARG	Inversiones Suizo-Argentina S.A.	60.50140
Isis S.A.		N/A	ARG	Zurich Versicherungs-Gesellschaft AG	39.49860
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
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

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

Company	FEIN	NAIC	Domiciled	Ownership	%
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.		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
MI Administrators, LLC		N/A	DE	FIG Leasing Co., Inc.	100.00000
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
Nearheath Limited		N/A	GBR	Zurich Assurance Ltd	100.00000
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
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 Aktiengeselschaf	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 Aktiengeselschaf	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 Aktiengeselschaf	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 Aktiengeselschaf	100.00000
REX-ZDHL S.C.S. SICAV-SIF		N/A	LUX	Zurich Deutscher Herold Lebensversicherung Aktiengeselschaf	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
Special Insurance Services, Inc.	75-2195089	N/A	IL	Zurich American Insurance Company	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.		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.		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
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

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

Company	FEIN	NAIC	Domiciled	Ownership	%
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.		N/A	ARG	World Wide Assistance S.A.	92.71000
Universal Assistance S.A.		N/A	ARG	Zürich Versicherungs-Gesellschaft AG	7.29000
Universal Assistance S.A.		N/A	URY	Zürich Versicherungs-Gesellschaft AG	100.00000
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.		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
World Wide Assistance S.A.		N/A	ARG	Zürich Versicherungs-Gesellschaft AG	100.00000
Z flex Gesellschaft fur Personaldienstleistungen mbH		N/A	DEU	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	100.00000
ZCM (U.S.) Limited		N/A	DE	Zurich Finance Company Ltd	100.00000
ZCM Asset Holding Company (Bermuda) Limited		N/A	BMU	Zurich Finance Company Ltd	100.00000
ZFUS Services, LLC	20-5900744	N/A	DE	Zurich Holding Company of America, Inc.	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	ZFUS Services, LLC	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		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		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
ZSF/WD Hammond, LLC		N/A	DE	Euclid Warehouses LP	100.00000
ZSF/WD Jacksonville, LLC		N/A	DE	Euclid Warehouses 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. - Societ	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 Servigos 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 Asset Management Gerente de Fondos Comunes de Inversi		N/A	ARG	Inversiones Suizo-Argentina S.A.	89.99990
Zurich Asset Management Gerente de Fondos Comunes de Inversi		N/A	ARG	Isis S.A.	10.00010
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 fur Deutschland	82.61672
Zurich Beteiligungs-Aktiengesellschaft (Deutschland)		N/A	DEU	Zurich Leben Service AG Niederlassung fur Deutschland	17.38328
Zurich Brand and Experience Studio Spain, S.L.		N/A	ESP	Zürich Versicherungs-Gesellschaft AG	100.00000
Zurich Brasil Capitalizacao 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 Compania 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.		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 Aktiengeselschaf		N/A	DEU	Deutscher Herold Aktiengesellschaft	67.54030
Zurich Deutscher Herold Lebensversicherung Aktiengeselschaf		N/A	DEU	Zurich Beteiligungs-Aktiengesellschaft (Deutschland)	32.45970
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 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	AA-0053640	N/A	TCA	Universal Underwriters Service Corporation	99.99950
Zurich F&I Reinsurance T&C Limited	AA-0053640	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

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

Company	FEIN	NAIC	Domiciled	Ownership	%
Zurich Finance (Ireland) II DAC		N/A	IRL	Zürich Versicherungs-Gesellschaft AG	100.00000
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 Compañía 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.	AA-3190947	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 Holdings (UK) Limited		N/A	GBR	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Immobilien (Deutschland) AG & Co. KG		N/A	DEU	Zurich Immobilienbetreuung (Deutschland) GmbH	0.00000
Zurich Immobilien Liegenschaftsverwaltungs-GesmbH		N/A	AUT	Zurich Versicherungs-Gesellschaft AG	100.00000
Zurich Immobilienbetreuung (Deutschland) GmbH		N/A	DEU	Zurich Deutscher Herold Lebensversicherung Aktiengeselschaf	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 Corporation	26-0530367	N/A	FL	Zurich Holding Company of America, Inc.	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

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

Company	FEIN	NAIC	Domiciled	Ownership	%
Zurich Santander Holding (Spain), S.L.		N/A	ESP	Zurich Santander Insurance America, S.L.	100.00000
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, Compania de Seguros y Reaseguros, S.A. - Socied	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, Compania de Seguros, S.A.	90.00000
Zurich Servicios de Mexico, S.A. de. C.V.		N/A	MEX	Zurich, Compania 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 Investments 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.		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, Compania de Seguros y Reaseguros, S.A. - Socied	AA-1840022	N/A	ESP	Zurich Lebensversicherungs-Gesellschaft AG	100.00000
Zurich Vida, Compania 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 company managed by Foremost Insurance Company Grand Rapids, Michigan.

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: Zurich Insurance Plc operates branches in the following countries: Italy (AA-1364106), Portugal (AA-1820001), Spain (AA-1840150), and United Kingdom (AA-1780059).

Note 8: Zurich Versicherungs-Aktiengesellschaft operates a branch in Germany (AA-1340017)

Note 9: Zurich Versicherungs-Gesellschaft AG also known as Zurich Insurance Company, Ltd operates branches in the following countries: Bermuda (AA-3190825), Canada (AA-1560999), Hong Kong (AA-5324112), Ireland (AA-1780042), Japan (AA-1584115), and Singapore (AA-5760036). It also operates a management entity Alpina International (AA-1460010) in Switzerland.

Note 10: Farmers Lloyds Insurance Company of Texas is a Texas company managed by Farmers Lloyds, Inc.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE FARMERS INSURANCE COMPANY OF IDAHO

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Liabilities Line 25

		1	2
		Current Year	Prior Year
2504.	Pooled share of unauthorized reinsurance	3,347	24,541
2597.	Summary of remaining write-ins for Line 25 from overflow page	3,347	24,541

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

		1	2	3	4
		Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
2404.	Miscellaneous investment expenses			5,852	5,852
2497.	Summary of remaining write-ins for Line 24 from overflow page			5,852	5,852