INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2024 OF THE Idaho Petroleum Clean Water Trust Fund

PART I - ALLOCATION TO EXPENSE GROUPS

($000 OMITTED)

		1	Other Underwriting Expenses			5	6
			2	3	4		
	Operating Expense Classifications	Loss Adjustment Expense	Acquisition, Field Supervision and Collection Expenses	General Expenses	Taxes, Licenses and Fees	Investment Expenses	Total Expenses
1.	Claim adjustment services:						
	1.1 Direct	(9)				0	(9)
	1.2 Reinsurance assumed	0				0	0
	1.3 Reinsurance ceded	0				0	0
	1.4 Net claim adjustment services (Lines 1.1+1.2-1.3)	(9)	0	0	0	0	(9)
2.	Commission and brokerage:						
	2.1 Direct excluding contingent	0	0			0	0
	2.2 Reinsurance assumed excluding contingent	0	0			0	0
	2.3 Reinsurance ceded excluding contingent	0	0			0	0
	2.4 Contingent - direct	0	0			0	0
	2.5 Contingent - reinsurance assumed	0	0			0	0
	2.6 Contingent - reinsurance ceded	0	0			0	0
	2.7 Policy and membership fees	0	0			0	0
	2.8 Net commission and brokerage (Lines 2.1+2.2-2.3+2.4+2.5-2.6+2.7)	0	0	0	0	0	0
3.	Allowances to managers and agents	0				0	0
4.	Advertising	0				0	0
5.	Boards, bureaus and associations	0				0	0
6.	Surveys and underwriting reports	0		25		0	25
7.	Audit of assureds' records	0				0	0
8.	Salary related items:						
	8.1 Salaries	170	189	474	0	7	840
	8.2 Payroll taxes	12	14	34	0	0	61
9.	Employee relations and welfare	49	54	136	0	2	241
10.	Insurance	0		1		0	1
11.	Directors' fees	0				0	0
12.	Travel and travel items	2		92	0	0	94
13.	Rent and rent items	3	4	9	0	0	17
14.	Equipment	1	1	3		0	5
15.	Cost or depreciation of EDP equipment and software	19	21	54		1	95
16.	Printing and stationery	2	1	4		0	7
17.	Postage, telephone and telegraph, exchange and express	2	2	5		0	9
18.	Legal and auditing	81	19	47		78	225
19.	Totals (Lines 3 to 18)	342	305	884	0	88	1,620
20.	Taxes, licenses and fees:						
	20.1 State and local insurance taxes deducting guaranty association credits of $ 0	0			0	0	0
	20.2 Insurance department licenses and fees	0			1	0	1
	20.3 Gross guaranty association assessments	0			0	0	0
	20.4 All other (excluding Federal and foreign income and real estate)	0			0	0	0
	20.5 Total taxes, licenses and fees (Lines 20.1+20.2+20.3+20.4)	0	0	0	1	0	1
21.	Real estate expenses	2	3	6		0	11
22.	Real estate taxes	0				0	0
23.	Reimbursements by uninsured plans	XXX	XXX	XXX	XXX	XXX	XXX
24.	Aggregate write-ins for miscellaneous operating expenses	358	0	0	0	0	358
25.	TOTAL EXPENSES INCURRED	694	308	890	1	89	1,981
	DETAILS OF WRITE-INS						
2401.	Aggregate write-ins for misc expenses	358					358
2402.							
2403.							
2498.	Summary of remaining write-ins for Line 24 from overflow page	0	0	0	0	0	0
2499.	Totals (Lines 2401 through 2403 plus 2498)(Line 24 above)	358	0	0	0	0	358

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2024 OF THE Idaho Petroleum Clean Water Trust Fund

PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE

($000 OMITTED)

	Premiums Written (Pg. 8, Pt. 1B, Col. 6)		Premiums Earned (Pg. 6, Pt. 1, Col. 4)		Dividends to Policyholders (Pg. 4, Line 17)		Incurred Loss (Pg. 9, Pt. 2, Col. 7)		Loss Adjustment Expense: Defense and Cost Containment Expenses Incurred		Loss Adjustment Expense: Adjusting and Other Expenses Incurred		Unpaid Losses (Pg. 10, Pt. 2A, Col. 8)		Loss Adjustment Expense: Defense and Cost Containment Expenses Unpaid		Loss Adjustment Expense: Adjusting and Other Expenses Unpaid		Unearned Premium Reserves (Pg. 7, Pt. 1A, Col. 5)		Agents' Balances	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %
1. Fire	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
2.1 Allied Lines	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
2.2 Multiple Peril Crop	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
2.3 Federal Flood	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
2.4 Private Crop	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
2.5 Private Flood	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
3. Farmowners Multiple Peril	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
4. Homeowners Multiple Peril	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
5.1 Comm Mult Peril (Non-Liab)	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
5.2 Comm Mult Peril (Liab)	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
6. Mortgage Guaranty	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
8. Ocean Marine	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
9.1 Inland Marine	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
9.2 Pet Insurance Plans	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
10. Financial Guaranty	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
11.1 Med Prof Liab - Occurrence	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
11.2 Med Prof Liab - Claims-Made	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
12. Earthquake	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
13.1 Comprehensive Individual	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
13.2 Comprehensive Group	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
14. Credit A&H	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
15.1 Vision Only	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
15.2 Dental Only	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
15.3 Disability Income	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
15.4 Medicare Supplement	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
15.5 Medicaid Title XIX	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
15.6 Medicare Title XVIII	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
15.7 Long-Term Care	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
15.8 FEHBP	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
15.9 Other Health	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
16. Workers' Compensation	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
17.1 Other Liability - Occurrence	0	XXX	0	100.0		0.0	2,579	0.0	336	0.0	358	0.0	5,842	0.0	304	0.0	1,468	0.0	0	0.0	0	0.0
17.2 Other Liability - Claims-Made	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
17.3 Excess Workers' Compensation	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
18.1 Products Liab - Occurrence	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
18.2 Products Liab - Claims-Made	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
19.1 Priv Passenger Auto No-Fault	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
19.2 Other Priv Passenger Auto Liab	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
19.3 Commercial Auto No-Fault	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
19.4 Other Commercial Auto Liability	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
21.1 Priv Passenger Auto Phys Damage	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
21.2 Commercial Auto Phys Damage	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
22. Aircraft (all perils)	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
23. Fidelity	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
24. Surety	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
26. Burglary and Theft	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
27. Boiler and Machinery	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
28. Credit	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
29. International	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
30. Warranty	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
31. Reins-Nonproportional Assumed Property	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
32. Reins-Nonproportional Assumed Liab	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
33. Reins-Nonproportional Assumed Fin Lines	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0
34. Aggr Write-Ins for Other Lines of Bus	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
35. TOTAL (Lines 1 through 34)	0	XXX	0	100.0	0	0.0	2,579	0.0	336	0.0	358	0.0	5,842	0.0	304	0.0	1,468	0.0	0	0.0	0	0.0
DETAILS OF WRITE-INS																						
3401.		XXX																				
3402.		XXX																				
3403.		XXX																				
3498. Summary of remaining write-ins for Line 34 from overflow page	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2024 OF THE Idaho Petroleum Clean Water Trust Fund

PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE (Continued)

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE

($000 OMITTED)

	Other Underwriting Expenses																			
	Commission and Brokerage Expenses Incurred (IEE Pt. 1, Line 2.8, Col. 2)		Taxes, Licenses & Fees Incurred (IEE Pt. 1, Line 20.5, Col. 4)		Other Acquisitions, Field Supervision, and Collection Expenses Incurred (IEE Pt. 1, Line 25 minus 2.8 Col. 2)		General Expenses Incurred (IEE Pt. 1, Line 25, Col. 3)		Other Income Less Other Expenses (Pg. 4, Line 15 minus Line 5)		Pre-Tax Profit or Loss Excluding All Investment Gain		Investment Gain on Funds Attributable to Insurance Transactions		Profit or Loss Excluding Investment Gain Attributable to Capital and Surplus		Investment Gain Attributable to Capital and Surplus		Total Profit or Loss	
	23 Amount	24 %	25 Amount	26 %	27 Amount	28 %	29 Amount	30 %	31 Amount	32 %	33 Amount	34 %	35 Amount	36 %	37 Amount	38 %	39 Amount	40 %	41 Amount	42 %
1. Fire		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
2.1 Allied Lines		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
2.2 Multiple Peril Crop		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
2.3 Federal Flood		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
2.4 Private Crop		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
2.5 Private Flood		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
3. Farmowners Multiple Peril		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
4. Homeowners Multiple Peril		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
5.1 Comm Mult Peril (Non-Liab)		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
5.2 Comm Mult Peril (Liab)		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
6. Mortgage Guaranty		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
8. Ocean Marine		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
9.1 Inland Marine		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
9.2 Pet Insurance Plans		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
10. Financial Guaranty		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
11.1 Med Prof Liab - Occurrence		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
11.2 Med Prof Liab - Claims-Made		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Earthquake		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
13.1 Comprehensive Individual		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
13.2 Comprehensive Group		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
14. Credit A&H		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
15.1 Vision Only		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
15.2 Dental Only		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
15.3 Disability Income		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
15.4 Medicare Supplement		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
15.5 Medicaid Title XIX		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
15.6 Medicare Title XVIII		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
15.7 Long-Term Care		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
15.8 FEHBP		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
15.9 Other Health		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
16. Workers' Compensation		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
17.1 Other Liability - Occurrence		0.0	1	0.0	308	0.0	891	0.0	2,978	0.0	(1,495)	0.0	164	0.0	(1,330)	0.0	816	0.0	(514)	0.0
17.2 Other Liability - Claims-Made		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
17.3 Excess Workers' Compensation		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
18.1 Products Liab - Occurrence		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
18.2 Products Liab - Claims-Made		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
19.1 Priv Passenger Auto No-Fault		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
19.2 Other Priv Passenger Auto Liab		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
19.3 Commercial Auto No-Fault		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
19.4 Other Commercial Auto Liability		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
21.1 Priv Passenger Auto Phys Damage		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
21.2 Commercial Auto Phys Damage		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
22. Aircraft (all perils)		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
23. Fidelity		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
24. Surety		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
26. Burglary and Theft		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
27. Boiler and Machinery		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
28. Credit		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
29. International		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
30. Warranty		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
31. Reins-Nonproportional Assumed Property		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
32. Reins-Nonproportional Assumed Liab		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
33. Reins-Nonproportional Assumed Fin Lines		0.0		0.0		0.0		0.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
34. Aggr Write-Ins for Other Lines of Bus	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
35. TOTAL (Lines 1 through 34)	0	0.0	1	0.0	308	0.0	891	0.0	2,978	0.0	(1,495)	0.0	164	0.0	(1,330)	0.0	816	0.0	(514)	0.0
DETAILS OF WRITE-INS																				
3401.																				
3402.																				
3403.																				
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

NOTE: THE ALLOCATION OF INVESTMENT INCOME FROM CAPITAL AND SURPLUS BY LINE OF BUSINESS MAY NOT ACCURATELY REFLECT THE PROFITABILITY OF A PARTICULAR LINE FOR USE IN THE RATE MAKING PROCESS.

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2024 OF THE Idaho Petroleum Clean Water Trust Fund

PART III - ALLOCATION TO LINES OF DIRECT BUSINESS WRITTEN

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS, AND PERCENTAGES TO PREMIUMS EARNED FOR DIRECT BUSINESS WRITTEN

($000 OMITTED)

	Premiums Written Pg. 8, Pt. 1B, Col. 1)		Premiums Earned Sch. T, Line 59, Col. 3)		Dividends to Policyholders		Incurred Loss (Sch. T, Line 59, Col. 6)		Loss Adjustment Expense: Defense and Cost Containment Expenses Incurred		Loss Adjustment Expense: Adjusting and Other Expenses Incurred		Unpaid Losses (Sch. T, Line 59, Col. 7)		Loss Adjustment Expense: Defense and Cost Containment Expenses Unpaid		Loss Adjustment Expense: Adjusting and Other Expenses Unpaid		Unearned Premium Reserves		Agents' Balances	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %
1. Fire	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
2.1 Allied Lines	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
2.2 Multiple Peril Crop	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
2.3 Federal Flood	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
2.4 Private Crop	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
2.5 Private Flood	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
3. Farmowners Multiple Peril	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
4. Homeowners Multiple Peril	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
5.1 Comm Mult Peril (Non-Liab)	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
5.2 Comm Mult Peril (Liab)	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
6. Mortgage Guaranty	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
8. Ocean Marine	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
9.1 Inland Marine	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
9.2 Pet Insurance Plans	0	XXX	0	100.0		0.0	0	0.0		0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
10. Financial Guaranty	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
11.1 Med Prof Liab - Occurrence	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
11.2 Med Prof Liab - Claims-Made	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
12. Earthquake	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
13.1 Comprehensive Individual	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
13.2 Comprehensive Group	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
14. Credit A&H	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
15.1 Vision Only	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
15.2 Dental Only	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
15.3 Disability Income	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
15.4 Medicare Supplement	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
15.5 Medicaid Title XIX	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
15.6 Medicare Title XVIII	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
15.7 Long-Term Care	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
15.8 FEHBP	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
15.9 Other Health	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
16. Workers' Compensation	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
17.1 Other Liability - Occurrence	0	XXX	0	100.0		0.0	2,579	0.0	(9)	0.0	357	0.0	5,842	0.0	304	0.0	1,029	0.0	0	0.0		0.0
17.2 Other Liability - Claims-Made	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
17.3 Excess Workers' Compensation	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
18.1 Products Liab - Occurrence	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
18.2 Products Liab - Claims-Made	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
19.1 Priv Passenger Auto No-Fault	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
19.2 Other Priv Passenger Auto Liab	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
19.3 Commercial Auto No-Fault	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
19.4 Other Commercial Auto Liability	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
21.1 Priv Passenger Auto Phys Damage	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
21.2 Commercial Auto Phys Damage	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
22. Aircraft (all perils)	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
23. Fidelity	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
24. Surety	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
26. Burglary and Theft	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
27. Boiler and Machinery	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
28. Credit	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
29. International	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
30. Warranty	0	XXX	0	100.0		0.0	0	0.0	0	0.0		0.0	0	0.0	0	0.0		0.0	0	0.0		0.0
31. Reins-Nonproportional Assumed Property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins-Nonproportional Assumed Liab	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins-Nonproportional Assumed Fin Lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggr Write-Ins for Other Lines of Bus	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
35. TOTAL (Lines 1 through 34)	0	XXX	0	100.0	0	0.0	2,579	0.0	(9)	0.0	357	0.0	5,842	0.0	304	0.0	1,029	0.0	0	0.0	0	0.0
DETAILS OF WRITE-INS																						
3401.		XXX																				
3402.		XXX																				
3403.		XXX																				
3498. Summary of remaining write-ins for Line 34 from overflow page	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2024 OF THE Idaho Petroleum Clean Water Trust Fund

PART III - ALLOCATION TO LINES OF DIRECT BUSINESS WRITTEN (Continued)

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS, AND PERCENTAGES TO PREMIUMS EARNED FOR DIRECT BUSINESS WRITTEN

($000 OMITTED)

	Other Underwriting Expenses											
	Commission and Brokerage Expenses Incurred		Taxes, Licenses & Fees Incurred		Other Acquisitions, Field Supervision, and Collection Expenses Incurred		General Expenses Incurred		Other Income Less Other Expenses		Pre-Tax Profit or Loss Excluding All Investment	
	23 Amount	24 %	25 Amount	26 %	27 Amount	28 %	29 Amount	30 %	31 Amount	32 %	33 Amount	34 %
1. Fire	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
2.1 Allied Lines	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
2.2 Multiple Peril Crop	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
2.3 Federal Flood	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
2.4 Private Crop	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
2.5 Private Flood	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
3. Farmowners Multiple Peril	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
4. Homeowners Multiple Peril	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
5.1 Comm Mult Peril (Non-Liab)	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
5.2 Comm Mult Peril (Liab)	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
6. Mortgage Guaranty	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
8. Ocean Marine	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
9.1 Inland Marine	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
9.2 Pet Insurance Plans	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
10. Financial Guaranty	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
11.1 Med Prof Liab - Occurrence	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
11.2 Med Prof Liab - Claims-Made	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
12. Earthquake	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
13.1 Comprehensive Individual	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
13.2 Comprehensive Group	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
14. Credit A&H	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
15.1 Vision Only	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
15.2 Dental Only	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
15.3 Disability Income	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
15.4 Medicare Supplement	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
15.5 Medicaid Title XIX	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
15.6 Medicare Title XVIII	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
15.7 Long-Term Care	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
15.8 FEHBP	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
15.9 Other Health	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
16. Workers' Compensation	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
17.1 Other Liability - Occurrence	0	0.0	1	0.0		0.0		0.0		0.0	(2,927)	0.0
17.2 Other Liability - Claims-Made	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
17.3 Excess Workers' Compensation	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
18.1 Products Liab - Occurrence	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
18.2 Products Liab - Claims-Made	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
19.1 Priv Passenger Auto No-Fault	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
19.2 Other Priv Passenger Auto Liab	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
19.3 Commercial Auto No-Fault	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
19.4 Other Commercial Auto Liability	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
21.1 Priv Passenger Auto Phys Damage	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
21.2 Commercial Auto Phys Damage	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
22. Aircraft (all perils)	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
23. Fidelity	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
24. Surety	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
26. Burglary and Theft	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
27. Boiler and Machinery	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
28. Credit	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
29. International	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
30. Warranty	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
31. Reins-Nonproportional Assumed Property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins-Nonproportional Assumed Liab	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins-Nonproportional Assumed Fin Lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggr Write-Ins for Other Lines of Bus	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
35. TOTAL (Lines 1 through 34)	0	0.0	1	0.0	0	0.0	0	0.0	0	0.0	(2,927)	0.0
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

SUPPLEMENTAL INVESTMENT RISKS INTERROGATORIES

For The Year Ended December 31, 2024
(To Be Filed by April 1)

Of The Idaho Petroleum Clean Water Trust Fund

ADDRESS (City, State and Zip Code) BOISE , ID 83702

NAIC Group Code 0000 NAIC Company Code 14430 Federal Employer's Identification Number (FEIN) 82-0412279

The Investment Risks Interrogatories are to be filed by April 1. They are also to be included with the Audited Statutory Financial Statements.

Answer the following interrogatories by reporting the applicable U.S. dollar amounts and percentages of the reporting entity's total admitted assets held in that category of investments.

1. Reporting entity's total admitted assets as reported on Page 2 of this annual statement. $ 41,288,023

2. Ten largest exposures to a single issuer/borrower/investment.

	1 Issuer	2 Description of Exposure	3 Amount	4 Percentage of Total Admitted Assets
2.01	Federal National Mortgage Association	Bonds	$ 3,231,623	7.8 %
2.02	Federal Farm Credit Banks Funding Corporation	Bonds	$ 1,540,311	3.7 %
2.03	Inter-American Development Bank	International Govt Bond	$ 1,279,312	3.1 %
2.04	Northwestern Mutual Global Funding	Bonds	$ 999,663	2.4 %
2.05	Walmart Inc.	Bonds	$ 996,073	2.4 %
2.06	Siemens Financieringsmaatschappij N.V.	Bonds	$ 995,790	2.4 %
2.07	National Securities Clearing Corporation	Bonds	$ 993,655	2.4 %
2.08	Federal Home Loan Banks	Bonds	$ 985,209	2.4 %
2.09	John Deere Capital Corporation	Bonds	$ 846,233	2.0 %
2.10	New York Life Global Funding	Bonds	$ 845,188	2.0 %

3. Amounts and percentages of the reporting entity's total admitted assets held in bonds and preferred stocks by NAIC designation.

	Bonds	1	2		Preferred Stocks	3	4
3.01	NAIC 1	$ 37,366,633	90.5 %	3.07	NAIC 1	$	0.0 %
3.02	NAIC 2	$ 0	0.0 %	3.08	NAIC 2	$	0.0 %
3.03	NAIC 3	$ 0	0.0 %	3.09	NAIC 3	$	0.0 %
3.04	NAIC 4	$ 0	0.0 %	3.10	NAIC 4	$	0.0 %
3.05	NAIC 5	$ 0	0.0 %	3.11	NAIC 5	$	0.0 %
3.06	NAIC 6	$ 0	0.0 %	3.12	NAIC 6	$	0.0 %

4. Assets held in foreign investments:

4.01 Are assets held in foreign investments less than 2.5% of the reporting entity's total admitted assets? Yes [ ] No [X]

If response to 4.01 above is yes, responses are not required for interrogatories 5 - 10.

		Amount	Percentage
4.02	Total admitted assets held in foreign investments	$ 2,783,696	6.7 %
4.03	Foreign-currency-denominated investments	$	0.0 %
4.04	Insurance liabilities denominated in that same foreign currency	$	0.0 %

SUPPLEMENT FOR THE YEAR 2024 OF THE Idaho Petroleum Clean Water Trust Fund

5. Aggregate foreign investment exposure categorized by NAIC sovereign designation:

		1	2
5.01	Countries designated NAIC-1	$ 1,504,385	3.6 %
5.02	Countries designated NAIC-2	$ 0	0.0 %
5.03	Countries designated NAIC-3 or below	$ 1,279,312	3.1 %

6. Largest foreign investment exposures by country, categorized by the country's NAIC sovereign designation:

		1	2
	Countries designated NAIC - 1:		
6.01	Country 1:	$ 995,790	2.4 %
6.02	Country 2:	$ 508,594	1.2 %
	Countries designated NAIC - 2:		
6.03	Country 1:	$	0.0 %
6.04	Country 2:	$	0.0 %
	Countries designated NAIC - 3 or below:		
6.05	Country 1:	$ 1,279,312	3.1 %
6.06	Country 2:	$	0.0 %

		1	2
7.	Aggregate unhedged foreign currency exposure	$	0.0 %

8. Aggregate unhedged foreign currency exposure categorized by NAIC sovereign designation:

		1	2
8.01	Countries designated NAIC-1	$	0.0 %
8.02	Countries designated NAIC-2	$	0.0 %
8.03	Countries designated NAIC-3 or below	$	0.0 %

9. Largest unhedged foreign currency exposures by country, categorized by the country's NAIC sovereign designation:

		1	2
	Countries designated NAIC - 1:		
9.01	Country 1:	$	0.0 %
9.02	Country 2:	$	0.0 %
	Countries designated NAIC - 2:		
9.03	Country 1:	$	0.0 %
9.04	Country 2:	$	0.0 %
	Countries designated NAIC - 3 or below:		
9.05	Country 1:	$	0.0 %
9.06	Country 2:	$	0.0 %

10. Ten largest non-sovereign (i.e. non-governmental) foreign issues:

	1 Issuer	2 NAIC Designation	3	4
10.01	Inter-American Development Bank	1FE	$ 1,279,312	3.1 %
10.02	Siemens Financieringsmaatschappij N.V.	1FE	$ 995,790	2.4 %
10.03	Westpac Banking Corporation	1FE	$ 508,594	1.2 %
10.04			$	0.0 %
10.05			$	0.0 %
10.06			$	0.0 %
10.07			$	0.0 %
10.08			$	0.0 %
10.09			$	0.0 %
10.10			$	0.0 %

11. Amounts and percentages of the reporting entity's total admitted assets held in Canadian investments and unhedged Canadian currency exposure:

11.01 Are assets held in Canadian investments less than 2.5% of the reporting entity's total admitted assets? Yes [ ] No [X]

If response to 11.01 is yes, detail is not required for the remainder of interrogatory 11.

			1	2
11.02	Total admitted assets held in Canadian investments	$	2,502,780	6.1 %
11.03	Canadian-currency-denominated investments	$		0.0 %
11.04	Canadian-denominated insurance liabilities	$		0.0 %
11.05	Unhedged Canadian currency exposure	$		0.0 %

12. Report aggregate amounts and percentages of the reporting entity's total admitted assets held in investments with contractual sales restrictions:

12.01 Are assets held in investments with contractual sales restrictions less than 2.5% of the reporting entity's total admitted assets? Yes [X] No [ ]

If response to 12.01 is yes, responses are not required for the remainder of Interrogatory 12.

	1		2	3
12.02	Aggregate statement value of investments with contractual sales restrictions	$		0.0 %
	Largest three investments with contractual sales restrictions:			
12.03		$		0.0 %
12.04		$		0.0 %
12.05		$		0.0 %

13. Amounts and percentages of admitted assets held in the ten largest equity interests:

13.01 Are assets held in equity interests less than 2.5% of the reporting entity's total admitted assets? Yes [X] No [ ]

If response to 13.01 above is yes, responses are not required for the remainder of Interrogatory 13.

	1 Issuer		2	3
13.02		$		0.0 %
13.03		$		0.0 %
13.04		$		0.0 %
13.05		$		0.0 %
13.06		$		0.0 %
13.07		$		0.0 %
13.08		$		0.0 %
13.09		$		0.0 %
13.10		$		0.0 %
13.11		$		0.0 %

SUPPLEMENT FOR THE YEAR 2024 OF THE Idaho Petroleum Clean Water Trust Fund

14. Amounts and percentages of the reporting entity's total admitted assets held in nonaffiliated, privately placed equities:

14.01 Are assets held in nonaffiliated, privately placed equities less than 2.5% of the reporting entity's total admitted assets? Yes [X] No [ ]

If response to 14.01 above is yes, responses are not required for 14.02 through 14.05.

	1	2	3
14.02	Aggregate statement value of investments held in nonaffiliated, privately placed equities	$	0.0 %
	Largest three investments held in nonaffiliated, privately placed equities:		
14.03		$	0.0 %
14.04		$	0.0 %
14.05		$	0.0 %

Ten largest fund managers:

	1 Fund Manager	2 Total Invested	3 Diversified	4 Nondiversified
14.06	Northern Institutional Funds - Treasury Portfolio	$ 721,267	$	$ 721,267
14.07		$ 0	$	$
14.08		$ 0	$	$
14.09		$ 0	$	$
14.10		$ 0	$	$
14.11		$ 0	$	$
14.12		$ 0	$	$
14.13		$ 0	$	$
14.14		$ 0	$	$
14.15		$ 0	$	$

15. Amounts and percentages of the reporting entity's total admitted assets held in general partnership interests:

15.01 Are assets held in general partnership interests less than 2.5% of the reporting entity's total admitted assets? Yes [X] No [ ]

If response to 15.01 above is yes, responses are not required for the remainder of Interrogatory 15.

	1	2	3
15.02	Aggregate statement value of investments held in general partnership interests	$	0.0 %
	Largest three investments in general partnership interests:		
15.03		$	0.0 %
15.04		$	0.0 %
15.05		$	0.0 %

SUPPLEMENT FOR THE YEAR 2024 OF THE Idaho Petroleum Clean Water Trust Fund

16. Amounts and percentages of the reporting entity's total admitted assets held in mortgage loans:

16.01 Are mortgage loans reported in Schedule B less than 2.5% of the reporting entity's total admitted assets? .... Yes [X] No [ ]

If response to 16.01 above is yes, responses are not required for the remainder of Interrogatory 16 and Interrogatory 17.

	1 Type (Residential, Commercial, Agricultural)	2	3
16.02		$	0.0 %
16.03		$	0.0 %
16.04		$	0.0 %
16.05		$	0.0 %
16.06		$	0.0 %
16.07		$	0.0 %
16.08		$	0.0 %
16.09		$	0.0 %
16.10		$	0.0 %
16.11		$	0.0 %

Amount and percentage of the reporting entity's total admitted assets held in the following categories of mortgage loans:

		Loans	
16.12	Construction loans	$	0.0 %
16.13	Mortgage loans over 90 days past due	$	0.0 %
16.14	Mortgage loans in the process of foreclosure	$	0.0 %
16.15	Mortgage loans foreclosed	$	0.0 %
16.16	Restructured mortgage loans	$	0.0 %

17. Aggregate mortgage loans having the following loan-to-value ratios as determined from the most current appraisal as of the annual statement date:

		Residential		Commercial		Agricultural	
	Loan to Value	1	2	3	4	5	6
17.01	above 95%	$	0.0 %	$	0.0 %	$	0.0 %
17.02	91 to 95%	$	0.0 %	$	0.0 %	$	0.0 %
17.03	81 to 90%	$	0.0 %	$	0.0 %	$	0.0 %
17.04	71 to 80%	$	0.0 %	$	0.0 %	$	0.0 %
17.05	below 70%	$	0.0 %	$	0.0 %	$	0.0 %

18. Amounts and percentages of the reporting entity's total admitted assets held in each of the five largest investments in real estate:

18.01 Are assets held in real estate reported less than 2.5% of the reporting entity's total admitted assets? .... Yes [X] No [ ]

If response to 18.01 above is yes, responses are not required for the remainder of Interrogatory 18.

Largest five investments in any one parcel or group of contiguous parcels of real estate.

	Description 1	2	3
18.02		$	0.0 %
18.03		$	0.0 %
18.04		$	0.0 %
18.05		$	0.0 %
18.06		$	0.0 %

19. Report aggregate amounts and percentages of the reporting entity's total admitted assets held in investments held in mezzanine real estate loans:

19.01 Are assets held in investments held in mezzanine real estate loans less than 2.5% of the reporting entity's total admitted assets? .... Yes [X] No [ ]

If response to 19.01 is yes, responses are not required for the remainder of Interrogatory 19.

	1	2	3
19.02	Aggregate statement value of investments held in mezzanine real estate loans:	$	0.0 %
	Largest three investments held in mezzanine real estate loans:		
19.03		$	0.0 %
19.04		$	0.0 %
19.05		$	0.0 %

20. Amounts and percentages of the reporting entity's total admitted assets subject to the following types of agreements:

	At Year End 1	At Year End 2	At End of Each Quarter 1st Quarter 3	At End of Each Quarter 2nd Quarter 4	At End of Each Quarter 3rd Quarter 5
20.01 Securities lending agreements (do not include assets held as collateral for such transactions)	$	0.0 %	$	$	$
20.02 Repurchase agreements	$	0.0 %	$	$	$
20.03 Reverse repurchase agreements	$	0.0 %	$	$	$
20.04 Dollar repurchase agreements	$	0.0 %	$	$	$
20.05 Dollar reverse repurchase agreements	$	0.0 %	$	$	$

21. Amounts and percentages of the reporting entity's total admitted assets for warrants not attached to other financial instruments, options, caps, and floors:

	Owned 1	Owned 2	Written 3	Written 4
21.01 Hedging	$	0.0 %	$	0.0 %
21.02 Income generation	$	0.0 %	$	0.0 %
21.03 Other	$	0.0 %	$	0.0 %

22. Amounts and percentages of the reporting entity's total admitted assets of potential exposure for collars, swaps, and forwards:

	At Year End 1	At Year End 2	At End of Each Quarter 1st Quarter 3	At End of Each Quarter 2nd Quarter 4	At End of Each Quarter 3rd Quarter 5
22.01 Hedging	$ 0	0.0 %	$ 0	$ 0	$ 0
22.02 Income generation	$ 0	0.0 %	$ 0	$ 0	$ 0
22.03 Replications	$ 0	0.0 %	$ 0	$ 0	$ 0
22.04 Other	$ 0	0.0 %	$ 0	$ 0	$ 0

23. Amounts and percentages of the reporting entity's total admitted assets of potential exposure for futures contracts:

	At Year End 1	At Year End 2	At End of Each Quarter 1st Quarter 3	At End of Each Quarter 2nd Quarter 4	At End of Each Quarter 3rd Quarter 5
23.01 Hedging	$ 0	0.0 %	$ 0	$ 0	$ 0
23.02 Income generation	$	0.0 %	$	$	$
23.03 Replications	$	0.0 %	$	$	$
23.04 Other	$	0.0 %	$	$	$

SUPPLEMENT FOR THE YEAR 2024 OF THE Idaho Petroleum Clean Water Trust Fund

REINSURANCE ATTESTATION SUPPLEMENT

ATTESTATION OF CHIEF EXECUTIVE OFFICER AND CHIEF FINANCIAL OFFICER
REGARDING REINSURANCE AGREEMENTS

The Chief Executive Officer and Chief Financial Officer shall attest, under penalties of perjury, with respect to all reinsurance contracts for which the reporting entity is taking credit on its current financial statement, that to the best of their knowledge and belief after diligent inquiry:

(I) Consistent with SSAP No. 62R, Property and Casualty Reinsurance, there are no separate written or oral agreements between the reporting entity (or its affiliates or companies it controls) and the assuming reinsurer that would under any circumstances, reduce, limit, mitigate or otherwise affect any actual or potential loss to the parties under the reinsurance contract, other than inuring contracts that are explicitly defined in the reinsurance contract except as disclosed herein;

(II) For each such reinsurance contract entered into, renewed, or amended on or after January 1, 1994, for which risk transfer is not reasonably considered to be self-evident, documentation concerning the economic intent of the transaction and the risk transfer analysis evidencing the proper accounting treatment, as required by SSAP No. 62R, Property and Casualty Reinsurance, is available for review;

(III) The reporting entity complies with all the requirements set forth in SSAP No. 62R, Property and Casualty Reinsurance; and

(IV) The reporting entity has appropriate controls in place to monitor the use of reinsurance and adhere to the provisions of SSAP No. 62R, Property and Casualty Reinsurance.

If there are any exception(s), that fact should be noted in the Reinsurance Attestation Supplement filed electronically with the NAIC and in hard copy with the domestic regulator (excluding the details of the exceptions). The details of the exceptions shall be filed in a separate hard copy supplement (Exceptions to the Reinsurance Attestation Supplement) with the domestic regulator.

For reporting period ended December 31, 2024

Signed:

[signature]	2/25/2025	[signature]	2/25/2025
Rick Ferguson Chief Executive Officer	Date	Chris Farnsworth Chief Financial Officer	Date

REINSURANCE SUMMARY SUPPLEMENTAL FILING FOR GENERAL INTERROGATORY 9 (PART 2)

For The Year Ended December 31, 2024
To Be Filed by March 1

(A) Financial Impact

		1 As Reported	2 Interrogatory 9 Reinsurance Effect	3 Restated Without Interrogatory 9 Reinsurance
A01.	Assets	41,288,023		41,288,023
A02.	Liabilities	7,726,821		7,726,821
A03.	Surplus as regards to policyholders	33,561,202		33,561,202
A04.	Income before taxes	(512,738)		(512,738)

(B) Summary of Reinsurance Contract Terms	(C) Management's Objectives

D. If the response to General Interrogatory 9.4 (Part 2 Property & Casualty Interrogatories) is yes, explain below why the contracts are treated differently for GAAP and SAP.

SUPPLEMENT FOR THE YEAR 2024 OF THE Idaho Petroleum Clean Water Trust Fund

Exhibit A: SCOPE

		1 Amount
Loss and Loss Adjustment Expense Reserves:		
1.	Unpaid Losses (Liabilities, Surplus and Other Funds page, Col. 1, Line 1)	5,842,125
2.	Unpaid Loss Adjustment Expenses (Liabilities, Surplus and Other Funds page, Col. 1, Line 3)	1,771,718
3.	Unpaid Losses - Direct and Assumed (Should equal Schedule P, Part 1, Totals from Cols. 13 and 15, Line 12 * 1000)	5,843,000
4.	Unpaid Loss Adjustment Expenses - Direct and Assumed (Should equal Schedule P, Part 1, Totals from Cols. 17, 19 and 21, Line 12 * 1000)	1,771,000
5.	The Page 3 write-in item reserve, "Retroactive Reinsurance Reserve Assumed"	
6.	Other Loss Reserve items on which the Appointed Actuary is expressing an Opinion (list separately, adding additional lines as needed)	

		1 Amount
Premium Reserves:		
7.	Reserve for Direct and Assumed Unearned Premiums for P&C Long Duration Contracts	
8.	Reserve for Net Unearned Premiums for P&C Long Duration Contracts	
9.	Other Premium Reserve items on which the Appointed Actuary is expressing an Opinion (list separately, adding additional lines as needed)	

SUPPLEMENT FOR THE YEAR 2024 OF THE Idaho Petroleum Clean Water Trust Fund

Exhibit B: DISCLOSURES

		1 Amount
1.	Name of the Appointed Actuary .... David R Kennerud	
2.	The Appointed Actuary's relationship to the Company. Enter E or C based upon the following: .... C E if an Employee of the Company or Group C if a Consultant	
3.	The Appointed Actuary's Accepted Actuarial Designation (indicated by the letter code): .... F F if a Fellow of the Casualty Actuarial Society (FCAS) A if an Associate of the Casualty Actuarial Society (ACAS) S if a Fellow of the Society of Actuaries (FSA) though the General Insurance track M if the actuary does not have an Accepted Actuarial Designation, but is approved by the Academy's Casualty Practice Council. O for Other	
4.	Type of Opinion, as identified in the OPINION paragraph. Enter R, I, E, Q, or N based upon the following: .... R R if Reasonable I if Inadequate or Deficient Provision E if Excessive or Redundant Provision Q if Qualified. Use Q when part of the OPINION is Qualified. N if No Opinion	
5.	Materiality Standard expressed in US dollars (Used to Answer Question #6)	5,034,180
6.	Are there Significant Risks that could result in Material Adverse Deviation?	Yes [ ] No [X] N/A [ ]
7.	Statutory Surplus (Liabilities, Surplus and Other Funds page, Col 1, Line 37)	33,561,202
8.	Anticipated net salvage and subrogation included as a reduction to loss reserves as reported in Schedule P (should equal Part 1 Summary, Col 23, Line 12 * 1000)	
9.	Discount included as a reduction to loss reserves and loss adjustment expense reserves as reported in Schedule P	
	9.1 Nontabular Discount [Notes, Line 32B23, (Amounts 1, 2, 3 & 4)], Electronic Filing Cols 1, 2, 3, & 4	
	9.2 Tabular Discount [Notes, Line 32A23, (Amounts 1 & 2)], Electronic Filing Col 1 & 2	
10.	The net reserves for losses and loss adjustment expenses for the Company's share of voluntary and involuntary underwriting pools' and associations' unpaid losses and loss adjustment expenses that are included in reserves shown on the Liabilities, Surplus and Other Funds page, Losses and Loss Adjustment Expenses lines.	
11.	The net reserves for losses and loss adjustment expenses that the Company carries for the following liabilities included on the Liabilities, Surplus and Other Funds page, Losses and Loss Adjustment Expenses lines. *	
	11.1 Asbestos, as disclosed in the Notes to Financial Statements (Notes, Line 33A03D, ending net asbestos reserves for current year) Electronic Filing Col 5	
	11.2 Environmental, as disclosed in the Notes to Financial Statements (Notes, Line 33D03D, ending net environmental reserves for current year), Electronic Filing Col 5	
12.	The total claims made extended loss and loss adjustment expense, and unearned premium reserves (Greater than or equal to Schedule P Interrogatories).	
	12.1 Amount reported as loss and loss adjustment expense reserves	
	12.2 Amount reported as unearned premium reserves	
13.	The net reserves for the A&H Long Duration Contracts that the Company carries on the following lines on the Liabilities, Surplus and Other Funds page:	
	13.1 Losses	
	13.2 Loss Adjustment Expenses	
	13.3 Unearned Premium	
	13.4 Write-In (list separately, adding additional lines as needed, and identify (e.g., "Premium Deficiency Reserves", "Contract Reserves other than Premium Deficiency Reserves" or "AG 51 Reserves"))	
	....	
	....	
14.	Other items on which the Appointed Actuary is providing relevant comment (list separately, adding additional lines as needed)	
	....	
	....	

* The reserves disclosed in item 11 above, should exclude amounts relating to contracts specifically written to cover asbestos and environmental exposures. Contracts specifically written to cover these exposures include Environmental Impairment Liability (post 1986), Asbestos Abatement, Pollution Legal Liability, Contractor's Pollution Liability, Consultant's Environmental Liability, and Pollution and Remediation Legal Liability.

SUPPLEMENT FOR THE YEAR 2024 OF THE Idaho Petroleum Clean Water Trust Fund

EXHIBIT OF OTHER LIABILITIES BY LINES OF BUSINESS

AS REPORTED ON LINE 17 OF THE EXHIBIT OF PREMIUMS AND LOSSES

(To Be Filed by March 1)

NAIC Group Code 0000 NAIC Company Code 14430

		Direct Business Only			
		Prior Year	Current Year		
		1 Written Premium	2 Written Premium	3 Losses Paid (deducting salvage)	4 Losses Unpaid (Case Base)
1.	Completed operations				
2.	Errors & omissions (E&O)				
3.	Directors & officers (D&O)				
4.	Environmental liability			1,309,219	3,674,144
5.	Excess workers' compensation				
6.	Commercial excess & umbrella				
7.	Personal umbrella				
8.	Employment liability				
9.	Aggregate write-ins for facilities & premises (CGL)	0	0	0	0
10.	Internet & cyber liability				
11.	Aggregate write-ins for other	0	0	0	0
12.	Total ASL 17 - other liability (sum of lines 1 through 11)	0	0	1,309,219	3,674,144
	DETAILS OF WRITE-INS				
0901.					
0902.					
0903.					
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0
0999.	Totals (Lines 0901 through 0903 plus 0998)(Line 9 above)	0	0	0	0
1101.					
1102.					
1103.					
1198.	Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199.	Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0

SCHEDULE P PART 1 - CURRENT YEAR RECONCILIATION

($000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned: 1 Part 6 Section 1 Direct and Assumed	2 Part 6 Section 2 Ceded	3 Net (1 - 2)	Loss and Loss Expense Payments: Loss Payments: 4 Direct and Assumed	5 Ceded	Defense and Cost Containment Payments: 6 Direct and Assumed	7 Ceded	Adjusting and Other Payments: 8 Direct and Assumed	9 Ceded	10 Salvage and Subrogation Received	PT3 Number of Claims: 11 Closed With Loss Payment	12 Closed Without Loss Payment
1. Prior	0	0	0	32	0	0	0	24	0	0	0	0
2. 2015	0	0	0	0	0	0	0	0	0	0	0	0
3. 2016	0	0	0	0	0	0	0	12	0	7	0	0
4. 2017	0	0	0	0	0	0	0	0	0	0	0	0
5. 2018	0	0	0	280	0	0	0	24	0	152	0	0
6. 2019	0	0	0	20	0	0	0	12	0	112	0	0
7. 2020	0	0	0	364	0	0	0	24	0	0	0	0
8. 2021	0	0	0	238	0	0	0	65	0	0	1	0
9. 2022	0	0	0	43	0	0	0	12	0	0	0	0
10. 2023	0	0	0	233	0	7	0	125	0	0	3	0
11. 2024	0	0	0	101	0	7	0	48	0	0	0	1
12. Totals	0	0	0	1,311	0	14	0	346	0	271	4	1

	Losses Unpaid: Case Basis: 13 Direct and Assumed	14 Ceded	Bulk + IBNR: 15 Direct and Assumed	16 Ceded	Defense and Cost Containment Unpaid: Case Basis: 17 Direct and Assumed	18 Ceded	Bulk + IBNR: 19 Direct and Assumed	20 Ceded	Adjusting and Other Unpaid: 21 Direct and Assumed	22 Ceded	23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Claims Outstanding-Direct and Assumed
1. Prior	498	0	6	0	5	0	0	0	69	0	0	578	0
2. 2015	0	0	0	0	0	0	0	0	0	0	0	0	(1)
3. 2016	31	0	19	0	5	0	1	0	56	0	0	112	0
4. 2017	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2018	359	0	62	0	8	0	4	0	131	0	0	564	(2)
6. 2019	91	0	153	0	0	0	10	0	71	0	0	325	(1)
7. 2020	487	0	197	0	23	0	13	0	135	0	0	855	0
8. 2021	975	0	129	0	11	0	8	0	204	0	0	1,327	0
9. 2022	96	0	377	0	16	0	24	0	136	0	0	649	(3)
10. 2023	539	0	520	0	4	0	33	0	310	0	0	1,406	4
11. 2024	599	0	705	0	93	0	45	0	356	0	0	1,798	4
12. Totals	3,675	0	2,168	0	165	0	138	0	1,468	0	0	7,614	1

	Nontabular Discount: 32 Loss	33 Loss Expense	34 Inter-Company Pooling Participation Percentage	Tabular Discount: 35 Case	36 Bulk
1. Prior	0	0	XXX	0	0
2. 2015	0	0	0.0	0	0
3. 2016	0	0	0.0	0	0
4. 2017	0	0	0.0	0	0
5. 2018	0	0	0.0	0	0
6. 2019	0	0	0.0	0	0
7. 2020	0	0	0.0	0	0
8. 2021	0	0	0.0	0	0
9. 2022	0	0	0.0	0	0
10. 2023	0	0	0.0	0	0
11. 2024	0	0	0.0	0	0
12. Totals	0	0	XXX	0	0

2024 IRIS Ratios - P&C Companies

Company Name Idaho Petroleum Clean Water Trust Fund

NAIC Company Code 14430

Commenced Business Date:

Ratio	Title	Unusual Result Equal to or Over	Unusual Result Equal to or Under	Result Percent	Unusual Result Indicator
#1	Gross Premiums Written to Policyholders' Surplus	900.0		0.0	
#2	Net Premiums Written to Policyholders' Surplus	300.0		0.0	
#3	Change in Net Premiums Written	33.0	(33.0)	0.0	
#4	Surplus Aid to Policyholders' Surplus	15.0		0.0	
#5	Two-Year Overall Operating Ratio	100.0		0.0	
#6	Investment Yield	5.5	2.0	2.5	
#7	Gross Change in Policyholders' Surplus	50.0	(10.0)	(2.0)	
#8	Change in Adjusted Policyholders' Surplus	25.0	(10.0)	(2.0)	
#9	Adjusted Liabilities to Liquid Assets	100.0		19.0	
#10	Gross Agents' Balances (in collection) to Policyholders' Surplus	40.0		0.0	
#11	One-Year Reserve Development to Policyholders' Surplus	20.0		3.0	
#12	Two-Year Reserve Development to Policyholders' Surplus	20.0		2.0	
#13	Estimated Current Reserve Deficiency to Policyholders' Surplus	25.0		0.0	

* - Indicates an unusual value.

Ratio #1 Gross Premiums Written to Policyholders' Surplus

A.	Direct Premiums Written (Page 8, Line 35, Column 1)	0
B.	Reinsurance Assumed - Affiliates (Page 8, Line 35, Column 2)	0
C.	Reinsurance Assumed - NonAffiliates (Page 8, Line 35, Column 3)	0
D.	Policyholders' Surplus (Page 3, Line 37, Column 1)	33,561,202
E.	Ratio 1 Result	0.0 %

Result = 100 * (A + B + C) / D
* If D is zero or negative, result is 999.
* If D is positive and (A + B + C) is negative, result is zero.

Ratio #2 Net Premiums Written to Policyholders' Surplus

A.	Net Premiums Written (Page 8, Line 35, Column 6)	0
B.	Policyholders' Surplus (Page 3, Line 37, Column 1)	33,561,202
C.	Ratio 2 Result	0.0 %

Result = 100 * (A / B)
* If B is zero or negative, result is 999.
* If B is positive and A is negative, result is zero.

Ratio #3 Change in Net Premiums Written

A.	Net Premiums Written Current Year (Page 8, Line 35, Column 6)	0
B.	Net Premiums Written Prior Year (PY: Page 8, Line 35, Column 6)	0
C.	Ratio 3 Result	0 %

Result = 100 * (A - B) / B
* If A and B are both zero or negative, result is zero.
* If A is positive and B is zero or negative, result is 999.

Ratio #4 Surplus Aid to Policyholders' Surplus

A.	Reinsurance Ceded Commissions (Page 11, Line 2.3, Column 2)	
B.	Reinsurance Ceded Contingent Commissions (Page 11, Line 2.6, Column 2)	
C.	Reinsurance Premiums Ceded - Affiliates (Page 8, Line 35, Column 4)	0
D.	Reinsurance Premiums Ceded - Non-Affiliates (Page 8, Line 35, Column 5)	0
E.	Unearned Premiums - Total Authorized, Unauthorized, Certified, and Reciprocal Jurisdiction Other US Unaffiliated Insurers (Page 22, Line (0999999 + 2399999 + 3799999 + 5199999), Column 13, *1000)	0
F.	Unearned Premiums - Total Authorized, Unauthorized, Certified, and Reciprocal Jurisdiction Mandatory & Voluntary Pools (Page 22, Line (1099999 + 1199999 + 2499999 + 2599999 + 3899999 + 3999999 + 5299999 + 5399999), Column 13, *1000)	0
G.	Unearned Premiums - Total Authorized, Unauthorized, Certified, and Reciprocal Jurisdiction Other Non-US Insurers (Page 22, Line (1299999 + 2699999 + 4099999 + 5499999), Column 13, *1000)	0
H.	Sum of Unearned Premius (E + F + G)	0
I.	Surplus Aid = [(A + B) / (C + D)] * H	0
J.	Policyholder's Surplus (Page 3, Line 37, Column 1)	33,561,202
K.	Ratio 4 Result Result = 100 * (I / J) * If either (C + D) or I is zero or negative, result is zero. * If I is positive and J is zero or negative, result is 999.	0.0 %

Ratio #5 Two-Year Overall Operating Ratio

A.	Losses and LAE Incurred CY (Page 4, Line 2 + 3, Column 1)	3,272,331
B.	Losses and LAE Incurred PY (PY: Page 4, Line 2 + 3, Column 1)	1,429,927
C.	Dividends to Policyholders CY (Page 4, Line 17, Column 1)	
D.	Dividends to Policyholders PY (PY: Page 4, Line 17, Column 1)	
E.	Premiums Earned CY (Page 4, Line 1, Column 1)	0
F.	Premiums Earned PY (PY: Page 4, Line 1, Column 1)	0
G.	Other Underwriting Exp and Agg. Write-in for Underwriting CY (Page 4, Line 4 + 5, Column 1)	1,199,153
H.	Other Underwriting Exp and Agg. Write-in for Underwriting PY (PY: Page 4, Line 4 + 5, Column 1)	1,164,253
I.	Total Other Income CY (Page 4, Line 15, Column 1)	2,977,939
J.	Total Other Income PY (PY: Page 4, Line 15, Column 1)	2,934,497
K.	Net Premiums Written CY (Page 8, Line 35, Column 6)	0
L.	Net Premiums Written PY (PY: Page 8, Line 35, Column 6)	0
M.	Net Investment Income Earned CY (Page 4, Line 9, Column 1)	980,121
N.	Net Investment Income Earned PY (PY: Page 4, Line 9, Column 1)	690,690
O.	Loss Ratio = 100 * (A + B + C + D) / (E +F)	0.0
P.	Expense Ratio = 100 * (G + H - I - J) / (K + L)	0.0
Q.	Investment Income Ratio = 100 * (M + N) / (E + F)	0.0
R.	Ratio 5 Result Result = O + P - Q * If (A + B + C + D + G + H - I - J - M - N) is zero or negative, result is zero. * If (E + F) or (K + L) is zero or negative, result is 999.	0.0 %

Ratio #6	Investment Yield	
A.	Total Cash and Invested Assets CY (Page 2, Line 12, Column 3)	40,358,906
B.	Total Cash and Invested Assets PY (PY: Page 2, Line 12, Column 3)	39,506,679
C.	Investment Income Due and Accrued CY(Page 2, Line 14, Column 3)	227,094
D.	Investment Income Due and Accrued PY (PY: Page 2, Line 14, Column 3)	203,480
E.	Borrowed Money CY (Page 3, Line 8, Column 1)	
F.	Borrowed Money PY (PY: Page 3, Line 8, Column 1)	
G.	Net Investment Income Earned (Page 4, Line 9, Column 1)	980,121
H.	Ratio 6 Result Result = 200 * G/ (A + B + C + D - E - F - G) * Limit result to a minimum of zero.	2.5 %

Ratio #7	Gross Change in Policyholders' Surplus	
A.	Policyholders' Surplus CY (Page 3, Line 37, Column 1)	33,561,202
B.	Policyholders' Surplus PY (PY: Page 3, Line 37, Column 1)	34,073,941
C.	Ratio 7 Result Result = 100 * (A - B) / B * If A is zero or negative, result is -99. * If A is positive and B is zero or negative, result is 999.	(2) %

Ratio #8	Change in Adjusted Policyholders' Surplus	
A.	Policyholders' Surplus CY (Page 3, Line 37, Column 1)	33,561,202
B.	Change in Surplus Notes (Page 4, Line 29, Column 1)	
C.	Capital Paid in or Transferred (Page 4, Line 32.1 + 32.2 + 32.3, Column 1)	0
D.	Surplus Paid in or Transferred (Page 4, Line 33.1 + 33.2 + 33.3, Column 1)	0
E.	Policyholders' Surplus PY (PY: Page 3, Line 37, Column 1)	34,073,941
F.	Ratio 8 Result Result = 100 * (A - B - C - D - E) / ABS(E) * If A is zero or negative, result is -99. * If A is positive and E is zero or negative, result is 999.	(2) %

Ratio #9	Adjusted Liabilities to Liquid Assets	
A.	Total Liabilities (Page 3, Line 28, Column 1)	7,726,821
B.	Liabilities Equal to Deferred Agents' Balance (Page 2, Line 15.2, Column 3)	0
C.	Adjusted Liabilities (09A - 09B)	7,726,821
D.	Bonds (Page 2, Line 1, Column 3)	37,366,633
E.	Stocks, Preferred and Common (Page 2, Line 2.1 + 2.2, Column 3)	0
F.	Cash, Cash Equivalents and Short-Term Investments (Page 2, Line 5, Column 3)	2,992,272
G.	Receivable for Securities (Page 2, Line 9, Column 3)	0
H.	Investment Income Due and Accrued (Page 2, Line 14, Column 3)	227,094
I.	Investments in Parent, Subsidiaries, and Affiliates (Page 17, Line 42 + 43 + 44 + 45, Column 1)	0
J.	Liquid Assets = D + E + F + G + H -I	40,586,000
K.	Ratio 9 Result Result = 100 * C/J * If J is zero or negative, result is 999.	19.0 %

Ratio
#10

Gross Agents' Balances (in collection) to Policyholders' Surplus

A.	Gross Agents Balances in Course of Collection (Page 2, Line 15.1, Column 3)	0	
B.	Policyholders' Surplus (Page 3, Line 37, Column 1)	33,561,202	
C.	Ratio 10 Result Result = 100 * (A / B) * If A is zero or negative, result is zero. * If A is positive and B is zero or negative, result is 999.	0.0	%

Ratio
#11

One-Year Reserve Development to Policyholders' Surplus

A.	One-Year Loss Reserve Development (Page 34, Part 2, Line 12, Column 11 * 1000)	1,018,000	
B.	Policyholders' Surplus PY (PY: Page 3, Line 37, Column 1)	34,073,941	
C.	Ratio 11 Result Result = 100 * (A / B) * If A is positive and B is zero or negative, result is 999.	3.0	%

Ratio
#12

Two-Year Reserve Development to Policyholder's Surplus

A.	Two-Year Loss Reserve Development (Page 34, Part 2, Line 12, Column 12 * 1000)	550,000	
B.	Policyholders' Surplus (2nd Prior Year) (2nd PY: Page 3, Line 37, Column 1)	33,042,934	
C.	Ratio 12 Result Result = 100 * (A / B) * If A is positive and B is zero or negative, result is 999.	2.0	%

Ratio
#13

Estimated Current Reserve Deficiency to Policyholders' Surplus

A.	Loss and LAE reserves (2nd Prior Year) (2nd PY: Page 3, Line 1 + 3, Column 1)	5,678,718	
B.	Two-Year Loss Reserve Development (Page 34, Part 2, Line 12, Column 12 * 1000)	550,000	
C.	Premiums Earned (2nd Prior Year) (2nd PY: Page 4, Line 1, Column 1)	0	
D.	Developed Loss & LAE Reserves to Premiums Ratio 2nd Prior Year = (A + B) / C * If C is zero, negative, or less than (L /10), D = H	0.00	
E.	Loss and LAE reserves (Prior Year) (PY: Page 3, Line 1 + 3, Column 1)	6,010,745	
F.	One-Year Loss Reserve Development (Page 34, Part 2, Line 12, Column 11 * 1000)	1,018,000	
G.	Premiums Earned (Prior Year) (PY: Page 4, Line 1, Column 1)	0	
H.	Developed Loss & LAE Reserves to Premiums Ratio Prior Year (E + F) / G	0.00	
I.	Premiums Earned, Current Year (Page 4, Line 1, Column 1)	0	
J.	Loss and LAE Reserves, Current Year (Page 3, Line 1 + 3, Column 1)	7,613,843	
K.	Estimated Loss & LAE Reserve Deficiency (Redundancy) = {[0.5 * (D + H)] * I} - J * If G is zero, negative, or less than (L /10), K = zero	0	
L.	Policyholders' Surplus (Page 3, Line 37, Column 1)	33,561,202	
M.	Ratio 13 Result Result = 100 * K / L * If K is positive and L is zero or negative, result is 999. * If K and L are both zero or negative, result is zero.	0.0	%

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Idaho Petroleum Clean Water Trust Fund

PROPERTY AND CASUALTY RATIO CALCULATIONS

INSURANCE REGULATORY INFORMATION SYSTEM (IRIS) RATIOS	Usual Range	2024	2023	2022	2021	2020
I1. Gross premiums to surplus	< 900	0.0	0.0	0.0		
I2. Net premiums to surplus	< 300	0.0	0.0	0.0		
I3. Change in net writings	-33 to +33	0.0	0.0	0.0		
I4. Surplus aid to surplus	< 15	0.0	0.0	0.0		
I5. Two year overall operating ratio	< 100	0.0	0.0	0.0		
I6. Investment yield	+3.0 to +6.5	2.5	1.8	1.4	1.4	1.8
I7. Gross change in surplus	-10 to +50	(2.0)	3.0	1.0	1.0	1.0
I8. Net change in adjusted surplus	-10 to +25	(2.0)	3.0	1.0	1.0	1.0
I9. Liabilities to liquid assets	< 100	19.0	15.0	15.0	14.0	14.0
I10. Agents' balances to surplus	< 40	0.0	0.0	0.0		
I11. 1 year reserve development to surplus	< 20	3.0	(2.0)	(1.0)	(1.0)	1.0
I12. 2 year reserve development to surplus	< 20	2.0	(2.0)	0.0	1.0	(1.0)
I13. Estimated current reserve deficiency	< 25	0.0	0.0	0.0		

UNDERWRITING AND OPERATING PERFORMANCE RATIOS	2024	2023	2022	2021	2020
P21. Pure loss ratio	0.0	0.0	0.0	0.0	0.0
P22. LAE ratio	0.0	0.0	0.0	0.0	0.0
P23. Loss and LAE ratio	0.0	0.0	0.0	0.0	0.0
P24. Expense ratio	0.0	0.0	0.0	0.0	0.0
P25. Policyholder dividend ratio	0.0	0.0	0.0	0.0	0.0
P26. Calendar year combined ratio	0.0	0.0	0.0	0.0	0.0
P27. Expense ratio adjusted for DAC	0.0	0.0	0.0	0.0	0.0
P28. Calendar year combined ratio adjusted for DAC	0.0	0.0	0.0	0.0	0.0
P29. Calendar year operating ratio	0.0	0.0	0.0	0.0	0.0
P30. Calendar year insurance operating ratio	0.0	0.0	0.0	0.0	0.0
P31. Net income return on surplus	(1.5)	3.1	1.3	0.1	0.7
P32. Policyholder dividends to net income	0.0	0.0	0.0	0.0	0.0
P33. Shareholder dividends to net income	0.0	0.0	0.0	0.0	0.0

LOSS AND LAE RESERVE RATIOS	2024	2023	2022	2021	2020
R41. Accident year loss and LAE ratio	0.0	0.0	0.0	0.0	0.0
R42. Accident year combined ratio	0.0	0.0	0.0	0.0	0.0
R43. Losses & LAE paid to incurred in year of occurrence	8.0	11.1	6.3	16.6	7.1
R44. 1 year development to prior year reserves	16.9	(9.5)	(7.5)	(3.4)	3.7
R45. 2 year development to 2nd prior year reserves	9.7	(11.0)	(2.9)	8.0	7.4

PROPERTY AND CASUALTY RATIO CALCULATIONS

ASSET RATIOS	2024	2023	2022	2021	2020
A61. Investments in affiliates to surplus	0.0	0.0	0.0	0.0	0.0
A62. Investments in affiliates to total assets	0.0	0.0	0.0	0.0	0.0
A63. Investment grade to total bonds, cash equivalents and short-term investments	100.0	100.0	100.0	100.0	100.0
A64. Bond Turnover Ratio	30.9	15.9	11.9	28.9	44.9
A65. Investment expense ratio	8.3	10.8	13.5	13.7	11.6
A66. Investment management expense ratio	0.2	0.2	0.2	0.1	0.2
A67. Gross investment yield	2.7	2.0	1.6	1.1	1.4
A68. Economic investment yield	2.7	2.0	1.6	1.0	1.6
A69. Adjusted economic investment yield	1.8	65.9	1.6	1.0	1.6
A70. Maturities in five years to total bonds, cash equivalents and short-term investments	82.5	96.7	94.7	89.7	98.5
A71. Liquidity of cash and invested assets	87.3	86.0	85.9	87.5	95.3
A72. Gross prems receivable to gross premiums written	0.0	0.0	0.0	0.0	0.0

LIQUIDITY AND CASH FLOW RATIOS	2024	2023	2022	2021	2020
L81. Liquid assets to liabilities	458.8	560.1	570.2	637.9	671.7
L82. Cash flow to change in policyholder funds	58.9	377.5	17.9	4.2	10.9

CEDED REINSURANCE RATIOS	2024	2023	2022	2021	2020
C91. Ceded to gross premiums written	0.0	0.0	0.0	0.0	0.0
C92. Change in gross writings	0.0	0.0	0.0	0.0	0.0
C93. Ceded recovered to gross losses paid	0.0	0.0	0.0	0.0	0.0
C94. Ceded case to gross case unpaid losses	0.0	0.0	0.0	0.0	0.0
C95. Ceded IBNR to gross IBNR unpaid losses	0.0	0.0	0.0	0.0	0.0
C96. Net reported ceded reinsurance exposure	0.0	0.0	0.0	0.0	0.0
C97. Unaffiliated net reported ceded reins. exposure	0.0	0.0	0.0	0.0	0.0
C98. Overdue to total reins. recoverable on pd losses/LAE	0.0	0.0	0.0	0.0	0.0
C99. Reins. recoverable on paid losses/LAE to surplus	0.0	0.0	0.0	0.0	0.0

CAPITAL AND SURPLUS RATIOS	2024	2023	2022	2021	2020
S111. Reserve leverage	22.7	17.6	17.2	15.4	16.1
S112. Liability leverage	23.0	17.9	17.5	15.7	16.3
S113. Net leverage	23.0	17.9	17.5	15.7	16.3
S114. Total ceded reinsurance leverage	0.0	0.0	0.0	0.0	0.0
S115. Unaffiliated ceded reinsurance leverage	0.0	0.0	0.0	0.0	0.0
S116. Gross leverage	23.0	17.9	17.5	15.7	16.3
S117. Gross leverage net of affiliated ceded reinsurance	23.0	17.9	17.5	15.7	16.3
S118. Total adjusted capital to company action level RBC	1,310.2	1,715.3	1,989.5	2,279.2	2,420.8

PROPERTY AND CASUALTY RATIO CALCULATIONS			2024	2023	2022	2021	2020
	OPERATING PERFORMANCE RATIOS						
P21.	**Pure Loss Ratio**						
21.01	A. Losses incurred	STMTINCOME, Line 02, Column 1	2,578,728	1,048,999	1,093,857	1,410,659	1,551,057
21.02	B. Net premiums earned	STMTINCOME, Line 01, Column 1	0	0	0		
21.99	C. Ratio (A / B) x 100		0.0	0.0	0.0	0.0	0.0
P22.	**LAE Ratio**						
22.01	A. LAE incurred	STMTINCOME, Line 03, Column 1	693,603	380,928	655,060	514,679	608,544
22.02	B. Net premiums earned		0	0	0		
22.99	C. Ratio (A / B) x 100		0.0	0.0	0.0	0.0	0.0
P23.	**Loss and LAE Ratio**						
23.01	A. Pure loss ratio (Ratio P21)		0.0	0.0	0.0		
23.02	B. LAE ratio (Ratio P22)		0.0	0.0	0.0		
23.99	C. Ratio (A + B)		0.0	0.0	0.0	0.0	0.0
P24.	**Expense Ratio**						
24.01	A. Underwriting expenses incurred	STMTINCOME,Line 04 + Line 05 Column 1	1,199,153	1,164,253	1,148,334	1,064,905	1,013,261
24.02	B. Net premiums written	EXPREMWRTN, Line 35, Column 6	0	0	0		
24.99	C. Ratio (A / B) x 100		0.0	0.0	0.0	0.0	0.0
P25.	**Policyholder Dividend Ratio**						
25.01	A. Dividends to policyholders incurred	STMTINCOME, Line 17, Column 1					
25.02	B. Net premiums earned		0	0	0		
25.99	C. Ratio (A / B) x 100		0.0	0.0	0.0	0.0	0.0
P26.	**Calendar Year Combined Ratio**						
26.01	A. Loss and LAE ratio (Ratio P23)		0.0	0.0	0.0		
26.02	B. Expense ratio (Ratio P24)		0.0	0.0	0.0		
26.03	C. Policyholder dividend ratio (Ratio P25)		0.0	0.0	0.0		
26.99	D. Ratio (A + B + C)		0.0	0.0	0.0	0.0	0.0
P27.	**Expense Ratio Adjusted for DAC**						
27.01	A. Underwriting expenses incurred		1,199,153	1,164,253	1,148,334	1,064,905	1,013,261
27.02	B. Commissions & brokerage (incl. contingent)	EXEXP, Line 02.8, Column 2	0	0	0		
27.03	C. Taxes, licenses and fees	EXEXP, Line 20.5, Column 2	500	500	500	500	500
27.04	D. Remaining underwriting expenses	EXEXP, Line 19, Column 2	1,189,721	1,153,297	1,138,995	1,059,261	1,004,808
27.05	E. Net premiums written - CY	LIAB, Line 24.11, Column 1	0	0	0		
27.06	F. Acquisition expense ratio ((B) + (C) + (D / 2)) / E x 100		0.0	0.0	0.0		
27.07	G. Unearned premiums - CY	LIAB, Line 09, Column 1	0	0	0		
27.08	H. Advance premiums - CY	LIAB, Line 10, Column 1					
27.09	I. Deferred acquisition costs (DAC) - CY (F x (G + H)) / 100		0	0	0		
27.10	J. Deferred acquisition costs (DAC) - PY		0	0	0		
27.11	K. Change in DAC (I - J)		0	0	0		
27.12	L. Underwriting expenses adjusted for DAC (A - K)		1,199,153	1,164,253	1,148,334	1,064,905	1,013,261
27.13	M. Net premiums earned		0	0	0		
27.99	N. Ratio (L / M) x 100		0.0	0.0	0.0	0.0	0.0
P28.	**Calendar Year Combined Ratio Adjusted for DAC**						
28.01	A. Loss and LAE ratio (Ratio P23)		0.0	0.0	0.0		
28.02	B. Expense ratio adjusted for DAC (Ratio P27)		0.0	0.0	0.0		
28.03	C. Policyholder dividend ratio (Ratio P25)		0.0	0.0	0.0		
28.99	D. Ratio (A + B + C)		0.0	0.0	0.0	0.0	0.0

PROPERTY AND CASUALTY RATIO CALCULATIONS			2024	2023	2022	2021	2020
	OPERATING PERFORMANCE RATIOS						
P29.	**Calendar Year Operating Ratio**						
29.01	A. Net investment income earned	STMTINCOME, Line 09, Column 1	980,121	690,690	535,535	509,530	663,570
29.02	B. Net premiums earned		0	0	0		
29.03	C. Investment income ratio (A / B) x 100		0.0	0.0	0.0	0.0	0.0
29.04	D. Calendar year combined ratio (Ratio P26)		0.0	0.0	0.0		
29.99	E. Ratio (D - C)		0.0	0.0	0.0	0.0	0.0
P30.	**Calendar Year Insurance Operating Ratio**						
30.01	A. Policyholders' surplus - PY		34,073,941	33,042,934	32,615,200	32,346,844	32,106,015
30.02	B. Policyholders' surplus - CY	LIAB, Line 37, Column 1	33,561,202	34,073,941	33,042,934	32,615,200	32,346,844
30.03	C. Average policyholders' surplus (A + B) / 2		33,817,572	33,558,438	32,829,067	32,481,022	32,226,430
30.04	D. Net investment yield (IRIS Ratio 6)		5.5	5.5	5.5	1.0	2.0
30.04	E. Investment income earned on average policyholders' surplus (C x D) / 100		1,859,966	1,845,714	1,805,599	324,810	644,529
30.05	F. Net investment income earned		980,121	690,690	535,535	509,530	663,570
30.06	G. Insurance operations investment income (F - E)		(879,846)	(1,155,025)	(1,270,064)	184,720	19,041
30.07	H. Net premiums earned		0	0	0		
30.08	I. Insurance operations investment income ratio (G / H) x 100		0.0	0.0	0.0	0.0	0.0
30.09	J. Calendar year combined ratio (Ratio P26)		0.0	0.0	0.0		
30.99	K. Ratio (J - I)		0.0	0.0	0.0	0.0	0.0
P31.	**Net Income Return on Surplus**						
31.01	A. Statutory net income	STMTINCOME, Line 20, Column 1	(512,738)	1,031,007	426,205	269,885	240,829
31.02	B. Average policyholders' surplus (C of Ratio P30)		33,817,572	33,558,438	32,829,067	322,481,022	32,226,430
31.99	C. Ratio (A / B) x 100		(1.5)	3.1	1.3	0.1	0.7
P32.	**Policyholder Dividends to Net Income**						
32.01	A. Dividends to policyholders		0	0	0		
32.02	B. Statutory net income - PY		1,031,007	426,205	269,885	240,829	516,202
32.99	C. Ratio (A / B) x 100		0.0	0.0	0.0	0.0	0.0
P33.	**Shareholder Dividends to Net Income**						
33.01	A. Dividends to shareholders	STMTINCOME, Line 35, Column 1					
33.02	B. Statutory net income - PY		1,031,007	426,205	269,885	240,829	516,202
33.99	C. Ratio (A / B) x 100		0.0	0.0	0.0	0.0	0.0

PROPERTY AND CASUALTY RATIO CALCULATIONS			2024	2023	2022	2021	2020
	LOSS AND LAE RESERVE RATIOS						
R41.	**Accident Year Loss and LAE Ratio**						
41.01	A. Net losses and LAE incurred - current accident year	SCPPT1, Line 11, Column 28	1,954	1,993	1,900	1,992	1,749
41.02	B. Net premiums earned	SCPPT1, Line 11, Column 3	0	0	0		
41.99	C. Ratio (A / B) x 100		0.0	0.0	0.0	0.0	0.0
R42.	**Accident Year Combined Ratio**						
42.01	A. Accident year loss and LAE ratio (Ratio R41)		0.0	0.0	0.0	0.0	0.0
42.02	B. Expense ratio (Ratio P24)		0.0	0.0	0.0	0.0	0.0
42.03	C. Policyholder dividend ratio (Ratio P25)		0.0	0.0	0.0	0.0	0.0
42.99	D. Ratio (A + B + C)		0.0	0.0	0.0	0.0	0.0
R43.	**Losses & LAE Paid to Incurred in Yr of Occurrence**						
43.01	A. Losses and LAE paid - current accident year	SCPPT1, Line 11, Column 11	156	221	119	330	125
43.02	B. Losses & LAE incurred - current accident year		1,954	1,993	1,900	1,992	1,749
43.99	C. Ratio (A / B) x 100		8.0	11.1	6.3	16.6	7.1
R44.	**1 Year Development to Prior Year Reserves**						
44.01	A. One year loss and DCC development	SCPPT2, Line 12, Column 11	1,018	(538)	(374)	(176)	176
44.02	B. Unpaid losses and LAE - PY	(LIAB, Line 1 + Line 3, Column 2) / 1000	6,011	5,679	5,009	5,192	4,737
44.99	C. Ratio (A / B) x 100		16.9	(9.5)	(7.5)	(3.4)	3.7
R45.	**2 Year Development to 2nd Prior Year Reserves**						
45.01	A. Two year loss and DCC development	SCPPT2, Line 12, Column 12	550	(552)	(150)	381,000	317,000
45.02	B. Unpaid losses and LAE - 2PY		5,679	5,009	5,192	4,737,202	4,278,413
45.99	C. Ratio (A / B) x 100		9.7	(11.0)	(2.9)	8.0	7.4
	ASSET RATIOS						
A61.	**Investments in Affiliates to Surplus**						
61.01	A. Investments in affiliates	HIST5YR, Line 48, Column 1	0	0	0		
61.02	B. Nonadmitted investments in affiliates						
61.03	C. Policyholders' surplus		33,561,202	34,073,941	33,042,934	32,615,200	32,346,844
61.99	D. Ratio ((A - B) / C) x 100		0.0	0.0	0.0	0.0	0.0
A62.	**Investments in Affiliates to Total Assets**						
62.01	A. Investments in affiliates		0	0	0		
62.02	B. Nonadmitted investments in affiliates		0	0	0		
62.03	C. Total Assets	ASSETS, Line 28, Column 3	41,288,023	40,178,806	38,825,544	37,734,079	37,625,479
62.99	D. Ratio ((A - B) / C) x 100		0.0	0.0	0.0	0.0	0.0
A63.	**Investment Grade to Total Bonds, Cash**						
63.01	A. Investment grade	SCDPT1ASN1, Line 12.1, 12.2, Column 7	37,366,633	37,058,414	35,543,513	36,046,800	33,914,895
63.02	B. Total bonds, cash equivalents and short-term investments	SCDPT1ASN1, Line 12.7, Column 7	37,366,633	37,058,414	35,543,513	36,046,800	33,914,895
63.99	C. Ratio (A / B) x 100		100.0	100.0	100.0	100.0	100.0
A64.	**Bond Turnover Ratio**						
64.01	A. Proceeds from bonds sold, matured or repaid	CASH, Line 12.1, Column 1	11,450,000	5,650,000	4,301,070	9,798,817	15,626,044
64.02	B. Bonds - PY	ASSETS, Line 1, Column 4	37,058,414	35,543,513	36,046,800	33,914,895	34,798,595
64.99	C. Ratio (A / B) x 100		30.9	15.9	11.9	28.9	44.9

PROPERTY AND CASUALTY RATIO CALCULATIONS			2024	2023	2022	2021	2020
	ASSET RATIOS						
A65.	**Investment Expense Ratio**						
65.01	A. Statutory investment expenses	EXNETINVT, Line 16, Column 2	88,572	83,303	83,666	80,917	87,180
65.02	B. Interest expense	EXNETINVT, Line 13, Column 2	0	0	0		
65.03	C. Adjusted investment expenses (A - B)		88,572	83,303	83,666	80,917	87,180
65.04	D. Gross investment income earned	EXNETINVT, Line 10, Column 2	1,068,693	773,993	619,201	590,446	750,750
65.99	C. Ratio (C / D) x 100		8.3	10.8	13.5	13.7	11.6
A66.	**Investment Management Expense Ratio**						
66.01	A. Adjusted investment expenses (C of Ratio A65)		88,572	83,303	83,666	80,917	87,180
66.02	B. Borrowed money - CY	LIAB, Line 08, Column 1					
66.03	C. Borrowed money - PY						
66.04	D. Average borrowed money ((B + C) / 2)		0	0	0	0	0
66.05	E. Average invested assets (H of Iris Ratio 6)	ASSETS, Line 12, Col. 3 + Line 12, Col. 4	39,932,792	38,854,435	37,676,161	55,665,864	55,163,090
66.06	F. Adjusted average invested assets (D + E)		39,932,792	38,854,435	37,676,161	55,665,864	55,163,090
66.99	G. Ratio (A / F) x 100		0.2	0.2	0.2	0.1	0.2
A67.	**Gross Investment Yield**						
67.01	A. Gross investment income earned		1,068,693	773,993	619,201	590,446	750,750
67.02	B. Adjusted average invested assets (F of Ratio A66)		39,932,792	38,854,435	37,676,161	55,665,864	55,163,090
67.99	C. Ratio (A / B) x 100		2.7	2.0	1.6	1.1	1.4
A68.	**Economic Investment Yield**						
68.01	A. Gross investment income earned		1,068,693	773,993	619,201	590,446	750,750
68.02	B. Realized capital gains, net of taxes	STMTINCOME, Line 10, Column 1	686		1,485	(50,343)	134,796
68.03	C. Tax on realized capital gains	STMTINCOME, Line 10, inside amt Column 1					
68.04	D. Realized capital gains, before taxes (B + C)		686	0	1,485	(50,343)	134,796
68.05	E. Change in unrealized capital gains, before taxes	EXCAPGLOSS, Line 10, Column 4	0	0	0		
68.06	F. Recorded investment yield (A + D + E)		1,069,379	773,993	620,686	540,103	885,546
68.07	G. Adjusted average invested assets (F of Ratio A66)		39,932,792	38,854,435	37,676,161	55,665,864	55,163,090
68.99	H. Ratio (F / G) x 100		2.7	2.0	1.6	1.0	1.6
A69.	**Adjusted Economic Investment Yield**						
	Additional unrealized capital gains						
69.01	A. Current year (Common Interrogatory #31)	GENINTPT1INV, Line 31.3, Column 22	37,366,633	37,058,414	0		
69.02	B. Prior year (Common Interrogatory #30)		37,058,414	0			
69.03	C. Additional change in unrealized capital gains (A - B)		308,219	37,058,414	0	0	0
69.04	D. Adjusted average invested assets (F of Ratio A66)		39,932,792	38,854,435	37,676,161	55,665,864	55,163,090
69.05	E. Adjusted average invested assets,Schedule D at market (D + ((A + B) / 2))		77,145,316	57,383,642	37,676,161	55,665,864	55,163,090
69.06	F. Recorded investment yield (F of Ratio A68)		1,069,379	773,993	620,686	540,103	885,546
69.07	G. Total investment yield (C + F)		1,377,598	37,832,407	620,686	540,103	885,546
69.99	H. Ratio (G / E) x 100		1.8	65.9	1.6	1.0	1.6

PROPERTY AND CASUALTY RATIO CALCULATIONS			2024	2023	2022	2021	2020
	ASSET RATIOS						
A70.	**Maturities in Five Years to Total Bonds, Cash Equivalents and Short-term Investments**						
70.01	A. Maturities in five years	SCDPT1ASN1, Line 12.7, Columns 1 & 2	30,836,086	35,827,136	33,660,452	32,348,620	33,415,587
70.02	B. Total bonds, cash equivalents, and short-term investments		37,366,633	37,058,414	35,543,513	36,046,800	33,914,895
70.99	C. Ratio (A / B) x 100		82.5	96.7	94.7	89.7	98.5
A71.	**Liquidity of Cash and Invested Assets**						
71.01	A. Cash and invested assets	ASSETS, Line 12, Column 3	40,358,906	39,506,679	38,202,190	37,150,132	37,031,465
71.02	B. Private placement bonds	SCDPT1ASN1, Line 12.7, Column 12	5,136,954	5,515,550	5,403,251	4,634,553	1,744,350
71.03	C. Investments in affiliates		0	0	0		
71.04	D. Mortgage loans	ASSETS, Lines 03.1, 03.2, Column 3.	0	0	0		
71.05	E. Real estate	ASSETS, Lines 04.1, 04.2, & 04.3, Column 3	0	0	0		
71.06	F. Other invested assets (Schedule BA)	ASSETS, Line 08, Column 3	0	0	0		
71.07	G. Liquid cash and invested assets (A - (B through F))		35,221,951	33,991,129	32,798,940	32,515,579	35,287,115
71.99	H. Ratio (G / A) x 100		87.3	86.0	85.9	87.5	95.3
A72.	**Gross Premiums Receivable to Gross Premiums Written**						
72.01	A. Gross premiums receivable (due plus deferred)	ASSETS, Lines 15.1, 15.2, Column 1.	0	0	0		
72.02	B. Gross premiums written	HIST5YR, Line 06, Column 1	0	0	0		
72.99	C. Ratio (A / B) x 100		0.0	0.0	0.0	0.0	0.0
	LIQUIDITY AND CASH FLOW RATIOS						
L81.	**Liquid Assets to Liabilities**						
81.01	A. Liquid cash and invested assets (G of Ratio A71)		35,221,951	33,991,129	32,798,940	32,515,579	35,287,115
81.02	B. Accrued investment income	ASSETS, Line 14, Column 3	227,094	203,480	174,812	136,703	172,073
81.03	C. Premiums receivable (due only)	ASSETS, Line 15.1, Column 3	0	0	0		
81.04	D. Reinsurance recoverable on loss and LAE payments (under 90 days overdue)	(SCFPT3, Line 9999999, Columns 37, 38, & 39)	0	0	0		
81.05	E. Defined liquid assets (A through D)		35,449,045	34,194,609	32,973,752	32,652,282	35,459,188
81.06	F. Total liabilities	LIAB, Line 28, Column 1	7,726,821	6,104,866	5,782,610	5,118,879	5,278,634
81.07	G. Schedule F liability	LIAB, Line 16, Column 1	0	0	0		
81.08	H. Premiums receivable (deferred only)	ASSETS, Line 15.2, Column 3	0	0	0		
81.09	I. Adjusted liabilities (F - G - H)		7,726,821	6,104,866	5,782,610	5,118,879	5,278,634
81.99	J. Ratio (E / I) x 100		458.8	560.1	570.2	637.9	671.7
L82.	**Cash Flow to Change in Policyholder Funds**						
82.01	A. Cash flow from operations	CASH, Line 11, Column 1	944,967	1,253,268	1,015,456	210,839	566,363
82.02	B. Unpaid losses	LIAB, Line 01, Column 1	5,842,125	4,572,616	4,212,234	3,749,730	4,078,395
82.03	C. Unpaid LAE	LIAB, Line 03, Column 1	1,771,718	1,438,129	1,466,484	1,259,766	1,113,522
82.04	D. Unearned premiums		0	0	0		
82.05	E. Total policyholder liabilities - CY (B + C + D)		7,613,843	6,010,745	5,678,718	5,009,496	5,191,917
82.06	F. Total policyholder liabilities - PY		6,010,745	5,678,718			
82.07	G. Premiums receivable (due plus deferred) - CY	ASSETS, Lines 15.1, 15.2 Column 3	0	0	0		
82.08	H. Premiums receivable (due plus deferred) - PY		0	0			
82.09	I. Ceded reinsurance premiums payable - CY	LIAB, Line 12, Column 1	0	0	0		
82.10	J. Ceded reinsurance premiums payable - PY		0	0	0		
82.11	K. Change in net policyholder funds (E-F-G+H+I-J)		1,603,098	332,027	5,678,718	5,009,496	5,191,917
82.99	L. Ratio (A / K) x 100 [not < 0]		58.9	377.5	17.9	4.2	10.9

PROPERTY AND CASUALTY RATIO CALCULATIONS			2024	2023	2022	2021	2020
	CEDED REINSURANCE RATIOS						
C91.	**Ceded to Gross Premiums Written**						
91.01	A. Ceded premiums written	EXPREMWRTN, Line 35, Columns 4 & 5	0	0	0		
91.02	B. Direct and assumed premiums written	EXPREMWRTN, Line 35, Columns 1, 2, & 3	0	0	0		
91.99	C. Ratio (A / B) x 100		0.0	0.0	0.0	0.0	0.0
C92.	**Change in Gross Writings**						
92.01	A. Direct and assumed premiums written - CY		0	0	0		
92.02	B. Direct and assumed premiums written - PY						
92.99	C. Ratio ((A - B) / B) x 100		0.0	0.0	0.0	0.0	0.0
C93.	**Ceded Recovered to Gross Losses Paid**						
93.01	A. Ceded losses recovered	EXLOSSPDINC, Line 35, Column 3	0	0	0		
93.02	B. Direct and assumed losses paid	EXLOSSPDINC, Line 35, Columns 1 & 2	1,309,219	688,617	631,353	1,739,324	1,346,452
93.99	C. Ratio (A / B) x 100		0.0	0.0	0.0	0.0	0.0
C94.	**Ceded Case to Gross Case Unpaid Losses**						
94.01	A. Ceded case unpaid losses	SCPPT1, Line 12, Column 14	0	0	0		
94.02	B. Direct and assumed case unpaid losses	SCPPT1, Line 12, Column 13	3,675	1,596	1,341	1,470	2,195
94.99	C. Ratio (A / B) x 100		0.0	0.0	0.0	0.0	0.0
C95.	**Ceded IBNR to Gross IBNR Unpaid Losses**						
95.01	A. Ceded IBNR unpaid losses	SCPPT1, Line 12, Column 20	0	0	0		
95.02	B. Direct and assumed IBNR unpaid losses	SCPPT1, Line 12, Column 19	138	259	250	253	209
95.99	C. Ratio (A / B) x 100		0.0	0.0	0.0	0.0	0.0
C96.	**Net Reported Ceded Reinsurance Exposure**						
	Balance Sheet Exposure (Sch. F - Part 3)						
96.01	A. Gross balance sheet exposure	SCFPT3, Line 9999999, Column 15	0	0	0		
96.02	B. Ceded premiums payable	SCFPT3, Line 9999999, Column 17	0	0	0		
96.03	C. Other amounts due	SCFPT3, Line 9999999, Column 18	0	0	0		
96.04	D. Funds held	SCFPT3, Line 9999999, Column 20	0	0	0		
96.05	E. Net balance sheet exposure (A - B - C - D)		0	0	0	0	0
	Other Reported Resources						
96.06	F. Letters of credit	SCFPT3, Line 9999999, Column 22	0	0	0		
96.07	G. Other allowed offsets	SCFPT3, Line 9999999, Column 24	0	0	0		
96.08	H. Multiple Beneficiary Trust	SCFPT3, Line 9999999, Column 21	0	0	0		
96.09	I. Total other reported resources (F through H)		0	0	0	0	0
96.10	J. Net reported ceded reinsurance exposure (E - I)		0	0	0	0	0
96.11	K. Policyholders' surplus - CY / 1000		33,561	0	0		
96.99	L. Ratio (J / K) x 100		0.0	0.0	0.0	0.0	0.0

PROPERTY AND CASUALTY RATIO CALCULATIONS		2024	2023	2022	2021	2020
CEDED REINSURANCE RATIOS						
C97. Unaffiliated Net Reported Ceded Reinsurance Exposure						
Balance Sheet Exposure (Sch. F - Part 3)						
97.01 A. Gross balance sheet exposure	SCFPT3, Lines 0999999, 2399999, 3799999 and 5199999, Column 15	0	0	0		
97.02 B. Ceded premiums payable	SCFPT3, Lines 0999999, 2399999, 3799999 and 5199999, Column 17	0	0	0		
97.03 C. Other amounts due	SCFPT3, Lines 0999999, 2399999, 3799999 and 5199999, Column 18	0	0	0		
97.04 D. Funds held	SCFPT3, Lines 0999999, 2399999, 3799999 and 5199999, Column 20	0	0	0		
97.05 E. Net balance sheet exposure (A - B - C - D)		0	0	0	0	0
Other Reported Resources						
97.06 F. Letters of credit	SCFPT3, Line 9999999, Column 22	0	0	0		
97.07 G. Other allowed offsets	SCFPT3, Line 9999999, Column 24	0	0	0		
97.08 H. Multiple Beneficiary Trust	SCFPT3, Line 9999999, Column 21	0	0	0		
97.09 I. Total other reported resources (F through H)		0	0	0	0	0
97.10 J. Net reported ceded reinsurance exposure (E - I)		0	0	0	0	0
97.11 K. Policyholders' surplus - CY / 1000		33,561	0	0		
97.99 L. Ratio (J / K) x 100		0.0	0.0	0.0	0.0	0.0
C98. Overdue to Total Reinsurance Recoverable on Paid Losses and LAE						
98.01 A. Recoverable - paid losses & LAE over 90 days	SCFPT3, Line 9999999, Columns 40 & 41	0	0	0		
98.02 B. Amounts recoverable from reinsurers	SCFPT3, Line 9999999, Column 43	0	0	0		
98.99 C. Ratio (A / B) x 100		0.0	0.0	0.0	0.0	0.0
C99. Reinsurance Recoverable on Paid Losses and LAE to Surplus						
99.01 A. Amounts recoverable from reinsurers		0	0	0		
99.02 B. Policyholders' surplus - CY / 1000		33,561	34,074	33,043	32,615	32,347
99.99 C. Ratio (A / B) x 100		0.0	0.0	0.0	0.0	0.0

	PROPERTY AND CASUALTY RATIO CALCULATIONS		2024	2023	2022	2021	2020
	CAPITAL AND SURPLUS RATIOS						
S111.	**Reserve Leverage**						
111.01	A. Unpaid losses		5,842,125	4,572,616	4,212,234	3,749,730	4,078,395
111.02	B. Unpaid LAE		1,771,718	1,438,129	1,466,484	1,259,766	1,113,522
111.03	C. Policyholders' surplus - CY		33,561,202	34,073,941	33,042,934	32,615,200	32,346,844
111.99	D. Ratio ((A + B) / C) x 100		22.7	17.6	17.2	15.4	16.1
S112.	**Liability Leverage**						
112.01	A. Total liabilities		7,726,821	6,104,866	5,782,610	5,118,879	5,278,634
112.02	B. Policyholders' surplus - CY		33,561,202	34,073,941	33,042,934	32,615,200	32,346,844
112.99	C. Ratio (A / B) x 100		23.0	17.9	17.5	15.7	16.3
S113.	**Net Leverage**						
113.01	A. Net premiums to surplus (IRIS Ratio 2)		0	0	0		
113.02	B. Liability leverage (Ratio S112)		23.0	17.9	17.5	15.7	16.3
113.99	C. Ratio (A + B)		23.0	17.9	17.5	15.7	16.3
S114.	**Total Ceded Reinsurance Leverage**						
114.01	A. Ceded premiums written	EXPREMWRTN,Line 35, Columns 4 & 5	0	0	0		
114.02	B. Policyholders' surplus - CY		33,561,202	34,073,941	33,042,934	32,615,200	32,346,844
114.03	C. Ceded premiums to surplus ratio (A / B)		0.0	0.0	0.0	0.0	0.0
114.04	D. Net amount recoverable from reinsurers	SCFPT3, Line 9999999, Column 19	0	0	0		
114.05	E. Funds held under reinsurance treaties	LIAB, Line 13, Column 1	0	0	0		
114.06	F. Net ceded reinsurance exposure (D - E)		0	0	0	0	0
114.07	G. Total balance sheet ceded reinsurance exposure (F / B)		0	0	0	0	0
114.99	H. Ratio (C + G)		0.0	0.0	0.0	0.0	0.0
S115.	**Unaffiliated Ceded Reinsurance Leverage**						
115.01	A. Unaffiliated ceded premiums written	EXPREMWRTN, Line 35, Column 5	0	0	0		
115.02	B. Policyholders' surplus - CY		33,561,202	34,073,941	33,042,934	32,615,200	32,346,844
115.03	C. Ceded premiums to surplus ratio (A / B)		0.0	0.0	0.0	0.0	0.0
115.04	D. Net amount recoverable from reinsurers		0	0	0		
115.05	E. Funds held under reinsurance treaties		0	0	0		
115.06	F. Net ceded reinsurance exposure (D - E)		0	0	0	0	0
115.07	G. Unaffiliated balance sheet ceded reinsurance exposure (F / B)		0	0	0	0	0
115.99	H. Ratio (C + G)		0.0	0.0	0.0	0.0	0.0
S116.	**Gross Leverage**						
116.01	A. Net leverage (Ratio S113)		23.0	17.9	17.5	15.7	16.3
116.02	B. Ceded reinsurance leverage (Ratio S114)		0.0	0.0	0.0		
116.99	C. Ratio (A + B)		23.0	17.9	17.5	15.7	16.3
S117.	**Gross Leverage Net of Affiliated Ceded Reinsurance**						
117.01	A. Net leverage (Ratio S113)		23.0	17.9	17.5	15.7	16.3
117.02	B. Unaffiliated ceded reinsurance leverage (Ratio S115)		0.0	0.0	0.0		
117.99	C. Ratio (A + B)		23.0	17.9	17.5	15.7	16.3
S118.	**Total Adjusted Capital (TAC) to Company Action Level RBC**						
118.01	A. Total Adjusted Capital	HIST5YR, Line 28, Column 1	33,561,202	34,073,941	33,042,934	32,615,200	32,346,844
118.02	B. Authorized control level RBC	HIST5YR, Line 29, Column 1	1,280,793	993,254	830,434	715,502	668,105
118.03	C. Company action level RBC		2,561,586	1,986,508	1,660,868	1,431,004	1,336,210
118.99	D. Ratio (A / C) x 100		1,310.2	1,715.3	1,989.5	2,279.2	2,420.8