

ANNUAL STATEMENT
OF THE
RHODE ISLAND JOINT REINSURANCE
ASSOCIATION

OF
RHODE ISLAND
IN THE STATE OF
MASSACHUSETTS
TO THE
INSURANCE DEPARTMENT
OF THE
STATE OF Rhode Island
FOR THE YEAR ENDED
DECEMBER 31, 2024

2024

PROPERTY AND CASUALTY

2024



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
For the Year Ended December 31, 2024
OF THE CONDITION AND AFFAIRS OF THE
RHODE ISLAND JOINT REINSURANCE ASSOCIATION

NAIC Group Code	00000	NAIC Company Code	00000	Employer's ID Number	05-0356382
	(Current Period)	(Prior Period)			
Organized under the Laws of	MASSACHUSETTS			State of Domicile or Port of Entry	
Country of Domicile	UNITED STATES				
Incorporated/Organized	10/01/1973			Commenced Business	
Statutory Home Office	TWO CENTER PLAZA, 8TH FL			BOSTON, MA, US 02108	
	(Street and Number)			(City or Town, State, Country and Zip Code)	
Main Administrative Office	TWO CENTER PLAZA, 8TH FL			BOSTON, MA, US 02108	
	(Street and Number)			(City or Town, State, Country and Zip Code)	
Mail Address	TWO CENTER PLAZA, 8TH FL			BOSTON, MA, US 02108	
	(Street and Number or P.O. Box)			(City or Town, State, Country and Zip Code)	
Primary Location of Books and Records	TWO CENTER PLAZA, 8TH FL			BOSTON, MA, US 02108	
	(Street and Number)			(City or Town, State, Country and Zip Code)	
Internet Web Site Address	WWW.RIJRA.COM				
Statutory Statement Contact	LINDA MORO			617-557-5524	
	(Name)			(Area Code) (Telephone Number) (Extension)	
	LMORO@MPIUA.COM			617-557-5675	
	(E-Mail Address)			(Fax Number)	

OFFICERS

Name	Title	Name	Title
BARBARA LAW	PRESIDENT	LINDA MORO	TREASURER
BARBARA LAW	SECRETARY		

OTHER OFFICERS

DIRECTORS OR TRUSTEES			
DENNIS P GRADY	LEWIS C HASSELL	THOMAS HYMAN	DONALD BALDINI
MATTHEW F CLARKE	AMANDA SCHILSKY #	RICHARD BLACKMAN	CARLA DESTEFANO
RICHARD GODFREY	LESLIE MCKNIGHT	BRENDA J CLEMENT	SARAH CLEMENS #
STEVEN RANDALL	MICHELE STRETON	RICHARD O'DONNELL	LINDA WEISINGER
COURTNEY LARKIN			

State of _____
County of _____

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.

BARBARA LAW	LINDA MORO	BARBARA LAW
PRESIDENT	TREASURER	SECRETARY

Subscribed and sworn to before me
this 10th day of February 2025

Jason B. Cohn
NOTARY PUBLIC
Commonwealth of
Massachusetts
My Commission Expires
2/22/2030

a. Is this an original filing? Yes [] No []
b. If no:
1. State the amendment number _____
2. Date filed _____
3. Number of pages attached _____

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	50,909,199		50,909,199	45,946,299
2. Stocks (Schedule D):				
2.1 Preferred stocks	0		0	0
2.2 Common stocks	0		0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$0 encumbrances).....			0	0
4.2 Properties held for the production of income (less \$0 encumbrances)			0	0
4.3 Properties held for sale (less \$0 encumbrances)			0	0
5. Cash (\$4,060,021 , Schedule E-Part 1), cash equivalents (\$99,541 , Schedule E-Part 2) and short-term investments (\$0 , Schedule DA).....	4,159,562		4,159,562	2,628,911
6. Contract loans (including \$ premium notes).....			0	0
7. Derivatives (Schedule DB).....	0		0	0
8. Other invested assets (Schedule BA)	0	0	0	0
9. Receivables for securities			0	977
10. Securities lending reinvested collateral assets (Schedule DL).....			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	55,068,761	0	55,068,761	48,576,187
13. Title plants less \$ charged off (for Title insurers only).....			0	0
14. Investment income due and accrued	374,579		374,579	275,792
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	4,229,769	30,909	4,198,860	3,299,498
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums).....			0	0
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers			0	0
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts			0	0
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon			0	0
18.2 Net deferred tax asset.....			0	0
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software.....			0	0
21. Furniture and equipment, including health care delivery assets (\$)			0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates			0	0
24. Health care (\$) and other amounts receivable.....			0	0
25. Aggregate write-ins for other-than-invested assets	825	825	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	59,673,934	31,734	59,642,200	52,151,477
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	0
28. Total (Lines 26 and 27)	59,673,934	31,734	59,642,200	52,151,477
DETAILS OF WRITE-INS				
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
2501. Prepaid insurance.....	825	825	0	0
2502.			0	0
2503.			0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	825	825	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	8,807,483	9,368,490
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)		0
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	1,892,840	1,857,282
4. Commissions payable, contingent commissions and other similar charges	423,976	324,931
5. Other expenses (excluding taxes, licenses and fees)	534,482	550,261
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	192,784	108,019
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))		0
7.2 Net deferred tax liability		0
8. Borrowed money \$ and interest thereon \$		0
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 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)	21,040,198	15,953,653
10. Advance premium	321,077	136,556
11. Dividends declared and unpaid:		
11.1 Stockholders		0
11.2 Policyholders		0
12. Ceded reinsurance premiums payable (net of ceding commissions)		0
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)		0
14. Amounts withheld or retained by company for account of others		0
15. Remittances and items not allocated		0
16. Provision for reinsurance (including \$ certified) (Schedule F, Part 3, Column 78)		0
17. Net adjustments in assets and liabilities due to foreign exchange rates		0
18. Drafts outstanding	1,196,077	1,848,745
19. Payable to parent, subsidiaries and affiliates		0
20. Derivatives	0	0
21. Payable for securities		0
22. Payable for securities lending		0
23. Liability for amounts held under uninsured plans		0
24. Capital notes \$ and interest thereon \$		0
25. Aggregate write-ins for liabilities	0	0
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	34,408,917	30,147,937
27. Protected cell liabilities		0
28. Total liabilities (Lines 26 and 27)	34,408,917	30,147,937
29. Aggregate write-ins for special surplus funds	0	0
30. Common capital stock		0
31. Preferred capital stock		0
32. Aggregate write-ins for other-than-special surplus funds	25,233,283	22,003,540
33. Surplus notes		0
34. Gross paid in and contributed surplus		0
35. Unassigned funds (surplus)		0
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		0
36.2 shares preferred (value included in Line 31 \$)		0
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	25,233,283	22,003,540
38. Totals (Page 2, Line 28, Col. 3)	59,642,200	52,151,477
DETAILS OF WRITE-INS		
2501.		0
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	0	0
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0
2999. Totals (Lines 2901 through 2903 plus 2998) (Line 29 above)	0	0
3201. Members' Equity.....	25,233,283	22,003,540
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page	0	0
3299. Totals (Lines 3201 through 3203 plus 3298) (Line 32 above)	25,233,283	22,003,540

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4)	28,553,532	22,326,901
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	15,613,029	13,865,441
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	1,696,823	1,704,410
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	7,281,778	5,833,059
5. Aggregate write-ins for underwriting deductions	0	0
6. Total underwriting deductions (Lines 2 through 5)	24,591,630	21,402,910
7. Net income of protected cells		0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	3,961,902	923,991
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	1,437,823	1,224,029
10. Net realized capital gains (losses) less capital gains tax of \$ (Exhibit of Capital Gains (Losses)).....	(720,999)	(222,560)
11. Net investment gain (loss) (Lines 9 + 10)	716,824	1,001,469
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$)		0
13. Finance and service charges not included in premiums.....		0
14. Aggregate write-ins for miscellaneous income	28,127	25,987
15. Total other income (Lines 12 through 14)	28,127	25,987
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	4,706,853	1,951,447
17. Dividends to policyholders		0
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)	4,706,853	1,951,447
19. Federal and foreign income taxes incurred		0
20. Net income (Line 18 minus Line 19) (to Line 22)	4,706,853	1,951,447
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	22,003,540	23,594,282
22. Net income (from Line 20)	4,706,853	1,951,447
23. Net transfers (to) from Protected Cell accounts		0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$		0
25. Change in net unrealized foreign exchange capital gain (loss)		0
26. Change in net deferred income tax		0
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(4,868)	(3,629)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	0	0
29. Change in surplus notes		0
30. Surplus (contributed to) withdrawn from protected cells		0
31. Cumulative effect of changes in accounting principles		0
32. Capital changes:		
32.1 Paid in		0
32.2 Transferred from surplus (Stock Dividend)		0
32.3 Transferred to surplus		0
33. Surplus adjustments:		
33.1 Paid in	0	0
33.2 Transferred to capital (Stock Dividend)		0
33.3 Transferred from capital		0
34. Net remittances from or (to) Home Office		0
35. Dividends to stockholders		0
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)	0	0
37. Aggregate write-ins for gains and losses in surplus	(1,472,242)	(3,538,560)
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	3,229,743	(1,590,742)
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	25,233,283	22,003,540
DETAILS OF WRITE-INS		
0501.		0
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 5 above)	0	0
1401. Other Income.....	28,102	25,937
1402. New Membership Fees Income.....	25	50
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0
1499. Totals (Lines 1401 through 1403 plus 1498) (Line 14 above)	28,127	25,987
3701. Assessments or (Distributions).....	(1,472,242)	(3,538,560)
3702.		0
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0
3799. Totals (Lines 3701 through 3703 plus 3798) (Line 37 above)	(1,472,242)	(3,538,560)

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	32,853,930	24,863,598
2. Net investment income	1,251,011	1,206,194
3. Miscellaneous income	28,127	25,988
4. Total (Lines 1 through 3)	34,133,068	26,095,780
5. Benefit and loss related payments	18,488,269	15,776,620
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	7,047,012	5,468,049
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	0	0
10. Total (Lines 5 through 9)	25,535,281	21,244,669
11. Net cash from operations (Line 4 minus Line 10)	8,597,787	4,851,111
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	17,705,845	6,743,490
12.2 Stocks	0	0
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	17,705,845	6,743,490
13. Cost of investments acquired (long-term only):		
13.1 Bonds	23,294,099	7,457,717
13.2 Stocks	0	0
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	0	0
13.6 Miscellaneous applications	0	76
13.7 Total investments acquired (Lines 13.1 to 13.6)	23,294,099	7,457,793
14. Net increase/(decrease) in contract loans and premium notes	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(5,588,254)	(714,303)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied)	(1,478,882)	(3,538,560)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(1,478,882)	(3,538,560)
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)	1,530,651	598,248
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	2,628,911	2,030,663
19.2 End of year (Line 18 plus Line 19.1)	4,159,562	2,628,911

UNDERWRITING AND INVESTMENT EXHIBIT
PART 1 - PREMIUMS EARNED

		1	2	3	4
Line of Business		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	2,683,674	1,348,737	1,633,390	2,399,021
2.1	Allied lines	7,042,322	3,220,441	4,347,629	5,915,134
2.2	Multiple peril crop	0	0	0	0
2.3	Federal flood	0	0	0	0
2.4	Private crop	0	0	0	0
2.5	Private flood	0	0	0	0
3.	Farmowners multiple peril	0	0	0	0
4.	Homeowners multiple peril	22,676,205	10,766,278	14,422,087	19,020,396
5.1	Commercial multiple peril (non-liability portion)	0	0	0	0
5.2	Commercial multiple peril (liability portion)	0	0	0	0
6.	Mortgage guaranty	0	0	0	0
8.	Ocean marine	0	0	0	0
9.1	Inland marine	0	0	0	0
9.2	Pet insurance plans	0	0	0	0
10.	Financial guaranty	0	0	0	0
11.1	Medical professional liability-occurrence	0	0	0	0
11.2	Medical professional liability-claims-made	0	0	0	0
12.	Earthquake	0	0	0	0
13.1	Comprehensive (hospital and medical) individual	0	0	0	0
13.2	Comprehensive (hospital and medical) group	0	0	0	0
14.	Credit accident and health (group and individual)	0	0	0	0
15.1	Vision only	0	0	0	0
15.2	Dental only	0	0	0	0
15.3	Disability income	0	0	0	0
15.4	Medicare supplement	0	0	0	0
15.5	Medicaid Title XIX	0	0	0	0
15.6	Medicare Title XVIII	0	0	0	0
15.7	Long-term care	0	0	0	0
15.8	Federal employees health benefits plan	0	0	0	0
15.9	Other health	0	0	0	0
16.	Workers' compensation	0	0	0	0
17.1	Other liability-occurrence	1,235,551	617,078	635,380	1,217,249
17.2	Other liability-claims-made	2,325	1,119	1,712	1,732
17.3	Excess workers' compensation	0	0	0	0
18.1	Products liability-occurrence	0	0	0	0
18.2	Products liability-claims-made	0	0	0	0
19.1	Private passenger auto no-fault (personal injury protection)	0	0	0	0
19.2	Other private passenger auto liability	0	0	0	0
19.3	Commercial auto no-fault (personal injury protection)	0	0	0	0
19.4	Other commercial auto liability	0	0	0	0
21.1	Private passenger auto physical damage	0	0	0	0
21.2	Commercial auto physical damage	0	0	0	0
22.	Aircraft (all perils)	0	0	0	0
23.	Fidelity	0	0	0	0
24.	Surety	0	0	0	0
26.	Burglary and theft	0	0	0	0
27.	Boiler and machinery	0	0	0	0
28.	Credit	0	0	0	0
29.	International	0	0	0	0
30.	Warranty	0	0	0	0
31.	Reinsurance-nonproportional assumed property	0	0	0	0
32.	Reinsurance-nonproportional assumed liability	0	0	0	0
33.	Reinsurance-nonproportional assumed financial lines	0	0	0	0
34.	Aggregate write-ins for other lines of business	0	0	0	0
35.	TOTALS	33,640,077	15,953,653	21,040,198	28,553,532
DETAILS OF WRITE-INS					
3401.	.....			
3402.	.....			
3403.	.....			
3498.	Sum. of remaining write-ins for Line 34 from overflow page	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0

UNDERWRITING AND INVESTMENT EXHIBIT
PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1+2+3+4
1.	Fire	1,633,390				1,633,390
2.1	Allied lines	4,347,629				4,347,629
2.2	Multiple peril crop					0
2.3	Federal flood					0
2.4	Private crop					0
2.5	Private flood					0
3.	Farmowners multiple peril					0
4.	Homeowners multiple peril	14,422,087				14,422,087
5.1	Commercial multiple peril (non-liability portion)					0
5.2	Commercial multiple peril (liability portion)					0
6.	Mortgage guaranty					0
8.	Ocean marine					0
9.1	Inland marine					0
9.2	Pet insurance plans					0
10.	Financial guaranty					0
11.1	Medical professional liability-occurrence					0
11.2	Medical professional liability-claims-made					0
12.	Earthquake					0
13.1	Comprehensive (hospital and medical) individual					0
13.2	Comprehensive (hospital and medical) group					0
14.	Credit accident and health (group and individual) ...					0
15.1	Vision only					0
15.2	Dental only					0
15.3	Disability income					0
15.4	Medicare supplement					0
15.5	Medicaid title XIX					0
15.6	Medicare title XVIII					0
15.7	Long-term care					0
15.8	Federal employees health benefits plan					0
15.9	Other health					0
16.	Workers' compensation					0
17.1	Other liability-occurrence	635,380				635,380
17.2	Other liability-claims-made	1,712				1,712
17.3	Excess workers' compensation					0
18.1	Products liability-occurrence					0
18.2	Products liability-claims-made					0
19.1	Private passenger auto no-fault (personal injury protection)					0
19.2	Other private passenger auto liability					0
19.3	Commercial auto no-fault (personal injury protection)					0
19.4	Other commercial auto liability					0
21.1	Private passenger auto physical damage					0
21.2	Commercial auto physical damage					0
22.	Aircraft (all perils)					0
23.	Fidelity					0
24.	Surety					0
26.	Burglary and theft					0
27.	Boiler and machinery					0
28.	Credit					0
29.	International					0
30.	Warranty					0
31.	Reinsurance-nonproportional assumed property					0
32.	Reinsurance-nonproportional assumed liability					0
33.	Reinsurance-nonproportional assumed financial lines					0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0
35.	TOTALS	21,040,198	0	0	0	21,040,198
36.	Accrued retrospective premiums based on experience					
37.	Earned but unbilled premiums					
38.	Balance (Sum of Lines 35 through 37)					21,040,198
DETAILS OF WRITE-INS						
3401.	.....				
3402.	.....				
3403.	.....				
3498.	Sum. of remaining write-ins for Line 34 from overflow page	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0

(a) State here basis of computation used in each case.

UNDERWRITING AND INVESTMENT EXHIBIT
PART 1B - PREMIUMS WRITTEN

Line of Business		1	Reinsurance Assumed		Reinsurance Ceded		6
		Direct Business (a)	2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	Net Premiums Written Cols. 1+2+3-4-5
1.	Fire	3,139,508				455,834	2,683,674
2.1	Allied lines	8,168,607				1,126,285	7,042,322
2.2	Multiple peril crop						0
2.3	Federal flood						0
2.4	Private crop						0
2.5	Private flood						0
3.	Farmowners multiple peril						0
4.	Homeowners multiple peril	26,298,742				3,622,537	22,676,205
5.1	Commercial multiple peril (non-liability portion)						0
5.2	Commercial multiple peril (liability portion)						0
6.	Mortgage guaranty						0
8.	Ocean marine						0
9.1	Inland marine						0
9.2	Pet insurance plans						0
10.	Financial guaranty						0
11.1	Medical professional liability-occurrence						0
11.2	Medical professional liability-claims-made						0
12.	Earthquake						0
13.1	Comprehensive (hospital and medical) individual						0
13.2	Comprehensive (hospital and medical) group						0
14.	Credit accident and health (group and individual)						0
15.1	Vision only						0
15.2	Dental only						0
15.3	Disability income						0
15.4	Medicare supplement						0
15.5	Medicaid Title XIX						0
15.6	Medicare Title XVIII						0
15.7	Long-term care						0
15.8	Federal employees health benefits plan						0
15.9	Other health						0
16.	Workers' compensation						0
17.1	Other liability-occurrence	1,235,551					1,235,551
17.2	Other liability-claims-made	2,325					2,325
17.3	Excess workers' compensation						0
18.1	Products liability-occurrence						0
18.2	Products liability-claims-made						0
19.1	Private passenger auto no-fault (personal injury protection)						0
19.2	Other private passenger auto liability						0
19.3	Commercial auto no-fault (personal injury protection)						0
19.4	Other commercial auto liability						0
21.1	Private passenger auto physical						0
21.2	Commercial auto physical damage						0
22.	Aircraft (all perils)						0
23.	Fidelity						0
24.	Surety						0
26.	Burglary and theft						0
27.	Boiler and machinery						0
28.	Credit						0
29.	International						0
30.	Warranty						0
31.	Reinsurance-nonproportional assumed property	XXX					0
32.	Reinsurance-nonproportional assumed liability	XXX					0
33.	Reinsurance-nonproportional assumed financial lines	XXX					0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0
35.	TOTALS	38,844,733	0	0	0	5,204,656	33,640,077
DETAILS OF WRITE-INS							
3401.	.....					
3402.	.....					
3403.	.....					
3498.	Sum. Of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0	0

(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 recorded on an annualized basis \$

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business		Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
		1	2	3	4				
		Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 - 3)				
1.	Fire	2,201,913			2,201,913	897,026	740,540	2,358,399	98.3
2.1	Allied lines	3,699,302			3,699,302	1,197,583	1,061,677	3,835,208	64.8
2.2	Multiple peril crop				0	0	0	0	0.0
2.3	Federal flood				0	0	0	0	0.0
2.4	Private crop				0	0	0	0	0.0
2.5	Private flood				0	0	0	0	0.0
3.	Farmowners multiple peril				0	0	0	0	0.0
4.	Homeowners multiple peril	9,136,071			9,136,071	4,817,775	4,912,000	9,041,846	47.5
5.1	Commercial multiple peril (non-liability portion)				0	0	0	0	0.0
5.2	Commercial multiple peril (liability portion)				0	0	0	0	0.0
6.	Mortgage guaranty				0	0	0	0	0.0
8.	Ocean marine				0	0	0	0	0.0
9.1	Inland marine				0	0	0	0	0.0
9.2	Pet insurance plans				0	0	0	0	0.0
10.	Financial guaranty				0	0	0	0	0.0
11.1	Medical professional liability-occurrence				0	0	0	0	0.0
11.2	Medical professional liability-claims-made				0	0	0	0	0.0
12.	Earthquake				0	0	0	0	0.0
13.1.	Comprehensive (hospital and medical) individual				0	0	0	0	0.0
13.2.	Comprehensive (hospital and medical) group				0	0	0	0	0.0
14.	Credit accident and health (group and individual)				0	0	0	0	0.0
15.1.	Vision only				0	0	0	0	0.0
15.2.	Dental only				0	0	0	0	0.0
15.3.	Disability income				0	0	0	0	0.0
15.4.	Medicare supplement				0	0	0	0	0.0
15.5.	Medicaid Title XIX				0	0	0	0	0.0
15.6.	Medicare Title XVIII				0	0	0	0	0.0
15.7.	Long-term care				0	0	0	0	0.0
15.8.	Federal employees health benefits plan				0	0	0	0	0.0
15.9.	Other health				0	0	0	0	0.0
16.	Workers' compensation				0	0	0	0	0.0
17.1	Other liability-occurrence	1,136,750			1,136,750	1,895,099	2,654,273	377,576	31.0
17.2	Other liability-claims-made				0	0	0	0	0.0
17.3	Excess workers' compensation				0	0	0	0	0.0
18.1	Products liability-occurrence				0	0	0	0	0.0
18.2	Products liability-claims-made				0	0	0	0	0.0
19.1	Private passenger auto no-fault (personal injury protection)				0	0	0	0	0.0
19.2	Other private passenger auto liability				0	0	0	0	0.0
19.3	Commercial auto no-fault (personal injury protection)				0	0	0	0	0.0
19.4	Other commercial auto liability				0	0	0	0	0.0
21.1	Private passenger auto physical damage				0	0	0	0	0.0
21.2	Commercial auto physical damage				0	0	0	0	0.0
22.	Aircraft (all perils)				0	0	0	0	0.0
23.	Fidelity				0	0	0	0	0.0
24.	Surety				0	0	0	0	0.0
26.	Burglary and theft				0	0	0	0	0.0
27.	Boiler and machinery				0	0	0	0	0.0
28.	Credit				0	0	0	0	0.0
29.	International				0	0	0	0	0.0
30.	Warranty				0	0	0	0	0.0
31.	Reinsurance-nonproportional assumed property	XXX			0	0	0	0	0.0
32.	Reinsurance-nonproportional assumed liability	XXX			0	0	0	0	0.0
33.	Reinsurance-nonproportional assumed financial lines	XXX			0	0	0	0	0.0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35.	TOTALS	16,174,036	0	0	16,174,036	8,807,483	9,368,490	15,613,029	54.7
DETAILS OF WRITE-INS									
3401.	.....							
3402.	.....							
3403.	.....							
3498.	Sum. of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0.0
3499.	Totals (Lines 3401 through 3403 + 3498) (Line 34 above)	0	0	0	0	0	0	0	0.0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business		Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4+5+6-7)	9 Net Unpaid Loss Adjustment Expenses
		1	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		
1.	Fire .....	.897,026			.897,026				.897,026	.51,000
2.1	Allied lines .....	.906,735			.906,735	.290,848			1,197,583	.129,970
2.2	Multiple peril crop .....				.0				.0	
2.3	Federal flood .....				.0				.0	
2.4	Private crop .....				.0				.0	
2.5	Private flood .....				.0				.0	
3.	Farmowners multiple peril .....				.0				.0	
4.	Homeowners multiple peril	3,610,050			3,610,050	1,207,725			4,817,775	.997,056
5.1	Commercial multiple peril (non-liability portion) .....				.0				.0	
5.2	Commercial multiple peril (liability portion) .....				.0				.0	
6.	Mortgage guaranty .....				.0				.0	
8.	Ocean marine .....				.0				.0	
9.1	Inland marine .....				.0				.0	
9.2	Pet insurance plans .....				.0				.0	
10.	Financial guaranty .....				.0				.0	
11.1	Medical professional liability-occurrence .....				.0				.0	
11.2	Medical professional liability-claims-made .....				.0				.0	
12.	Earthquake .....				.0				.0	
13.1	Comprehensive (hospital and medical) individual .....				.0			(a)	.0	
13.2	Comprehensive (hospital and medical) group .....				.0			(a)	.0	
14.	Credit accident and health (group and individual) .....				.0				.0	
15.1	Vision only .....				.0			(a)	.0	
15.2	Dental only .....				.0			(a)	.0	
15.3	Disability income .....				.0			(a)	.0	
15.4	Medicare supplement .....				.0			(a)	.0	
15.5	Medicaid Title XIX .....				.0			(a)	.0	
15.6	Medicare Title XVIII .....				.0			(a)	.0	
15.7	Long-term care .....				.0			(a)	.0	
15.8	Federal employees health benefits plan .....				.0			(a)	.0	
15.9	Other health .....				.0			(a)	.0	
16.	Workers' compensation .....				.0				.0	
17.1	Other liability-occurrence	1,325,000			1,325,000	570,099			1,895,099	714,814
17.2	Other liability-claims-made .....				.0				.0	
17.3	Excess workers' compensation .....				.0				.0	
18.1	Products liability-occurrence .....				.0				.0	
18.2	Products liability-claims-made .....				.0				.0	
19.1	Private passenger auto no-fault (personal injury protection) .....				.0				.0	
19.2	Other private passenger auto liability .....				.0				.0	
19.3	Commercial auto no-fault (personal injury protection) .....				.0				.0	
19.4	Other commercial auto liability .....				.0				.0	
21.1	Private passenger auto physical damage .....				.0				.0	
21.2	Commercial auto physical damage .....				.0				.0	
22.	Aircraft (all perils) .....				.0				.0	
23.	Fidelity .....				.0				.0	
24.	Surety .....				.0				.0	
26.	Burglary and theft .....				.0				.0	
27.	Boiler and machinery .....				.0				.0	
28.	Credit .....				.0				.0	
29.	International .....				.0				.0	
30.	Warranty .....				.0				.0	
31.	Reinsurance-nonproportional assumed property	XXX			.0	XXX			.0	
32.	Reinsurance-nonproportional assumed liability	XXX			.0	XXX			.0	
33.	Reinsurance-nonproportional assumed financial lines	XXX			.0	XXX			.0	
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35.	TOTALS	6,738,811	0	0	6,738,811	2,068,672	0	0	8,807,483	1,892,840
DETAILS OF WRITE-INS										
3401.	.....								
3402.	.....								
3403.	.....								
3498.	Sum. of remaining write-ins for Line 34 from overflow page .....	.0	.0	.0	.0	.0	.0	.0	.0	.0
3499.	Totals (Lines 3401 through 3403 + 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0

(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	705,823			705,823
1.2 Reinsurance assumed				0
1.3 Reinsurance ceded				0
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	705,823	0	0	705,823
2. Commission and brokerage:				
2.1 Direct, excluding contingent		4,651,370		4,651,370
2.2 Reinsurance assumed, excluding contingent				0
2.3 Reinsurance ceded, excluding contingent				0
2.4 Contingent-direct				0
2.5 Contingent-reinsurance assumed				0
2.6 Contingent-reinsurance ceded				0
2.7 Policy and membership fees				0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)	0	4,651,370	0	4,651,370
3. Allowances to manager and agents				0
4. Advertising		1,200		1,200
5. Boards, bureaus and associations		104,500		104,500
6. Surveys and underwriting reports		408,912		408,912
7. Audit of assureds' records				0
8. Salary and related items:				
8.1 Salaries				0
8.2 Payroll taxes				0
9. Employee relations and welfare				0
10. Insurance				0
11. Directors' fees				0
12. Travel and travel items	1,956	3,541		5,497
13. Rent and rent items				0
14. Equipment				0
15. Cost or depreciation of EDP equipment and software				0
16. Printing and stationery	5,000	9,093		14,093
17. Postage, telephone and telegraph, exchange and express	5,357	9,644		15,001
18. Legal and auditing	55,263	11,950		67,213
19. Totals (Lines 3 to 18)	67,576	548,840	0	616,416
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$	12,235	800,574		812,809
20.2 Insurance department licenses and fees				0
20.3 Gross guaranty association assessments				0
20.4 All other (excluding federal and foreign income and real estate)				0
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	12,235	800,574	0	812,809
21. Real estate expenses				0
22. Real estate taxes				0
23. Reimbursements by uninsured plans				0
24. Aggregate write-ins for miscellaneous expenses	911,189	1,280,994	47,758	2,239,941
25. Total expenses incurred	1,696,823	7,281,778	47,758 (a)	9,026,359
26. Less unpaid expenses-current year	1,892,840	1,151,242		3,044,082
27. Add unpaid expenses-prior year	1,857,282	983,211	0	2,840,493
28. Amounts receivable relating to uninsured plans, prior year	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	1,661,265	7,113,747	47,758	8,822,770
DETAILS OF WRITE-INS				
2401. Management Fees.....	886,873	1,178,327		2,065,200
2402. Other.....	24,316	102,667	47,758	174,741
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page	0	0	0	0
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	911,189	1,280,994	47,758	2,239,941

(a) Includes management fees of \$ to affiliates and \$to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a).....114,087	.....241,867
1.1	Bonds exempt from U.S. tax	(a).....	.....
1.2	Other bonds (unaffiliated)	(a).....1,230,377	.....1,200,851
1.3	Bonds of affiliates	(a).....0	.....
2.1	Preferred stocks (unaffiliated)	(b).....0	.....
2.11	Preferred stocks of affiliates	(b).....0	.....
2.2	Common stocks (unaffiliated) .....	.....0	.....
2.21	Common stocks of affiliates .....	.....0	.....
3.	Mortgage loans	(c).....	.....
4.	Real estate	(d).....	.....0
5.	Contract loans .....	.....	.....
6.	Cash, cash equivalents and short-term investments	(e).....55,877	.....57,366
7.	Derivative instruments	(f).....	.....
8.	Other invested assets .....	.....	.....
9.	Aggregate write-ins for investment income .....	.....0	.....(14,503)
10.	Total gross investment income	1,400,341	1,485,581
11.	Investment expenses		(g).....47,758
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 .....		.....0
16.	Total deductions (Lines 11 through 15) .....		.....47,758
17.	Net investment income (Line 10 minus Line 16)		1,437,823
DETAILS OF WRITE-INS			
0901.	Miscellaneous.....		.....(14,503)
0902.	.....		.....
0903.	.....		.....
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)	0	(14,503)
1501.	.....		.....
1502.	.....		.....
1503.	.....		.....
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		.....0
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)		0

(a) Includes \$54,538 accrual of discount less \$35,477 amortization of premium and less \$117,335 paid for accrued interest on purchases.
(b) Includes \$ accrual of discount less \$ amortization of premium and less \$0 paid for accrued dividends on purchases.
(c) Includes \$0 accrual of discount less \$0 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 \$0 accrual of discount less \$0 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 .....	.....(46,841)	.....	.....(46,841)	.....	.....
1.1	Bonds exempt from U.S. tax .....	.....	.....	.....0	.....	.....
1.2	Other bonds (unaffiliated) .....	.....(674,238)	.....	.....(674,238)	.....	.....
1.3	Bonds of affiliates .....	.....0	.....0	.....0	.....0	.....0
2.1	Preferred stocks (unaffiliated) .....	.....0	.....0	.....0	.....0	.....0
2.11	Preferred stocks of affiliates .....	.....0	.....0	.....0	.....0	.....0
2.2	Common stocks (unaffiliated) .....	.....0	.....0	.....0	.....0	.....0
2.21	Common stocks of affiliates .....	.....0	.....0	.....0	.....0	.....0
3.	Mortgage loans .....	.....0	.....0	.....0	.....0	.....0
4.	Real estate .....	.....0	.....0	.....0	.....	.....0
5.	Contract loans .....	.....	.....	.....0	.....	.....
6.	Cash, cash equivalents and short-term investments .....	.....	.....	.....0	.....0	.....0
7.	Derivative instruments .....	.....	.....	.....0	.....	.....
8.	Other invested assets .....	.....0	.....0	.....0	.....0	.....0
9.	Aggregate write-ins for capital gains (losses) .....	.....81	.....0	.....81	.....0	.....0
10.	Total capital gains (losses) .....	.....(720,999)	0	.....(720,999)	0	0
DETAILS OF WRITE-INS						
0901.	Miscellaneous.....	.....81	.....	.....81	.....	.....
0902.	.....	.....	.....	.....	.....	.....
0903.	.....	.....	.....	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0	.....0	.....0	.....0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)	81	0	81	0	0

EXHIBIT OF NONADMITTED 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).....	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income.....	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....	0	0	0
6. Contract loans	0	0	0
7. Derivatives (Schedule DB).....	0	0	0
8. Other invested assets (Schedule BA)	0	0	0
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL).....	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only).....	0	0	0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	30,909	26,866	(4,043)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....	0	0	0
15.3 Accrued retrospective premiums and contracts subject to redetermination	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset.....	0	0	0
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software.....	0	0	0
21. Furniture and equipment, including health care delivery assets	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable.....	0	0	0
25. Aggregate write-ins for other-than-invested assets	825	0	(825)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	31,734	26,866	(4,868)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0
28. Total (Lines 26 and 27)	31,734	26,866	(4,868)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0
2501. Prepaid Insurance.....	825	0	(825)
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	825	0	(825)

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

	SSAP #	F/S Page	F/S Line #	2024	2023
<u>NET INCOME</u>					
(1) Company state basis (Page 4, Line 20, Columns 1 & 2)	.... XXX ....	.... XXX ....	.... XXX	\$ 4,706,853	\$ 1,951,447
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:	.....	.....	.....	\$ .....	\$ .....
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:	.....	.....	.....	\$ .....	\$ .....
(4) NAIC SAP (1-2-3=4)	.... XXX ....	.... XXX ....	.... XXX	\$ 4,706,853	\$ 1,951,447
<u>SURPLUS</u>					
(5) Company state basis (Page 3, Line 37, Columns 1 & 2)	.... XXX ....	.... XXX ....	.... XXX	\$ 25,233,283	\$ 22,003,540
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:	.....	.....	.....	\$ .....	\$ .....
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:	.....	.....	.....	\$ .....	\$ .....
(8) NAIC SAP (5-6-7=8)	.... XXX ....	.... XXX ....	.... XXX	\$ 25,233,283	\$ 22,003,540

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

C. Accounting Policy

- (1)
(2)
(3)
(4)
(5)
(6)
(7)
(8)
(9)
(10)
(11)
(12)
(13)

D. Going Concern

- (1)
a.
b.
c.
(2)
(3)
(4)

2. Accounting Changes and Corrections of Errors

3. Business Combinations and Goodwill

- A. Statutory Purchase Method
The transaction was accounted for as a statutory purchase, and reflects the following:
B. Statutory Merger

- (1)
(2)
(3)
(4)
(5)

C. Impairment Loss

- (1)
(2)

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

	Calculation of Limitation Using Prior Quarter Numbers	Current Reporting Period
(1) Capital & Surplus	.....	..... XXX
Less:		
(2) Admitted Positive Goodwill	.....	..... XXX
(3) Admitted EDP Equipment & Operating System Software	.....	..... XXX
(4) Admitted Net Deferred Taxes	.....	..... XXX
(5) Adjusted Capital and Surplus (Line 1-2-3-4)	..... 0	..... XXX
(6) Limitation on amount of goodwill (adjusted capital and surplus times 10% goodwill limitation [Line 5*10%])	..... 0	..... XXX
(7) Current period reported Admitted Goodwill	..... XXX .....	.....
(8) Current Period Admitted Goodwill as a % of prior period Adjusted Capital and Surplus (Line 7/Line 5)	..... XXX .....	..... 0.000 %

4. Discontinued Operations

- A. Discontinued Operation Disposed of or Classified as Held for Sale

(2)
(4) Carrying Amount and Fair Value of Discontinued Operations and the Effect on Assets, Liabilities, Surplus and Income
B. Change in Plan of Sale of Discontinued Operation

C. Nature of Any Significant Continuing Involvement with Discontinued Operations After Disposal

D. Equity Interest Retained in the Discontinued Operation After Disposal

5. Investments

- A. Mortgage Loans, including Mezzanine Real Estate Loans

(1)
(2)

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

		<u>Current Year</u>		<u>Prior Year</u>							
(3)	Taxes, assessments and any amounts advanced and not included in the mortgage loan total:	\$	\$	0							
(4)	Age Analysis of Mortgage Loans and Identification of Mortgage Loans in Which the Insurer is a Participant or Co-lender in a Mortgage Loan Agreement:										
		Residential		Commercial							
		Farm	Insured	All Other	Insured	All Other	Mezzanine	Total			
a.	Current Year										
1.	Recorded Investment (All)										
(a)	Current	\$	\$	\$	\$	\$	\$	0			
(b)	30-59 Days Past Due	.....	.....	.....	.....	.....	.....	0
(c)	60-89 Days Past Due	.....	.....	.....	.....	.....	.....	0
(d)	90-179 Days Past Due	.....	.....	.....	.....	.....	.....	0
(e)	180+ Days Past Due	.....	.....	.....	.....	.....	.....	0
2.	Accruing Interest 90-179 Days Past Due										
(a)	Recorded Investment	\$	\$	\$	\$	\$	\$	0			
(b)	Interest Accrued	.....	.....	.....	.....	.....	.....	0
3.	Accruing Interest 180+ Days Past Due										
(a)	Recorded Investment	\$	\$	\$	\$	\$	\$	0			
(b)	Interest Accrued	.....	.....	.....	.....	.....	.....	0
4.	Interest Reduced										
(a)	Recorded Investment	\$	\$	\$	\$	\$	\$	0			
(b)	Number of Loans	.....	.....	.....	.....	.....	.....	0
(c)	Percent Reduced	%	%	%	%	%	%	%			
5.	Participant or Co-lender in a Mortgage Loan Agreement										
(a)	Recorded Investment	\$	\$	\$	\$	\$	\$	0			
b.	Prior Year										
1.	Recorded Investment										
(a)	Current	\$0	\$0	\$0	\$0	\$0	\$0	0			
(b)	30-59 Days Past Due	.....0	.....0	.....0	.....0	.....0	.....0	0
(c)	60-89 Days Past Due	.....0	.....0	.....0	.....0	.....0	.....0	0
(d)	90-179 Days Past Due	.....0	.....0	.....0	.....0	.....0	.....0	0
(e)	180+ Days Past Due	.....0	.....0	.....0	.....0	.....0	.....0	0
2.	Accruing Interest 90-179 Days Past Due										
(a)	Recorded Investment	\$0	\$0	\$0	\$0	\$0	\$0	0			
(b)	Interest Accrued	.....0	.....0	.....0	.....0	.....0	.....0	0
3.	Accruing Interest 180+ Days Past Due										
(a)	Recorded Investment	\$0	\$0	\$0	\$0	\$0	\$0	0			
(b)	Interest Accrued	.....0	.....0	.....0	.....0	.....0	.....0	0
4.	Interest Reduced										
(a)	Recorded Investment	\$0	\$0	\$0	\$0	\$0	\$0	0			
(b)	Number of Loans	.....0	.....0	.....0	.....0	.....0	.....0	0
(c)	Percent Reduced	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %			
5.	Participant or Co-lender in a Mortgage Loan Agreement										
(a)	Recorded Investment	\$0	\$0	\$0	\$0	\$0	\$0	0			
(5)	Investment in Impaired Loans With or Without Allowance for Credit Losses and Impaired Loans Subject to a Participant or Co-lender Mortgage Loan Agreement for Which the Reporting Entity is Restricted from Unilaterally Foreclosing on the Mortgage Loan:										
		Residential		Commercial							
		Farm	Insured	All Other	Insured	All Other	Mezzanine	Total			
a.	Current Year										
1.	With Allowance for Credit Losses	\$	\$	\$	\$	\$	\$	0			
2.	No Allowance for Credit Losses	.....	.....	.....	.....	.....	.....	0
3.	Total (1+2)	.....0	.....0	.....0	.....0	.....0	.....0	0
4.	Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan	.....	.....	.....	.....	.....	.....	0
b.	Prior Year										
1.	With Allowance for Credit Losses	\$0	\$0	\$0	\$0	\$0	\$0	0			
2.	No Allowance for Credit Losses	.....0	.....0	.....0	.....0	.....0	.....0	0
3.	Total (1+2)	.....0	.....0	.....0	.....0	.....0	.....0	0
4.	Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan	.....0	.....0	.....0	.....0	.....0	.....0	0
(6)	Investment in Impaired Loans – Average Recorded Investment, Interest Income Recognized, Recorded Investment on Nonaccrual Status and Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting:										
		Residential		Commercial							
		Farm	Insured	All Other	Insured	All Other	Mezzanine	Total			
a.	Current Year										
1.	Average Recorded Investment	\$	\$	\$	\$	\$	\$	0			
2.	Interest Income Recognized	.....	.....	.....	.....	.....	.....	0
3.	Recorded Investments on Nonaccrual Status	.....	.....	.....	.....	.....	.....	0
4.	Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting	.....	.....	.....	.....	.....	.....	0
b.	Prior Year										
1.	Average Recorded Investment	\$0	\$0	\$0	\$0	\$0	\$0	0			
2.	Interest Income Recognized	.....0	.....0	.....0	.....0	.....0	.....0	0
3.	Recorded Investments on Nonaccrual Status	.....0	.....0	.....0	.....0	.....0	.....0	0
4.	Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting	.....0	.....0	.....0	.....0	.....0	.....0	0
(7)	Allowance for Credit Losses:										
		<u>Current Year</u>		<u>Prior Year</u>							
a.	Balance at beginning of period	\$		\$		0					
b.	Additions charged to operations	\$		\$		0					
c.	Direct write-downs charged against the allowances	\$		\$		0					
d.	Recoveries of amounts previously charged off	\$		\$		0					
e.	Balance at end of period (a+b-c-d)	\$		\$		0					
(8)	Mortgage Loans Derecognized as a Result of Foreclosure:										
				<u>Current Year</u>							
a.	Aggregate amount of mortgage loans derecognized			\$							
b.	Real estate collateral recognized			\$							
c.	Other collateral recognized			\$							
d.	Receivables recognized from a government guarantee of the foreclosed mortgage loan			\$							
(9)											
B.	Debt Restructuring										
		<u>Current Year</u>		<u>Prior Year</u>							
(1)	The total recorded investment in restructured loans, as of year-end	\$		\$		0					
(2)	The realized capital losses related to these loans	\$		\$		0					
(3)	Total contractual commitments to extend credit to debtors owing receivables whose terms have been modified in troubled debt restructurings	\$		\$		0					
(4)											
C.	Reverse Mortgages										
(1)											
(2)											
(3)											
		At December 31, 2024 , the actuarial reserve of \$_ reduced the asset value of the group of reverse mortgages.									

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

(4) The Company recorded an unrealized loss of \$_ as a result of the re-estimate of the cash flows.

D. Loan-Backed Securities

(1)
(2)

	(1)	(2)	(3)
	Amortized Cost Basis Before Other-than- Temporary Impairment	Other-than-Temporary Impairment Recognized in Loss	Fair Value 1 - 2
OTTI recognized 1 st Quarter			
a. Intent to sell	\$	\$	\$0
b. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	\$	\$	\$0
c. Total 1 st Quarter (a+b)	\$0	\$0	\$0
OTTI recognized 2 nd Quarter			
d. Intent to sell	\$	\$	\$0
e. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	\$	\$	\$0
f. Total 2 nd Quarter (d+e)	\$0	\$0	\$0
OTTI recognized 3 rd Quarter			
g. Intent to sell	\$	\$	\$0
h. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	\$	\$	\$0
i. Total 3 rd Quarter (g+h)	\$0	\$0	\$0
OTTI recognized 4 th Quarter			
j. Intent to sell	\$	\$	\$0
k. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis	\$	\$	\$0
l. Total 4 th Quarter (j+k)	\$0	\$0	\$0
m. Annual Aggregate Total (c+f+i+l)		\$0	
(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 2. 12 Months or Longer	\$ \$
b. The aggregate related fair value of securities with unrealized losses:		1. Less than 12 Months 2. 12 Months or Longer	\$ \$

(5)

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

(1)-(2)
(3)

Collateral Received			
a. Aggregate Amount Collateral Received			
1. Securities Lending		<u>Fair Value</u>	
(a) Open	\$		
(b) 30 Days or Less	.....	
(c) 31 to 60 Days	.....	
(d) 61 to 90 Days	.....	
(e) Greater Than 90 Days	.....	
(f) Sub-Total (a+b+c+d+e)	\$0		
(g) Securities Received	.....	
(h) Total Collateral Received (f+g)	\$0		
2. Dollar Repurchase Agreement			
(a) Open	\$		
(b) 30 Days or Less	.....	
(c) 31 to 60 Days	.....	
(d) 61 to 90 Days	.....	
(e) Greater Than 90 Days	.....	
(f) Sub-Total (a+b+c+d+e)	\$0		
(g) Securities Received	.....	
(h) Total Collateral Received (f+g)	\$0		
b. The fair value of that collateral and of the portion of that collateral that it has sold or repledged	\$		
c.			
(4)			
(5) Collateral Reinvestment			
a. Aggregate Amount Cash Collateral Reinvested		<u>Amortized Cost</u>	<u>Fair Value</u>
1. Securities Lending			
(a) Open	\$	\$	
(b) 30 Days or Less	.....	.....
(c) 31 to 60 Days	.....	.....
(d) 61 to 90 Days	.....	.....
(e) 91 to 120 Days	.....	.....
(f) 121 to 180 Days	.....	.....
(g) 181 to 365 Days	.....	.....
(h) 1 to 2 Years	.....	.....
(i) 2 to 3 Years	.....	.....
(j) Greater Than 3 Years	.....	.....
(k) Sub-Total (Sum of a through j)	\$0	\$0	
(l) Securities Received	.....	.....
(m) Total Collateral Reinvested (k+l)	\$0	\$0	
2. Dollar Repurchase Agreement			
(a) Open	\$	\$	
(b) 30 Days or Less	.....	.....
(c) 31 to 60 Days	.....	.....
(d) 61 to 90 Days	.....	.....
(e) 91 to 120 Days	.....	.....
(f) 121 to 180 Days	.....	.....
(g) 181 to 365 Days	.....	.....
(h) 1 to 2 Years	.....	.....
(i) 2 to 3 Years	.....	.....
(j) Greater Than 3 Years	.....	.....
(k) Sub-Total (Sum of a through j)	\$0	\$0	
(l) Securities Received	.....	.....
(m) Total Collateral Reinvested (k+l)	\$0	\$0	
b.			

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

(6)

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

(1) REPURCHASE TRANSACTION – CASH TAKER – OVERVIEW OF SECURED BORROWING TRANSACTIONS

(2) Type of Repo Trades Used

	FIRST QUARTER	SECOND QUARTER	THIRD QUARTER	FOURTH QUARTER
a. Bilateral (YES/NO)
b. Tri-Party (YES/NO)

(3) Original (Flow) & Residual Maturity

Original (Flow) & Residual Maturity		FIRST QUARTER	SECOND QUARTER	THIRD QUARTER	FOURTH QUARTER
a. Maximum Amount					
1.	Open – No Maturity	.....	.....	.....	.....
2.	Overnight	.....	.....	.....	.....
3.	2 Days to 1 Week	.....	.....	.....	.....
4.	> 1 Week to 1 Month	.....	.....	.....	.....
5.	> 1 Month to 3 Months	.....	.....	.....	.....
6.	> 3 Months to 1 Year	.....	.....	.....	.....
7.	> 1 Year	.....	.....	.....	.....
b. Ending Balance					
1.	Open – No Maturity	.....	.....	.....	.....
2.	Overnight	.....	.....	.....	.....
3.	2 Days to 1 Week	.....	.....	.....	.....
4.	> 1 Week to 1 Month	.....	.....	.....	.....
5.	> 1 Month to 3 Months	.....	.....	.....	.....
6.	> 3 Months to 1 Year	.....	.....	.....	.....
7.	> 1 Year	.....	.....	.....	.....

(5) Securities "Sold" Under Repo – Secured Borrowing

	FIRST QUARTER	SECOND QUARTER	THIRD QUARTER	FOURTH QUARTER
a. Maximum Amount				
1. BACV	XXX	XXX	XXX	
2. Nonadmitted – Subset of BACV	XXX	XXX	XXX	
3. Fair Value				
b. Ending Balance				
1. BACV	XXX	XXX	XXX	
2. Nonadmitted – Subset of BACV	XXX	XXX	XXX	
3. Fair Value				

(6) Securities Sold Under Repo – Secured Borrowing by NAIC Designation

	1 NONE	2 NAIC 1	3 NAIC 2	4 NAIC 3
a. Bonds – BACV
b. Bonds – FV
c. LB & SS – BACV
d. LB & SS – FV
e. Preferred Stock – BACV
f. Preferred Stock – FV
g. Common Stock
h. Mortgage Loans – BACV
i. Mortgage Loans – FV
j. Real Estate – BACV
k. Real Estate – FV
l. Derivatives – BACV
m. Derivatives – FV
n. Other Invested Assets – BACV
o. Other Invested Assets – FV
p. Total Assets – BACV	.....0	.....0	.....0	.....0
q. Total Assets – FV	.....0	.....0	.....0	.....0

ENDING BALANCE

ENDING BALANCE	5 NAIC 4	6 NAIC 5	7 NAIC 6	8 NONADMITTED
a. Bonds – BACV	.....	.....	.....	.....
b. Bonds – FV	.....	.....	.....	.....
c. LB & SS – BACV	.....	.....	.....	.....
d. LB & SS – FV	.....	.....	.....	.....
e. Preferred Stock – BACV	.....	.....	.....	.....
f. Preferred Stock – FV	.....	.....	.....	.....
g. Common Stock	.....	.....	.....	.....
h. Mortgage Loans – BACV	.....	.....	.....	.....
i. Mortgage Loans – FV	.....	.....	.....	.....
j. Real Estate – BACV	.....	.....	.....	.....
k. Real Estate – FV	.....	.....	.....	.....
l. Derivatives – BACV	.....	.....	.....	.....
m. Derivatives – FV	.....	.....	.....	.....
n. Other Invested Assets – BACV	.....	.....	.....	.....
o. Other Invested Assets – FV	.....	.....	.....	.....
p. Total Assets – BACV	.....0	.....0	.....0	.....0
q. Total Assets – FV	.....0	.....0	.....0	.....0
p=a+c+e+g+h+j+l+n				
q=b+d+f+g+i+k+m+o				

(7) Collateral Received – Secured Borrowing

	FIRST QUARTER	SECOND QUARTER	THIRD QUARTER	FOURTH QUARTER
a. Maximum Amount				
1. Cash
2. Securities (FV)
b. Ending Balance				
1. Cash
2. Securities (FV)

(8) Cash & Non-Cash Collateral Received – Secured Borrowing by NAIC Designation

ENDING BALANCE	1 NONE	2 NAIC 1	3 NAIC 2	4 NAIC 3
a. Cash
b. Bonds – FV
c. LB & SS – FV
d. Preferred Stock – FV
e. Common Stock
f. Mortgage Loans – FV
g. Real Estate – FV
h. Derivatives – FV
i. Other Invested Assets – FV
j. Total Collateral Assets – FV (Sum of a through i)	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

ENDING BALANCE

	5	6	7	8
	NAIC 4	NAIC 5	NAIC 6	DOES NOT QUALIFY AS ADMITTED
a. Cash
b. Bonds – FV
c. LB & SS – FV
d. Preferred Stock – FV
e. Common Stock
f. Mortgage Loans – FV
g. Real Estate – FV
h. Derivatives – FV
i. Other Invested Assets – FV
j. Total Collateral Assets – FV (Sum of a through i)	.....0	.....0	.....0	.....0

(9) Allocation of Aggregate Collateral by Remaining Contractual Maturity

a. Overnight and Continuous	.....
b. 30 Days or Less	.....
c. 31 to 90 Days	.....
d. > 90 Days	.....

FAIR
VALUE

(10) Allocation of Aggregate Collateral Reinvested by Remaining Contractual Maturity

	AMORTIZED COST	FAIR VALUE
a. 30 Days or Less
b. 31 to 60 Days
c. 61 to 90 Days
d. 91 to 120 Days
e. 121 to 180 Days
f. 181 to 365 Days
g. 1 to 2 Years
h. 2 to 3 Years
i. > 3 Years

(11) Liability to Return Collateral – Secured Borrowing (Total)

	FIRST QUARTER	SECOND QUARTER	THIRD QUARTER	FOURTH QUARTER
a. Maximum Amount
1. Cash (Collateral – All)
2. Securities Collateral (FV)
b. Ending Balance
1. Cash (Collateral – All)
2. Securities Collateral (FV)

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

(1) REPURCHASE TRANSACTION – CASH PROVIDER – OVERVIEW OF SECURED BORROWING TRANSACTIONS

(2) Type of Repo Trades Used

	FIRST QUARTER	SECOND QUARTER	THIRD QUARTER	FOURTH QUARTER
a. Bilateral (YES/NO)
b. Tri-Party (YES/NO)

(3) Original (Flow) & Residual Maturity

	FIRST QUARTER	SECOND QUARTER	THIRD QUARTER	FOURTH QUARTER
a. Maximum Amount
1. Open – No Maturity
2. Overnight
3. 2 Days to 1 Week
4. > 1 Week to 1 Month
5. > 1 Month to 3 Months
6. > 3 Months to 1 Year
7. > 1 Year
b. Ending Balance
1. Open – No Maturity
2. Overnight
3. 2 Days to 1 Week
4. > 1 Week to 1 Month
5. > 1 Month to 3 Months
6. > 3 Months to 1 Year
7. > 1 Year

(4) Fair Value of Securities Acquired Under Repo - Secured Borrowing

	FIRST QUARTER	SECOND QUARTER	THIRD QUARTER	FOURTH QUARTER
a. Maximum Amount
b. Ending Balance

(6) Securities Acquired Under Repo – Secured Borrowing by NAIC Designation

ENDING BALANCE

	1 NONE	2 NAIC 1	3 NAIC 2	4 NAIC 3
a. Bonds – FV
b. LB & SS – FV
c. Preferred Stock – FV
d. Common Stock
e. Mortgage Loans – FV
f. Real Estate – FV
g. Derivatives – FV
h. Other Invested Assets – FV
i. Total Assets – FV (Sum of a through h)	.....0	.....0	.....0	.....0

ENDING BALANCE

	5 NAIC 4	6 NAIC 5	7 NAIC 6	8 DOES NOT QUALIFY AS ADMITTED
a. Bonds – FV
b. LB & SS – FV
c. Preferred Stock – FV
d. Common Stock
e. Mortgage Loans – FV
f. Real Estate – FV
g. Derivatives – FV
h. Other Invested Assets – FV
i. Total Assets – FV (Sum of a through h)	.....0	.....0	.....0	.....0

(7) Collateral Provided – Secured Borrowing

	FIRST QUARTER	SECOND QUARTER	THIRD QUARTER	FOURTH QUARTER
a. Maximum Amount

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

1. Cash

2. Securities (FV)

3. Securities (BACV)

4. Nonadmitted Subset (BACV)

b. Ending Balance

1. Cash

2. Securities (FV)

3. Securities (BACV)

4. Nonadmitted Subset (BACV)

(8) Allocation of Aggregate Collateral Pledged by Remaining Contractual Maturity

AMORTIZED COST

FAIR VALUE

a. Overnight and Continuous

b. 30 Days or Less

c. 31 to 90 Days

d. > 90 Days

(9) Recognized Receivable for Return of Collateral – Secured Borrowing

FIRST QUARTER

SECOND QUARTER

THIRD QUARTER

FOURTH QUARTER

a. Maximum Amount

1. Cash

2. Securities (FV)

b. Ending Balance

1. Cash

2. Securities (FV)

(10) Recognized Liability to Return Collateral – Secured Borrowing (Total)

FIRST QUARTER

SECOND QUARTER

THIRD QUARTER

FOURTH QUARTER

a. Maximum Amount

1. Repo Securities Sold/Acquired with Cash Collateral

2. Repo Securities Sold/Acquired with Securities Collateral (FV)

b. Ending Balance

1. Repo Securities Sold/Acquired with Cash Collateral

2. Repo Securities Sold/Acquired with Securities Collateral (FV)

H. Repurchase Agreements Transactions Accounted for as a Sale

(1) REPURCHASE TRANSACTION – CASH TAKER – OVERVIEW OF SALE TRANSACTIONS

(2) Type of Repo Trades Used

FIRST QUARTER

SECOND QUARTER

THIRD QUARTER

FOURTH QUARTER

a. Bilateral (YES/NO)

b. Tri-Party (YES/NO)

(3) Original (Flow) & Residual Maturity

FIRST QUARTER

SECOND QUARTER

THIRD QUARTER

FOURTH QUARTER

a. Maximum Amount

1. Open – No Maturity

2. Overnight

3. 2 Days to 1 Week

4. > 1 Week to 1 Month

5. > 1 Month to 3 Months

6. > 3 Months to 1 Year

7. > 1 Year

b. Ending Balance

1. Open – No Maturity

2. Overnight

3. 2 Days to 1 Week

4. > 1 Week to 1 Month

5. > 1 Month to 3 Months

6. > 3 Months to 1 Year

7. > 1 Year

(4)

(5) Securities "Sold" Under Repo - Sale

FIRST QUARTER

SECOND QUARTER

THIRD QUARTER

FOURTH QUARTER

a. Maximum Amount

1. BACV

2. Nonadmitted – Subset of BACV

3. Fair Value

b. Ending Balance

1. BACV

2. Nonadmitted – Subset of BACV

3. Fair Value

(6) Securities Sold Under Repo – Sale by NAIC Designation

ENDING BALANCE

1
NONE

2
NAIC 1

3
NAIC 2

4
NAIC 3

a. Bonds – BACV

b. Bonds – FV

c. LB & SS – BACV

d. LB & SS – FV

e. Preferred Stock – BACV

f. Preferred Stock – FV

g. Common Stock

h. Mortgage Loans – BACV

i. Mortgage Loans – FV

j. Real Estate – BACV

k. Real Estate – FV

l. Derivatives – BACV

m. Derivatives – FV

n. Other Invested Assets – BACV

o. Other Invested Assets – FV

p. Total Assets – BACV

q. Total Assets – FV

ENDING BALANCE

5
NAIC 4

6
NAIC 5

7
NAIC 6

8
NONADMITTED

a. Bonds – BACV

b. Bonds – FV

c. LB & SS – BACV

d. LB & SS – FV

e. Preferred Stock – BACV

f. Preferred Stock – FV

g. Common Stock

h. Mortgage Loans – BACV

i. Mortgage Loans – FV

j. Real Estate – BACV

k. Real Estate – FV

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

I.	Derivatives – BACV	.....	.....	.....	.....
m.	Derivatives – FV	.....	.....	.....	.....
n.	Other Invested Assets – BACV	.....	.....	.....	.....
o.	Other Invested Assets – FV	.....	.....	.....	.....
p.	Total Assets – BACV	.....0	.....0	.....0	.....0
q.	Total Assets – FV	.....0	.....0	.....0	.....0
p=a+c+e+g+h+j+l+n q=b+d+f+g+i+k+m+o					

(7) Proceeds Received - Sale

	FIRST QUARTER	SECOND QUARTER	THIRD QUARTER	FOURTH QUARTER
a. Maximum Amount
1. Cash
2. Securities (FV)
3. Nonadmitted
b. Ending Balance
1. Cash
2. Securities (FV)
3. Nonadmitted

(8) Cash & Non-Cash Collateral Received – Sale by NAIC Designation

ENDING BALANCE

	1 NONE	2 NAIC 1	3 NAIC 2	4 NAIC 3
a. Bonds – FV
b. LB & SS – FV
c. Preferred Stock – FV
d. Common Stock
e. Mortgage Loans – FV
f. Real Estate – FV
g. Derivatives – FV
h. Other Invested Assets – FV
i. Total Assets – FV (Sum of a through h)	.....0	.....0	.....0	.....0

ENDING BALANCE

	5 NAIC 4	6 NAIC 5	7 NAIC 6	8 NONADMITTED
a. Bonds – FV
b. LB & SS – FV
c. Preferred Stock – FV
d. Common Stock
e. Mortgage Loans – FV
f. Real Estate – FV
g. Derivatives – FV
h. Other Invested Assets – FV
i. Total Assets – FV (Sum of a through h)	.....0	.....0	.....0	.....0

(9) Recognized Forward Resale Commitment

	FIRST QUARTER	SECOND QUARTER	THIRD QUARTER	FOURTH QUARTER
a. Maximum Amount
b. Ending Balance

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

(1) REPURCHASE TRANSACTION – CASH PROVIDER – OVERVIEW OF SALE TRANSACTIONS

(2) Type of Repo Trades Used

	FIRST QUARTER	SECOND QUARTER	THIRD QUARTER	FOURTH QUARTER
a. Bilateral (YES/NO)
b. Tri-Party (YES/NO)

(3) Original (Flow) & Residual Maturity

	FIRST QUARTER	SECOND QUARTER	THIRD QUARTER	FOURTH QUARTER
a. Maximum Amount
1. Open – No Maturity
2. Overnight
3. 2 Days to 1 Week
4. > 1 Week to 1 Month
5. > 1 Month to 3 Months
6. > 3 Months to 1 Year
7. > 1 Year
b. Ending Balance
1. Open – No Maturity
2. Overnight
3. 2 Days to 1 Week
4. > 1 Week to 1 Month
5. > 1 Month to 3 Months
6. > 3 Months to 1 Year
7. > 1 Year

(4) Securities Acquired Under Repo - Sale

	FIRST QUARTER	SECOND QUARTER	THIRD QUARTER	FOURTH QUARTER
a. Maximum Amount	.....	.....	.....	.....
1. BACV	..... XXX .....	..... XXX .....	..... XXX .....	.....
2. Nonadmitted – Subset of BACV	..... XXX .....	..... XXX .....	..... XXX .....	.....
3. Fair Value	.....	.....	.....	.....
b. Ending Balance	.....	.....	.....	.....
1. BACV	..... XXX .....	..... XXX .....	..... XXX .....	.....
2. Nonadmitted – Subset of BACV	..... XXX .....	..... XXX .....	..... XXX .....	.....
3. Fair Value	.....	.....	.....	.....

(6) Securities Acquired Under Repo – Sale by NAIC Designation

ENDING BALANCE

	1 NONE	2 NAIC 1	3 NAIC 2	4 NAIC 3
a. Bonds – BACV
b. Bonds – FV
c. LB & SS – BACV
d. LB & SS – FV
e. Preferred Stock – BACV
f. Preferred Stock – FV
g. Common Stock
h. Mortgage Loans – BACV
i. Mortgage Loans – FV
j. Real Estate – BACV
k. Real Estate – FV
l. Derivatives – BACV
m. Derivatives – FV
n. Other Invested Assets – BACV

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o. Other Invested Assets – FV
p. Total Assets – BACV0000
q. Total Assets – FV0000
ENDING BALANCE				
	5	6	7	8
	NAIC 4	NAIC 5	NAIC 6	NONADMITTED
a. Bonds – BACV	.....	.....	.....	.....
b. Bonds – FV	.....	.....	.....	.....
c. LB & SS – BACV	.....	.....	.....	.....
d. LB & SS – FV	.....	.....	.....	.....
e. Preferred Stock – BACV	.....	.....	.....	.....
f. Preferred Stock – FV	.....	.....	.....	.....
g. Common Stock	.....	.....	.....	.....
h. Mortgage Loans – BACV	.....	.....	.....	.....
i. Mortgage Loans – FV	.....	.....	.....	.....
j. Real Estate – BACV	.....	.....	.....	.....
k. Real Estate – FV	.....	.....	.....	.....
l. Derivatives – BACV	.....	.....	.....	.....
m. Derivatives – FV	.....	.....	.....	.....
n. Other Invested Assets – BACV	.....	.....	.....	.....
o. Other Invested Assets – FV	.....	.....	.....	.....
p. Total Assets – BACV	.....0	.....0	.....0	.....0
q. Total Assets – FV	.....0	.....0	.....0	.....0
p=a+c+e+g+h+j+l+n q=b+d+f+g+i+k+m+o				

(7) Proceeds Provided - Sale

	FIRST QUARTER	SECOND QUARTER	THIRD QUARTER	FOURTH QUARTER
a. Maximum Amount				
1. Cash	.....	.....	.....	.....
2. Securities (FV)	.....	.....	.....	.....
3. Securities (BACV)	.....XXX	.....XXX	.....XXX	.....XXX
4. Nonadmitted Subset (BACV)	.....XXX	.....XXX	.....XXX	.....XXX
b. Ending Balance				
1. Cash	.....	.....	.....	.....
2. Securities (FV)	.....	.....	.....	.....
3. Securities (BACV)	.....	.....	.....	.....
4. Nonadmitted Subset (BACV)	.....	.....	.....	.....

(8) Recognized Forward Resale Commitment

	FIRST QUARTER	SECOND QUARTER	THIRD QUARTER	FOURTH QUARTER
a. Maximum Amount	.....	.....	.....	.....
b. Ending Balance	.....	.....	.....	.....

J. Real Estate

(1)

- a.
b.
c.

(2)

- a.
b.

(3)

(4)

- a.
b.
c.
d.
e.

(5)

- a.
b.

K. Low-Income Housing Tax Credits (LIHTC)

(1)

(2)

(3)

(4)

(5)

- a.
b.
c.

(6)

- a.
b.

(7)

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6 Total From Prior Year	7 Increase/ (Decrease) (5 minus 6)
	1 Total General Account (G/A)	2 G/A Supporting Protected Cell Account Activity (a)	3 Total Protected Cell Account Restricted Assets	4 Protected Cell Account Assets Supporting G/A Activity (b)	5 Total (1 plus 3)		
a. Subject to contractual obligation for which liability is not shown	\$	\$	\$	\$	0	\$ 0	\$ 0
b. Collateral held under security lending agreements					0	0	0
c. Subject to repurchase agreements					0	0	0
d. Subject to reverse repurchase agreements					0	0	0
e. Subject to dollar repurchase agreements					0	0	0
f. Subject to dollar reverse repurchase agreements					0	0	0
g. Placed under option contracts					0	0	0
h. Letter stock or securities restricted as to sale – excluding FHLB capital stock					0	0	0
i. FHLB capital stock					0	0	0
j. On deposit with states					0	0	0
k. On deposit with other regulatory bodies					0	0	0
l. Pledged as collateral to							

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Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6 Total From Prior Year	7 Increase/ (Decrease) (5 minus 6)
	1 Total General Account (G/A)	2 G/A Supporting Protected Cell Account Activity (a)	3 Total Protected Cell Account Restricted Assets	4 Protected Cell Account Assets Supporting G/A Activity (b)	5 Total (1 plus 3)		
FHLB (including assets backing funding agreements)					0	0	0
m. Pledged as collateral not captured in other categories	0	0	0	0	0	0	0
n. Other restricted assets	0	0	0	0	0	0	0
p. Total Restricted Assets (Sum of a through n)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

(a) Subset of column 1
(b) Subset of column 3

Restricted Asset Category	Current Year			
	8	9	Percentage	
	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	10 Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	11 Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$	0	0.0 %	0.0 %
b. Collateral held under security lending agreements		0	0.0	0.0
c. Subject to repurchase agreements		0	0.0	0.0
d. Subject to reverse repurchase agreements		0	0.0	0.0
e. Subject to dollar repurchase agreements		0	0.0	0.0
f. Subject to dollar reverse repurchase agreements		0	0.0	0.0
g. Placed under option contracts		0	0.0	0.0
h. Letter stock or securities restricted as to sale – excluding FHLB capital stock		0	0.0	0.0
i. FHLB capital stock		0	0.0	0.0
j. On deposit with states		0	0.0	0.0
k. On deposit with other regulatory bodies		0	0.0	0.0
l. Pledged as collateral to FHLB (including assets backing funding agreements)		0	0.0	0.0
m. Pledged as collateral not captured in other categories		0	0.0	0.0
n. Other restricted assets		0	0.0	0.0
p. Total Restricted Assets (Sum of a through n)	\$ 0	\$ 0	0.0 %	0.0 %

(c) Column 5 divided by Asset Page, Column 1 Line 28
(d) Column 9 divided by Asset Page, Column 3 Line 28

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

		1	2	3	4
Collateral Assets		Book/Adjusted Carrying Value (BACV)	Fair Value	% of BACV to Total Assets (Admitted and Nonadmitted) *	% of BACV to Total Admitted Assets **
General Account:					
a.	Cash, Cash Equivalents and Short-Term Investments	\$	\$	0.0 %	0.0 %
b.	Schedule D, Part 1	.....	.....	0.0 %	0.0 %
c.	Schedule D, Part 2, Section 1	.....	.....	0.0 %	0.0 %
d.	Schedule D, Part 2, Section 2	.....	.....	0.0 %	0.0 %
e.	Schedule B	.....	.....	0.0 %	0.0 %
f.	Schedule A	.....	.....	0.0 %	0.0 %
g.	Schedule BA, Part 1	.....	.....	0.0 %	0.0 %
h.	Schedule DL, Part 1	.....	.....	0.0 %	0.0 %
i.	Other	.....	.....	0.0 %	0.0 %
j.	Total Collateral Assets (a+b+c+d+e+f+g+h+i)	\$ 0	\$ 0	0.0 %	0.0 %
Protected Cell:					
k.	Cash, Cash Equivalents and Short-Term Investments	\$	\$	0.0 %	0.0 %
l.	Schedule D, Part 1	.....	.....	0.0 %	0.0 %
m.	Schedule D, Part 2, Section 1	.....	.....	0.0 %	0.0 %
n.	Schedule D, Part 2, Section 2	.....	.....	0.0 %	0.0 %
o.	Schedule B	.....	.....	0.0 %	0.0 %
p.	Schedule A	.....	.....	0.0 %	0.0 %
q.	Schedule BA, Part 1	.....	.....	0.0 %	0.0 %
r.	Schedule DL, Part 1	.....	.....	0.0 %	0.0 %
s.	Other	.....	.....	0.0 %	0.0 %
t.	Total Collateral Assets (k+l+m+n+o+p+q+r+s)	\$ 0	\$ 0	0.0 %	0.0 %

* j = Column 1 divided by Asset Page, Line 26 (Column 1)
t = Column 1 divided by Asset Page, Line 27 (Column 1)

** j = Column 1 divided by Asset Page, Line 26 (Column 3)
t = Column 1 divided by Asset Page, Line 27 (Column 3)

	1 Amount	2 % of Liability to Total Liabilities *
u. Recognized Obligation to Return Collateral Asset (General Account)	\$	0.0 %
v. Recognized Obligation to Return Collateral Asset (Protected Cell)	\$	0.0 %

* u = Column 1 divided by Liability Page, Line 26 (Column 1)
v = Column 1 divided by Liability Page, Line 27 (Column 1)

M. Working Capital Finance Investments

(1) Aggregate Working Capital Finance Investments (WCFI) Book/Adjusted Carrying Value by NAIC Designation:

	Gross Asset CY	Non-admitted Asset CY	Net Admitted Asset CY
a. WCFI Designation 1	\$	\$	\$0

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b.	WCFI Designation 2	0
c.	WCFI Designation 3	0
d.	WCFI Designation 4	0
e.	WCFI Designation 5	0
f.	WCFI Designation 6	.....	.....	.....	0
g.	Total (a+b+c+d+e+f)	\$	0	\$	0
				\$	0

(2) Aggregate Maturity Distribution on the Underlying Working Capital Finance Programs:

		Book/Adjusted Carrying Value
a.	Up to 180 Days	.....
b.	181 Days to 365 Days	.....
c.	Total (a+b)	\$0

(3)
N. Offsetting and Netting of Assets and Liabilities

O. 5GI Securities

Investment	Number of 5GI Securities		Aggregate BACV		Aggregate Fair Value	
	Current Year	Prior Year	Current Year	Prior Year	Current Year	Prior Year
(1) Bonds – AC0	\$.....	\$.....0	\$.....	\$.....0
(2) Bonds - FV0	.....	.....0	.....	.....0
(3) LB&SS – AC0	.....	.....0	.....	.....0
(4) LB&SS – FV0	.....	.....0	.....	.....0
(5) Preferred Stock – AC0	.....	.....0	.....	.....0
(6) Preferred Stock – FV0	.....	.....0	.....	.....0
(7) Total (1+2+3+4+5+6)	0	0	\$ 0	\$ 0	\$ 0	\$ 0

AC – Amortized Cost FV – Fair Value

P. Short Sales

(1) Unsettled Short Sale Transactions (Outstanding as of Reporting Date)

	Proceeds Received	Current Fair Value of Securities Sold Short	Unrealized Gain or (Loss)	Expected Settlement (# of Days)	Fair Value of Short Sales Exceeding (or expected to exceed) 3 Settlement Days	Fair Value of Short Sales Expected to be Settled by Secured Borrowing
a. Bonds	\$ .....	.....	.....	.....	.....	.....
b. Preferred Stock	.....	.....	.....	.....	.....	.....
c. Common Stock	.....	.....	.....	.....	.....	.....
d. Totals (a+b+c)	\$ 0	\$ 0	\$ 0	XXX	\$ 0	\$ 0

(2) Settled Short Sale Transactions

	Proceeds Received	Current Fair Value of Securities Sold Short	Realized Gain or (Loss) on Transaction	Fair Value of Short Sales that Exceeded 3 Settlement Days	Fair Value of Short Sales Settled by Secured Borrowing
a. Bonds	\$	\$	\$	\$	\$
b. Preferred Stock	.....	.....	.....	.....	.....
c. Common Stock	.....	.....	.....	.....	.....
d. Totals (a+b+c)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Q. Prepayment Penalty and Acceleration Fees

(1)	Number of CUSIPs	General Account	Protected Cell
(2)	Aggregate Amount of Investment Income	.....0	.....

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

Asset Type	Percent Share
(1) Cash %
(2) Cash Equivalents %
(3) Short-Term Investments %
(4) Total (Must equal 100%)	0.000 %

S. Aggregate Collateral Loans by Qualifying Investment Collateral

Collateral Type	Aggregate Collateral Loan*	Admitted	Nonadmitted
(1) Cash, Cash Equivalent & ST Investments			
a. Affiliated	.....	0	.....
b. Unaffiliated	.....	0	.....
(2) Bonds			
a. Affiliated	.....	0	.....
b. Unaffiliated	.....	0	.....
(3) Loan-Backed and Structured Securities			
a. Affiliated	.....	0	.....
b. Unaffiliated	.....	0	.....
(4) Preferred Stocks			
a. Affiliated	.....	0	.....
b. Unaffiliated	.....	0	.....
(5) Common Stocks			
a. Affiliated	.....	0	.....
b. Unaffiliated	.....	0	.....
(6) Real Estate			
a. Affiliated	.....	0	.....
b. Unaffiliated	.....	0	.....
(7) Mortgage Loans			
a. Affiliated	.....	0	.....
b. Unaffiliated	.....	0	.....
(8) Joint Ventures, Partnerships, LLC			
a. Affiliated	.....	0	.....
b. Unaffiliated	.....	0	.....
(9) Other Qualifying Investments			
a. Affiliated	.....	0	.....
b. Unaffiliated	.....	0	.....
(10) Collateral Does not Qualify as an Investment			
a. Affiliated	.....	0	.....
b. Unaffiliated	.....	0	.....
(11) Total	0	0	0

* Aggregate Collateral Loan Total Line should equal Schedule BA, Part 1, Column 12, Book Adjusted Carrying Value

6. Joint Ventures, Partnerships and Limited Liability Companies

- A. Investments in Joint Ventures, Partnerships and Limited Liability Companies that Exceed 10% of its admitted assets
- B. Investments in Impaired Joint Ventures, Partnerships and Limited Liability Companies in the year of the Impairment Write-Down

7. Investment Income

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- A. Due and Accrued Income that was Excluded from Surplus on the following basis
- B. Total Amount Excluded

C. Gross, nonadmitted and admitted amounts for interest income due and accrued.

Interest Income Due and Accrued	Amount
1. Gross	\$ 374,579
2. Nonadmitted	\$ 0
3. Admitted	\$ 374,579

D. Aggregate deferred interest.

	Amount
Aggregate Deferred Interest	\$

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

	Amount
Cumulative amounts of PIK interest included in the current principal balance	\$

8. Derivative Instruments

- A. Derivatives under SSAP No. 86 – Derivatives

- (1)
- (2)
- (3)
- (4)
- (5)
- (6)
- (7)
- a.
- b.
- (8)
- a.

	Fiscal Year	Derivative Premium Payments Due
1.	2025	\$
2.	2026	.....
3.	2027	.....
4.	2028	.....
5.	Thereafter	.....
6.	Total Future Settled Premiums (Sum of 1 through 5)	\$ 0

- b.

	Undiscounted Future Premium Commitments	Derivative Fair Value With Premium Commitments (Reported on DB)	Derivative Fair Value Excluding Impact of Future Settled Premiums
1. Prior Year	\$ 0	\$ 0	\$ 0
2. Current Year	\$	\$	\$

- (9) Information on the aggregate excluded components by category

Type of Excluded Component	Current Fair Value	Recognized Unrealized Gain (Loss)	Fair Value Reflected in BACV	Aggregate Amount Owed at Maturity	Current Year Amortization	Remaining Amortization
a. Time Value	\$	\$	\$	XXX.....	XXX.....	XXX.....
b. Volatility Value	\$	\$	\$	XXX.....	XXX.....	XXX.....
c. Cross Current Basis Spread	\$	\$	XXX.....	XXX.....	XXX.....	XXX.....
d. Forward Points	\$	\$	XXX.....	\$	\$	\$

- B. Derivatives under SSAP No. 108 – Derivatives Hedging Variable Annuity Guarantees

- (1)
- (2) Recognition of gains/losses and deferred assets and liabilities

- a. Scheduled Amortization

	Amortization Year	Deferred Assets	Deferred Liabilities
1.	2025	.....	.....
2.	2026	.....	.....
3.	2027	.....	.....
4.	2028	.....	.....
5.	2029	.....	.....
6.	2030	.....	.....
7.	2031	.....	.....
8.	2032	.....	.....
9.	2033	.....	.....
10.	2034	.....	.....
11.	Total (Sum of 1 through 10)	0	0

- b. Total Deferred Balance* 0
- * Should agree to Column 19 of Schedule DB, Part E

- c. Reconciliation of Amortization:

1.	Prior Year Total Deferred Balance	\$ 0
2.	Current Year Amortization	\$
3.	Current Year Deferred Recognition	\$
4.	Ending Deferred Balance [1-(2+3)]	\$ 0

- d. Open Derivative Removed from SSAP No. 108 and Captured in Scope of SSAP No. 86

1.	Total Derivative Fair Value Change	\$
2.	Change in Fair Value Reflected as a Natural Offset to VM21 Liability Under SSAP No. 108	\$
3.	Change in Fair Value Reflected as a Deferred Asset / Liability Under SSAP No. 108	\$
4.	Other Changes	\$
5.	Unrealized Gain / Loss Recognized for Derivative Under SSAP No. 86 [1-(sum of 2 through 4)]	\$ 0

- e. Open Derivative Removed from SSAP No. 86 and Captured in Scope of SSAP No. 108

1.	Total Derivative Fair Value Change	\$
2.	Unrealized Gain / Loss Recognized Prior to the Reclassification to SSAP No. 108	\$
3.	Other Changes	\$
4.	Fair Value Change Available for Application under SSAP No. 108 [1-(2+3)]	\$ 0

- (3)

- a.
- c. Amortization

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Amortization Year	Recognized Deferred Assets	Recognized Deferred Liabilities	Accelerated Amortization	Original Amortization
1. 2025
2. 2026
3. 2027
4. 2028
5. 2029
6. Total Adjusted Amortization

d.

(4)

a.

c. Amortization

Amortization Year	Recognized Deferred Assets	Recognized Deferred Liabilities	Accelerated Amortization	Original Amortization
1. 2025
2. 2026
3. 2027
4. 2028
5. 2029
6. Total Adjusted Amortization

d.

9. Income Taxes

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

12/31/2024		
(1)	(2)	(3)
Ordinary	Capital	(Col 1+2) Total
(a) Gross Deferred Tax Assets	\$	\$ 0
(b) Statutory Valuation Allowance Adjustments	\$	\$ 0
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ 0	\$ 0
(d) Deferred Tax Assets Nonadmitted	\$	\$ 0
(e) Subtotal Net Admitted Deferred Tax Asset (1c -1d)	\$ 0	\$ 0
(f) Deferred Tax Liabilities	\$	\$ 0
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 0	\$ 0

12/31/2023		
(4)	(5)	(6)
Ordinary	Capital	(Col 4+5) Total
(a) Gross Deferred Tax Assets	\$ 0	\$ 0
(b) Statutory Valuation Allowance Adjustments	\$ 0	\$ 0
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ 0	\$ 0
(d) Deferred Tax Assets Nonadmitted	\$ 0	\$ 0
(e) Subtotal Net Admitted Deferred Tax Asset (1c -1d)	\$ 0	\$ 0
(f) Deferred Tax Liabilities	\$ 0	\$ 0
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 0	\$ 0

Change		
(7)	(8)	(9)
(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
(a) Gross Deferred Tax Assets	\$ 0	\$ 0
(b) Statutory Valuation Allowance Adjustments	\$ 0	\$ 0
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ 0	\$ 0
(d) Deferred Tax Assets Nonadmitted	\$ 0	\$ 0
(e) Subtotal Net Admitted Deferred Tax Asset (1c -1d)	\$ 0	\$ 0
(f) Deferred Tax Liabilities	\$ 0	\$ 0
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 0	\$ 0

2.

12/31/2024		
(1)	(2)	(3)
Ordinary	Capital	(Col 1+2) Total

Admission Calculation Components SSAP No. 101

(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$	\$ 0
(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)	\$	\$ 0
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$	\$ 0
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX
(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.	\$	\$ 0
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101.	\$	\$ 0
Total (2(a) + 2(b) + 2(c))	\$ 0	\$ 0

12/31/2023		
(4)	(5)	(6)
Ordinary	Capital	(Col 4+5) Total
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ 0	\$ 0
(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)	\$ 0	\$ 0
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$ 0	\$ 0
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX
(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.	\$ 0	\$ 0
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101.	\$ 0	\$ 0
Total (2(a) + 2(b) + 2(c))	\$ 0	\$ 0

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		Change		
		(7)	(8)	(9)
		(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
(a)	Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ 0	\$ 0	\$ 0
(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)	\$ 0	\$ 0	\$ 0
1.	Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$ 0	\$ 0	\$ 0
2.	Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	\$ 0
(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.	\$ 0	\$ 0	\$ 0
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101.	\$ 0	\$ 0	\$ 0
	Total (2(a) + 2(b) + 2(c))	\$ 0	\$ 0	\$ 0
3.				
		2024	2023	
(a)	Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.		0.000	
(b)	Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 0	\$ 0.000	
4.				
		12/31/2024		
		(1)	(2)	
		Ordinary	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 9A1(c)	..... 0	..... 0	..... 0
2.	Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies	..... 0	..... 0	..... 0
3.	Net Admitted Adjusted Gross DTAs Amount From Note 9A1(e)	..... 0	..... 0	..... 0
4.	Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	..... 0	..... 0	..... 0
		12/31/2023		
		(3)	(4)	
		Ordinary	Capital	
(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 9A1(c)	..... 0	..... 0	..... 0
2.	Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies	..... 0.0	..... 0.0	..... 0.0
3.	Net Admitted Adjusted Gross DTAs Amount From Note 9A1(e)	..... 0	..... 0	..... 0
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
		Change		
		(5)	(6)	
		(Col 1-3) Ordinary	(Col 2-4) Capital	
(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 9A1(c)	..... 0	..... 0	..... 0
2.	Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies	..... 0.0	..... 0.0	..... 0.0
3.	Net Admitted Adjusted Gross DTAs Amount From Note 9A1(e)	..... 0	..... 0	..... 0
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
(b)	Does the Company's tax-planning strategies include the use of reinsurance?	Yes	No	
B. Deferred Tax Liabilities Not Recognized				
(1)				
(2)				
(3)				
(4)				
C. Current income taxes incurred consist of the following major components				
		(1)	(2)	(3)
		12/31/2024	12/31/2023	(Col 1-2) Change
1. Current Income Tax				
(a)	Federal	\$ 0	\$ 0	\$ 0
(b)	Foreign	\$ 0	\$ 0	\$ 0
(c)	Subtotal (1a+1b)	\$ 0	\$ 0	\$ 0
(d)	Federal income tax on net capital gains	\$ 0	\$ 0	\$ 0
(e)	Utilization of capital loss carry-forwards	\$ 0	\$ 0	\$ 0
(f)	Other	\$ 0	\$ 0	\$ 0
(g)	Federal and foreign income taxes incurred (1c+1d+1e+1f)	\$ 0	\$ 0	\$ 0
2. Deferred Tax Assets:				
(a)	Ordinary			
(1)	Discounting of unpaid losses	\$ 0	\$ 0	\$ 0
(2)	Unearned premium reserve	\$ 0	\$ 0	\$ 0
(3)	Policyholder reserves	\$ 0	\$ 0	\$ 0
(4)	Investments	\$ 0	\$ 0	\$ 0
(5)	Deferred acquisition costs	\$ 0	\$ 0	\$ 0
(6)	Policyholder dividends accrual	\$ 0	\$ 0	\$ 0
(7)	Fixed assets	\$ 0	\$ 0	\$ 0
(8)	Compensation and benefits accrual	\$ 0	\$ 0	\$ 0
(9)	Pension accrual	\$ 0	\$ 0	\$ 0
(10)	Receivables - nonadmitted	\$ 0	\$ 0	\$ 0
(11)	Net operating loss carry-forward	\$ 0	\$ 0	\$ 0
(12)	Tax credit carry-forward	\$ 0	\$ 0	\$ 0
(13)	Other	\$ 0	\$ 0	\$ 0
(99)	Subtotal (sum of 2a1 through 2a13)	\$ 0	\$ 0	\$ 0
(b)	Statutory valuation allowance adjustment	\$ 0	\$ 0	\$ 0
(c)	Nonadmitted	\$ 0	\$ 0	\$ 0
(d)	Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 0	\$ 0	\$ 0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

(e)	Capital:			
(1)	Investments	\$	\$0	\$0
(2)	Net capital loss carry-forward	\$	\$0	\$0
(3)	Real estate	\$	\$0	\$0
(4)	Other	\$	\$0	\$0
(99)	Subtotal (2e1+2e2+2e3+2e4)	\$0	\$0	\$0
(f)	Statutory valuation allowance adjustment	\$	\$0	\$0
(g)	Nonadmitted	\$	\$0	\$0
(h)	Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$0	\$0	\$0
(i)	Admitted deferred tax assets (2d + 2h)	\$0	\$0	\$0
3.	Deferred Tax Liabilities:			
(a)	Ordinary			
(1)	Investments	\$	\$0	\$0
(2)	Fixed assets	\$	\$0	\$0
(3)	Deferred and uncollected premium	\$	\$0	\$0
(4)	Policyholder reserves	\$	\$0	\$0
(5)	Other	\$	\$0	\$0
(99)	Subtotal (3a1+3a2+3a3+3a4+3a5)	\$0	\$0	\$0
(b)	Capital:			
(1)	Investments	\$	\$0	\$0
(2)	Real estate	\$	\$0	\$0
(3)	Other	\$	\$0	\$0
(99)	Subtotal (3b1+3b2+3b3)	\$0	\$0	\$0
(c)	Deferred tax liabilities (3a99 + 3b99)	\$0	\$0	\$0
4.	Net deferred tax assets/liabilities (2i - 3c)	\$0	\$0	\$0
D.	Among the more significant book to tax adjustments were the following:			
E.	Operating Loss and Tax Credit Carryforwards			
(1)				
(2)				
(3)				
F.	Consolidated Federal Income Tax Return			
(1)				
(2)				
G.	Federal or Foreign Income Tax Loss Contingencies			
H.	Repatriation Transition Tax (RTT)			
I.	Alternative Minimum Tax Credit			
(1)	Gross AMT Credit Recognized as:		Amount	
a.	Current year recoverable		\$	
b.	Deferred tax asset (DTA)		\$	
(2)	Beginning Balance of AMT Credit Carryforward		\$0	
(3)	Amounts Recovered		\$	
(4)	Adjustments		\$	
(5)	Ending Balance of AMT Credit Carryforward (5=2-3-4)		\$0	
(6)	Reduction for Sequestration		\$	
(7)	Nonadmitted by Reporting Entity		\$	
(8)	Reporting Entity Ending Balance (8=5-6-7)		\$0	

10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

- A. Nature of the Relationship Involved
- B. Detail of Transactions
- C. Transactions with related party who are not reported on Schedule Y
- (3) Detail of Material Related Party Transactions Involving Exchange of Assets and Liabilities
- D. Amounts Due From or To Related Parties
- E. Material Management or Service Contracts and Cost-Sharing Arrangements
- F. Guarantees or Undertakings
- G. Nature of the Control Relationship
- H. Amount Deducted for Investment in Upstream Intermediate Entity or Ultimate Parent Owned
- I. Investments in SCA that Exceed 10% of Admitted Assets
- J. Investments in Impaired SCAs
- K. Investment in Foreign Insurance Subsidiary
- L. Investment in Downstream Noninsurance Holding Company
- M. All SCA Investments

(1) Balance Sheet Value (Admitted and Nonadmitted) All SCAs (Except 8bi Entities)					
	SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nonadmitted Amount
(2) NAIC Filing Response Information					

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SCA Entity (Should be same entities as shown in M(1) above.)	Type of NAIC Filing*	Date of Filing to the NAIC	NAIC Valuation Amount	NAIC Response Received Yes/No	NAIC Disallowed Entities Valuation Method, Resubmission Required Yes/No	Code**
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	XXX	XXX	\$ 0	XXX	XXX	XXX
f. Aggregate Total (a+e)	XXX	XXX	\$ 0	XXX	XXX	XXX

*S1 – Sub-1, S2 – Sub-2 or RDF – Resubmission of Disallowed Filing

** I – Immaterial or M - Material

N. Investment in Insurance SCAs

(1)
(3)

11. Debt

A. All Other Debt

B. FHLB (Federal Home Loan Bank) Agreements

(1)
(2) FHLB Capital Stock

a. Aggregate Totals

	1 Total 2+3	2 General Account	3 Protected Cell Accounts
1. Current Year			
(a) Membership Stock – Class A	0		
(b) Membership Stock – Class B	0		
(c) Activity Stock	0		
(d) Excess Stock	0		
(e) Aggregate Total (a+b+c+d)	0	0	0
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer		XXX	XXX
2. Prior Year-end			
(a) Membership Stock – Class A	0	0	0
(b) Membership Stock – Class B	0	0	0
(c) Activity Stock	0	0	0
(d) Excess Stock	0	0	0
(e) Aggregate Total (a+b+c+d)	0	0	0
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	0	XXX	XXX

11B(2)a1(f) should be equal to or greater than 11B(4)a1(d)
11B(2)a2(f) should be equal to or greater than 11B(4)a2(d)

b. Membership Stock (Class A and B) Eligible and Not Eligible for Redemption

Membership Stock	1 Current Year Total (2+3+4+5+6)	2 Not Eligible for Redemption	Eligible for Redemption			
			3 Less Than 6 Months	4 6 months to Less Than 1 year	5 1 to Less Than 3 Years	6 3 to 5 Years
1. Class A	0					
2. Class B	0					

11B(2)b1 Current Year Total (Column 1) should equal 11B(2)a1(a) Total (Column 1)
11B(2)b2 Current Year Total (Column 1) should equal 11B(2)a1(b) Total (Column 1)

(3) Collateral Pledged to FHLB

a. Amount Pledged as of Reporting Date

	1 Fair Value	2 Carrying Value	3 Aggregate Total Borrowing
1. Current Year Total General and Protected Cell Accounts Total Collateral Pledged (Lines 2+3)	0	0	0
2. Current Year General Account Total Collateral Pledged			
3. Current Year Protected Cell Accounts Total Collateral Pledged			
4. Prior Year-end Total General and Protected Cell Accounts Total Collateral Pledged	0	0	0

11B(3)a1 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b1 (Columns 1, 2 and 3 respectively)
11B(3)a2 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b2 (Columns 1, 2 and 3 respectively)
11B(3)a3 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b3 (Columns 1, 2 and 3 respectively)
11B(3)a4 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b4 (Columns 1, 2 and 3 respectively)

b. Maximum Amount Pledged During Reporting Period

	1 Fair Value	2 Carrying Value	3 Amount Borrowed at Time of Maximum Collateral
1. Current Year Total General and Protected Cell Accounts Maximum Collateral Pledged (Lines 2+3)	0	0	0
2. Current Year General Account Maximum Collateral Pledged			
3. Current Year Protected Cell Accounts Maximum Collateral Pledged			
4. Prior Year-end Total General and Protected Cell Accounts Maximum Collateral Pledged	0	0	0

(4) Borrowing from FHLB

a. Amount as of the Reporting Date

1. Current Year

	1 Total 2+3	2 General Account	3 Protected Cell Account	4 Funding Agreements Reserves Established
(a) Debt	0			XXX
(b) Funding Agreements	0			
(c) Other	0			XXX

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(d) Aggregate Total (a+b+c) 0 0 0 0

2. Prior Year-end

	1 Total 2+3	2 General Account	3 Protected Cell Account	4 Funding Agreements Reserves Established
(a) Debt	0	0	0	XXX
(b) Funding Agreements	0	0	0	0
(c) Other	0	0	0	XXX
(d) Aggregate Total (a+b+c)	0	0	0	0

b. Maximum Amount during Reporting Period (Current Year)

	1 Total 2+3	2 General Account	3 Protected Cell Accounts
1. Debt	0		
2. Funding Agreements	0		
3. Other	0		
4. Aggregate Total (Lines 1+2+3)	0	0	0

11B(4)b4 (Columns 1, 2 and 3) should be equal to or greater than 11B(4)a1(d) (Columns 1, 2 and 3 respectively)

c. FHLB – Prepayment Obligations

	Does the company have prepayment obligations under the following arrangements (YES/NO)?
1. Debt	
2. Funding Agreements	
3. Other	

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

A. Defined Benefit Plan

(1) Change in benefit obligation

a. Pension Benefits

	2024	Overfunded	2023	2024	Underfunded	2023
1. Benefit obligation at beginning of year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
2. Service cost	\$	\$	\$	\$	\$	\$
3. Interest cost	\$	\$	\$	\$	\$	\$
4. Contribution by plan participants	\$	\$	\$	\$	\$	\$
5. Actuarial gain/loss	\$	\$	\$	\$	\$	\$
6. Foreign currency exchange rate changes	\$	\$	\$	\$	\$	\$
7. Benefits paid	\$	\$	\$	\$	\$	\$
8. Plan amendments	\$	\$	\$	\$	\$	\$
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	\$	\$	\$	\$	\$	\$
10. Benefit obligation at end of year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

b. Postretirement Benefits

	2024	Overfunded	2023	2024	Underfunded	2023
1. Benefit obligation at beginning of year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
2. Service cost	\$	\$	\$	\$	\$	\$
3. Interest cost	\$	\$	\$	\$	\$	\$
4. Contribution by plan participants	\$	\$	\$	\$	\$	\$
5. Actuarial gain/loss	\$	\$	\$	\$	\$	\$
6. Foreign currency exchange rate changes	\$	\$	\$	\$	\$	\$
7. Benefits paid	\$	\$	\$	\$	\$	\$
8. Plan amendments	\$	\$	\$	\$	\$	\$
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	\$	\$	\$	\$	\$	\$
10. Benefit obligation at end of year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

c. Special or Contractual Benefits Per SSAP No. 11

	2024	Overfunded	2023	2024	Underfunded	2023
1. Benefit obligation at beginning of year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
2. Service cost	\$	\$	\$	\$	\$	\$
3. Interest cost	\$	\$	\$	\$	\$	\$
4. Contribution by plan participants	\$	\$	\$	\$	\$	\$
5. Actuarial gain/loss	\$	\$	\$	\$	\$	\$
6. Foreign currency exchange rate changes	\$	\$	\$	\$	\$	\$
7. Benefits paid	\$	\$	\$	\$	\$	\$
8. Plan amendments	\$	\$	\$	\$	\$	\$
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	\$	\$	\$	\$	\$	\$
10. Benefit obligation at end of year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

(2) Change in plan assets

	Pension Benefits		Postretirement Benefits		Special or Contractual Benefits Per SSAP No. 11	
	2024	2023	2024	2023	2024	2023
a. Fair value of plan assets at beginning of year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
b. Actual return on plan assets	\$	\$	\$	\$	\$	\$
c. Foreign currency exchange rate changes	\$	\$	\$	\$	\$	\$
d. Reporting entity contribution	\$	\$	\$	\$	\$	\$
e. Plan participants' contributions	\$	\$	\$	\$	\$	\$
f. Benefits paid	\$	\$	\$	\$	\$	\$
g. Business combinations, divestitures and settlements	\$	\$	\$	\$	\$	\$
h. Fair value of plan assets at end of year	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

(3) Funded status

	Pension Benefits		Postretirement Benefits	
	2024	2023	2024	2023
a. Components				
1. Prepaid benefit costs	\$	\$ 0	\$	\$ 0
2. Overfunded plan assets	\$	\$ 0	\$	\$ 0
3. Accrued benefit costs	\$	\$ 0	\$	\$ 0
4. Liability for pension benefits	\$	\$ 0	\$	\$ 0
b. Assets and liabilities recognized				
1. Assets (nonadmitted)	\$	\$ 0	\$	\$ 0
2. Liabilities recognized	\$	\$ 0	\$	\$ 0
c. Unrecognized liabilities	\$	\$ 0	\$	\$ 0

(4) Components of net periodic benefit cost

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		Pension Benefits		Postretirement Benefits		Special or Contractual Benefits Per SSAP No. 11	
		2024	2023	2024	2023	2024	2023
a.	Service cost	\$	\$0	\$	\$0	\$	\$0
b.	Interest cost	\$	\$0	\$	\$0	\$	\$0
c.	Expected return on plan assets	\$	\$0	\$	\$0	\$	\$0
d.	Transition asset or obligation	\$	\$0	\$	\$0	\$	\$0
e.	Gains and losses	\$	\$0	\$	\$0	\$	\$0
f.	Prior service cost or credit	\$	\$0	\$	\$0	\$	\$0
g.	Gain or loss recognized due to a settlement or curtailment	\$	\$0	\$	\$0	\$	\$0
h.	Total net periodic benefit cost	\$0	\$0	\$0	\$0	\$0	\$0

(5) Amounts in unassigned funds (surplus) recognized as components of net periodic benefit cost

		Pension Benefits		Postretirement Benefits	
		2024	2023	2024	2023
a.	Items not yet recognized as a component of net periodic cost - prior year	\$0	\$0	\$0	\$0
b.	Net transition asset or obligation recognized	\$	\$0	\$	\$0
c.	Net prior service cost or credit arising during the period	\$	\$0	\$	\$0
d.	Net prior service cost or credit recognized	\$	\$0	\$	\$0
e.	Net gain and loss arising during the period	\$	\$0	\$	\$0
f.	Net gain and loss recognized	\$	\$0	\$	\$0
g.	Items not yet recognized as a component of net periodic cost - current year	\$	\$0	\$	\$0

(6) Amounts in unassigned funds (surplus) that have not yet been recognized as components of net periodic benefit cost

		Pension Benefits		Postretirement Benefits	
		2024	2023	2024	2023
a.	Net transition asset or obligation	\$	\$0	\$	\$0
b.	Net prior service cost or credit	\$	\$0	\$	\$0
c.	Net recognized gains and losses	\$	\$0	\$	\$0

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

		2024	2023
a.	Weighted-average discount rate	.....	.....0.000
b.	Expected long-term rate of return on plan assets	.....	.....0.000
c.	Rate of compensation increase	.....	.....0.000
d.	Interest crediting rates (for cash balance plans and other plans with promised interest crediting rates)	.....	.....0.000

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

		2024	2023
e.	Weighted-average discount rate	.....	.....0.000
f.	Rate of compensation increase	.....	.....0.000
g.	Interest crediting rates (for cash balance plans and other plans with promised interest crediting rates)	.....	.....0.000

(8)

(9)

(10) The following estimated future payments, which reflect expected future service, as appropriate, are expected to be paid in the years indicated:

		Year(s)	Amount
a.	2025		\$
b.	2026		\$
c.	2027		\$
d.	2028		\$
e.	2029		\$
f.	Thereafter Total		\$

(11)

(12)

(13)

(14)

(15)

(16)

(17)

B. Investment Policies and Strategies

C. Fair Value of Plan Assets

(2)

D. Basis Used to Determine Expected Long-Term Rate-of-Return

E. Defined Contribution Plans

F. Multiemployer Plans

G. Consolidated/Holding Company Plans

H. Postemployment Benefits and Compensated Absences

I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)

(1)

(2)

(3)

13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

A. Number of Shares of Each Class of Capital Stock, Authorized, Issued and Outstanding and the Par or Stated Value of Each Class

B. Dividend Rate, Liquidation Value and Redemption Schedule of Preferred Stock Issues

C. Dividend Restrictions

D. Dates and Amounts of Dividends Paid

E. Profits that may be Paid as Ordinary Dividends to Stockholders

F. Restrictions on Unassigned Funds (Surplus)

G. Mutual Reciprocal Amounts of Advances to Surplus not Repaid

H. Amount of Stock Held for Special Purposes

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- I. Reasons for Changes in Balance of Special Surplus Funds from Prior Period
- J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$
- K. The Company issued the following surplus debentures or similar obligations:
- L. The impact of any restatement due to prior quasi-reorganizations is as follows:
- M. Effective Date of Quasi-Reorganization for a Period of Ten Years Following Reorganization

14. Liabilities, Contingencies and Assessments

- A. Contingent Commitments
- (1) Total SSAP No. 97 - Investments in Subsidiary, Controlled, and Affiliated Entities, and SSAP No. 48 – Joint Ventures, Partnerships and Limited Liability Companies contingent liabilities: \$
- (3)
- a. Aggregate Maximum Potential of Future Payments of All Guarantees (undiscounted) the guarantor could be required to make under guarantees. (Should equal total of Column 4 for (2) above.) \$ 0
- b. Current Liability Recognized in F/S:
1. Noncontingent Liabilities \$
2. Contingent Liabilities \$
- c. Ultimate Financial Statement Impact if action under the guarantee is required.
1. Investments in SCA \$
2. Joint Venture \$
3. Dividends to Stockholders (capital contribution) \$
4. Expense \$
5. Other \$
6. Total (1+2+3+4+5) (Should equal (3)a.) \$ 0
- B. Assessments
- (1)
- (2)
- a. Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end \$ 0
- d. Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end \$ 0
- (3)
- a. Discount Rate Applied %
- C. Gain Contingencies
- D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits
- The company paid the following amounts in the reporting period to settle claims related extra contractual obligations or bad faith claims stemming from lawsuits.
- | | |
|--|--------|
| | Direct |
| Claims related ECO and bad faith losses paid during the reporting period | \$ |
- Number of claims where amounts were paid to settle claims related extra contractual obligations or bad faith claims resulting from lawsuits during the reporting period.
- | | | | | |
|-------------|--------------|---------------|----------------|----------------------|
| (a) | (b) | (c) | (d) | (e) |
| 0-25 Claims | 26-50 Claims | 51-100 Claims | 101-500 Claims | More than 500 Claims |
| | | | | |
- Indicate whether claim count information is disclosed per claim or per claimant.
- (f) Per Claim []
- (g) Per Claimant []
- E. Product Warranties
- (1)
- (2) Reconciliation of aggregate product warranty liability
- a. Product warranty liability beginning balance \$ 0
- b. Reductions for payments made under the warranty \$
- c. Liability accrual for product warranties issued during the current period \$
- d. Change in liability accrual for product warranties issued in previous periods \$
- e. Product warranty liability ending balance \$
- F. Joint and Several Liabilities
- G. All Other Contingencies

15. Leases

- A. Lessee Operating Lease
- (1)
- a.
- b.
- c.
- d.
- e.
- (2) a. At December 31, the minimum aggregate rental commitments are as follows:
- | | | |
|----|----------------------------|------------------|
| | Year Ending | |
| | December 31 | Operating Leases |
| 1. | 2025 | \$ |
| 2. | 2026 | \$ |
| 3. | 2027 | \$ |
| 4. | 2028 | \$ |
| 5. | 2029 | \$ |
| 6. | Thereafter | \$ |
| 7. | Total (sum of 1 through 6) | \$ 0 |
- b.
- (3)
- a.
- b.

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B. Lessor Leases

(1)

- a.
b.
c. Future minimum lease payment receivables under noncancelable leasing arrangements as of December 31, are as follows:

Year Ending December 31		Operating Leases
1.	2025	\$
2.	2026	\$
3.	2027	\$
4.	2028	\$
5.	2029	\$
6.	Thereafter	\$
7.	Total (sum of 1 through 6)	\$0

d.

(2)

- a.
b. The Company's investment in leveraged leases relates to equipment used primarily in the transportation industries. The component of net income from leveraged leases at December 31, current year and prior year were as shown below:

	2024	2023
1. Income from leveraged leases before income tax including investment tax credit	\$	\$0
2. Less current income tax	\$	\$0
3. Net income from leveraged leases (1-2)	\$0	\$0

- c. The components of the investment in leveraged leases at December 31, current year and prior year were as shown below:

	2024	2023
1. Lease contracts receivable (net of principal and interest on non-recourse financing)	\$	\$0
2. Estimated residual value of leased assets	\$	\$0
3. Unearned and deferred income	\$	\$0
4. Investment in leveraged leases	\$	\$0
5. Deferred income taxes related to leveraged leases	\$	\$0
6. Net investment in leveraged leases	\$	\$0

16. Information About Financial Instruments With Off-Balance-Sheet Risk And Financial Instruments With Concentrations of Credit Risk

- (1) The table below summarizes the face amount of the Company's financial instruments with off-balance-sheet risk.

	Assets		Liabilities	
	2024	2023	2024	2023
a. Swaps	\$	\$0	\$	\$0
b. Futures	\$	\$0	\$	\$0
c. Options	\$	\$0	\$	\$0
d. Total (a+b+c)	\$0	\$0	\$0	\$0

(2)

(3)

(4)

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

A. Transfers of Receivables Reported as Sales

(1)

(2)

B. Transfer and Servicing of Financial Assets

(1)

(2)

a.

b.

c.

(3)

(4)

a.

1.

(a)

(b)

2.

b.

1.

(b)

(c)

(d)

2.

3.

4.

5.

(5)

(6)

(7)

C. Wash Sales

(1)

18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

A. ASO Plans

The gain from operations from Administrative Services Only (ASO) uninsured plans and the uninsured portion of partially insured plans was as follows during 2024 :

	ASO Uninsured Plans	Uninsured Portion of Partially Insured Plans	Total ASO
a. Net reimbursement for administrative expenses (including administrative fees) in excess of actual expenses	\$	\$	\$0
b. Total net other income or expenses (including interest paid to or received from plans)	\$	\$	\$0
c. Net gain or (loss) from operations (a+b)	\$0	\$0	\$0
d. Total claim payment volume	\$	\$	\$0

B. ASC Plans

The gain from operations from Administrative Services Contract (ASC) uninsured plans and the uninsured portion of partially insured plans was as follows during 2024 :

	ASC Uninsured Plans	Uninsured Portion of Partially Insured Plans	Total ASC
a. Gross reimbursement for medical cost incurred	\$	\$	\$0
b. Gross administrative fees accrued	\$	\$	\$0

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c.	Other income or expenses (including interest paid to or received from plans)	\$	\$	\$0
d.	Gross expenses incurred (claims and administrative) (a+b+c)	\$0	\$0	\$0
e.	Total net gain or loss from operations	\$	\$	\$0

C. Medicare or Other Similarly Structured Cost Based Reimbursement Contract:

- (1)
(2)
(3)
(4)

19. Direct Premium Written/Produced by Managing General Agents/Third-Party Administrators
20. Fair Value Measurements

A. Assets and Liabilities Measured at Fair Value

- (3)
(4)
(5)

B. Other Fair Value Disclosures

E. Investments Measured using the NAV as Practical Expedient

21. Other Items

A. Unusual or Infrequent Items

B. Troubled Debt Restructuring: Debtors

- (1)
(2)
(3)
(4)

C. Other Disclosures

D. Business Interruption Insurance Recoveries

E. State Transferable and Non-transferable Tax Credits

- (2)
(3)

(4) State Tax Credits Admitted and Nonadmitted

	<u>Total Admitted</u>	<u>Total Nonadmitted</u>
a. Transferable	.....	.....
b. Non-transferable	.....	.....

F. Subprime-Mortgage-Related Risk Exposure

(1)

(2) Direct exposure through investments in subprime mortgage loans.

	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Value of Land and Buildings	Other-Than-Temporary Impairment Losses Recognized	Default Rate
a. Mortgages in the process of foreclosure					
b. Mortgages in good standing					
c. Mortgages with restructured terms					
d. Total (a+b+c)	0	0	0	0	XXX

(3) Direct exposure through other investments.

	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other-Than-Temporary Impairment Losses Recognized
a. Residential mortgage-backed securities				
b. Commercial mortgage-backed securities				
c. Collateralized debt obligations				
d. Structured securities				
e. Equity investment in SCAs *				
f. Other assets				
g. Total (a+b+c+d+e+f)	0	0	0	0

* Company's subsidiary Company has investments in subprime mortgages. These investments comprise _ % of the companies invested assets.

(4) Underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage.

	Losses Paid in the Current Year	Losses Incurred in the Current Year	Case Reserves at End of Current Period	IBNR Reserves at End of Current Period
a. Mortgage guaranty coverage				
b. Financial guaranty coverage				

G. Insurance-Linked Securities (ILS) Contracts

Management of Risk Related To:

- (1) Directly-Written Insurance Risks
a. ILS Contracts as Issuer
b. ILS Contracts as Ceding Insurer
c. ILS Contracts as Counterparty

(2) Assumed Insurance Risks
a. ILS Contracts as Issuer
b. ILS Contracts as Ceding Insurer
c. ILS Contracts as Counterparty

	Number of Outstanding ILS Contracts	Aggregate Maximum Proceeds
a. ILS Contracts as Issuer	\$
b. ILS Contracts as Ceding Insurer	\$
c. ILS Contracts as Counterparty	\$
a. ILS Contracts as Issuer	\$
b. ILS Contracts as Ceding Insurer	\$
c. ILS Contracts as Counterparty	\$

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

- (1) Amount of admitted balance that could be realized from an investment vehicle \$
(2) Percentage Bonds %
(3) Percentage Stocks %
(4) Percentage Mortgage Loans %
(5) Percentage Real Estate %
(6) Percentage Cash and Short-Term Investments %
(7) Percentage Derivatives %
(8) Percentage Other Invested Assets %

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22. Events Subsequent

23. Reinsurance

- A. Unsecured Reinsurance Recoverables
- C. Reinsurance Assumed and Ceded

(1)

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$	\$	\$	\$	\$0	\$0
b. All Other	\$	\$	\$	\$	\$0	\$0
c. TOTAL (a+b)	\$0	\$0	\$0	\$0	\$0	\$0
d. Direct Unearned Premium Reserve			\$			

Line (c) of Ceded Reinsurance Premium Reserve Column must equal Page 3, Line 9, first inside amount.

(2)

REINSURANCE

	Direct	Assumed	Ceded	Net
a. Contingent Commission	\$	\$	\$	\$0
b. Sliding Scale Adjustments	\$	\$	\$	\$0
c. Other Profit Commission Arrangements	\$	\$	\$	\$0
d. TOTAL (a+b+c)	\$0	\$0	\$0	\$0

D. Uncollectible Reinsurance

(1) The Company has written off in the current year reinsurance balances due (from the companies listed below) in the amount of \$_ , which is reflected as:

a. Losses incurred	\$
b. Loss adjustment expenses incurred	\$
c. Premiums earned	\$
d. Other	\$

E. Commutation of Ceded Reinsurance

The Company has reported in its operations in the current year as a result of commutation of reinsurance with the companies listed below, amounts which are reflected as:

(1) Losses incurred	\$
(2) Loss adjustment expenses incurred	\$
(3) Premiums earned	\$
(4) Other	\$

F. Retroactive Reinsurance

(1)

	Reported Company	
As:	Assumed	Ceded
a. Reserves Transferred:		
1. Initial Reserves	\$	\$
2. Adjustments - Prior Year(s)	.....	.....
3. Adjustments - Current Year	.....	.....
4. Current Total (1+2+3)	\$0	\$0
b. Consideration Paid or Received:		
1. Initial Consideration	\$	\$
2. Adjustments - Prior Year(s)	.....	.....
3. Adjustments - Current Year	.....	.....
4. Current Total (1+2+3)	\$0	\$0
c. Paid Losses Reimbursed or Recovered:		
1. Prior Year (s)	\$0	\$0
2. Current Year	.....	.....
3. Current Total (1+2)	\$0	\$0
d. Special Surplus from Retroactive Reinsurance:		
1. Initial Surplus Gain or Loss	\$	\$
2. Adjustments - Prior Year(s)	.....	.....
3. Adjustments - Current Year	.....	.....
4. Current Year Restricted Surplus	.....	.....
5. Cumulative Total Transferred to Unassigned Funds (1+2+3+4)	\$0	\$0
f. Total Paid Loss/LAE amounts recoverable (for authorized, reciprocal jurisdiction, unauthorized and certified reinsurers), any amounts more than 90 days overdue (for authorized, reciprocal jurisdiction, unauthorized and certified reinsurers), and for amounts recoverable the collateral held (for unauthorized and certified reinsurers) as respects amounts recoverable from unauthorized and certified reinsurers:		

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

I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

b.

b.

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation

(1)

K. Reinsurance Credit

(1)

(2)

(3)

(4)

(5)

(6)

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

- A. Method Used to Estimate Accrued Retrospective Premium Adjustments
- B. Accrued Retrospective Premiums Recorded Through Written Premium or as an Adjustment to Earned Premium

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

C. Amount of Net Premiums Written Subject to Retrospective Rating Features

D. Medical loss ratio rebates required pursuant to the Public Health Service Act.

	1	2	3	4	5
	Individual	Small Group Employer	Large Group Employer	Other Categories with Rebates	Total
Prior Reporting Year					
(1) Medical loss ratio rebates incurred	0	0	0	0	0
(2) Medical loss ratio rebates paid	0	0	0	0	0
(3) Medical loss ratio rebates unpaid	0	0	0	0	0
(4) Plus reinsurance assumed amounts	XXX	XXX	XXX	XXX	0
(5) Less reinsurance ceded amounts	XXX	XXX	XXX	XXX	0
(6) Rebates unpaid net of reinsurance	XXX	XXX	XXX	XXX	0
Current Reporting Year-to-Date					
(7) Medical loss ratio rebates incurred	0	0	0	0	0
(8) Medical loss ratio rebates paid					0
(9) Medical loss ratio rebates unpaid					0
(10) Plus reinsurance assumed amounts	XXX	XXX	XXX	XXX	
(11) Less reinsurance ceded amounts	XXX	XXX	XXX	XXX	
(12) Rebates unpaid net of reinsurance	XXX	XXX	XXX	XXX	0

E. Calculation of Nonadmitted Retrospective Premium

(1) For Ten Percent (10%) Method of Determining Nonadmitted Retrospective Premium

Ten percent of the amount of accrued retrospective premiums not offset by retrospective return premiums, other liabilities to the same party (other than loss and loss adjustment expense reserves), or collateral as permitted by SSAP No. 66, Retrospectively Rated Contracts, has been nonadmitted.	
a. Total accrued retro premium	\$
b. Unsecured amount	.....
c. Less: Nonadmitted amount (10%)	.....
d. Less: Nonadmitted for any person for whom agents' balances or uncollected premiums are nonadmitted	.....
e. Admitted amount (a) - (c) - (d)	\$0

(2) For Quality Rating Method of Determining Nonadmitted Retrospective Premium

	(1)	(2)		(3)	(4)
	Insured's Current Quality Rating	Total Amount	Unsecured Balances	Nonadmitted Amount (2) x %	Admitted Amount (1) - (3)
a.	1	\$	\$	1%	\$0
b.	2	.....	.....	2%	.....0
c.	3	.....	.....	5%	.....0
d.	4	.....	.....	10%	.....0
e.	5	.....	.....	20%	.....0
f.	6	.....	.....	100%	.....0
g.	Nonadmitted for any person for whom agents' balances or uncollected premiums are nonadmitted				.....
h.	Total (a) through (f) - (g)		\$0	\$0	\$0

(to page 2)

F. Risk-Sharing Provisions of the Affordable Care Act (ACA)

(1) Did the reporting entity write accident and health insurance premium that is subject to the Affordable Care Act risk-sharing provisions (YES/NO)? Yes [] No [X]

(2) Impact of Risk-Sharing Provisions of the Affordable Care Act on Admitted Assets, Liabilities and Revenue for the Current Year

		AMOUNT	
a.	Permanent ACA Risk Adjustment Program		
Assets			
1.	Premium adjustments receivable due to ACA Risk Adjustment (including high-risk pool payments)	\$	
Liabilities			
2.	Risk adjustment user fees payable for ACA Risk Adjustment	\$	
3.	Premium adjustments payable due to ACA Risk Adjustment (including high-risk pool premium)	\$	
Operations (Revenue & Expense)			
4.	Reported as revenue in premium for accident and health contracts (written/collected) due to ACA Risk Adjustment	\$	
5.	Reported in expenses as ACA risk adjustment user fees (incurred/paid)	\$	

(3) Roll-forward of prior year ACA risk-sharing provisions for the following asset (gross of any nonadmission) and liability balances, along with the reasons for adjustments to prior year balance.

	Accrued During the Prior Year on Business Written Before Dec 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before Dec 31 of the Prior Year		Differences		Adjustments			Unsettled Balances as of the Reporting Date	
	1	2	3	4	Prior Year Accrued Less Payments (Col 1 – 3)	Prior Year Accrued Less Payments (Col 2 – 4)	To Prior Year Balance	To Prior Year Balances		Cumulative Balance from Prior Years (Col 1 – 3 + 7)	Cumulative Balances from Prior Years (Col 2 – 4 + 8)
	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Ref	Receivable	(Payable)
a. Permanent ACA Risk Adjustment Program											
1. Premiums adjustments receivable (including high-risk pool payments)	\$	\$	\$	\$	\$ 0	\$ 0	\$		A	\$ 0	\$ 0
2. Premium adjustments (payable) (including high-risk pool premium)	\$	\$	\$	\$	\$ 0	\$ 0	\$		B	\$ 0	\$ 0
3. Subtotal ACA Permanent Risk Adjustment Program	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0		\$ 0	\$ 0

Explanations of Adjustments

A

B

25. Changes in Incurred Losses and Loss Adjustment Expenses

A. Reasons for changes in the Provision for Incurred Loss and Loss Adjustment Expenses

B. Information about Significant Changes in Methodologies and Assumptions

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26. Intercompany Pooling Arrangements

- A. Lead Entity and Affiliated Entities Participating in the Intercompany Pool
- B. Lines and Types of Business Subject to the Pooling Agreement
- C. Cessions to Non-Affiliated Reinsurance Business Subject to the Pooling Agreement
- D. Identification of all Pool Members that are Parties to the Reinsurance Agreements with Non-Affiliated Reinsurers
- E. Discrepancies Between Entries Regarding Pooled Business
- F. Intercompany Sharing of the Provision for Reinsurance
- G. Amounts due to/from the Lead Entity and Affiliated Entities Participating in the Intercompany Pool

27. Structured Settlements

- A.

Loss Reserves Eliminated by Annuities

Unrecorded Loss Contingencies

\$

\$

28. Health Care Receivables

29. Participating Policies

30. Premium Deficiency Reserves

1. Liability carried for premium deficiency reserves

2. Date of the most recent evaluation of this liability

3. Was anticipated investment income utilized in the calculation?
- \$

.....

Yes [] No []

31. High Deductibles

- A. Reserve Credit Reported on Unpaid Claims and Amount Billed and Recoverable on Paid Claims for High Deductibles

- (2) Unsecured Amounts of High Deductibles

a. Total high deductibles and billed recoverables on paid claims (should equal total line for Column 6 for A(1) above)

b. Collateral on balance sheet (must be equal to or greater than zero)

c. Collateral off balance sheet (must be equal to or greater than zero)

d. Total unsecured deductibles and billed recoverables on paid claims d=a-(b+c) (must be equal to or greater than zero)

e. Percentage unsecured

\$0

\$

\$

\$0

..... %

- (3) High Deductible Recoverables Amounts on Paid Claims

a. Amount of overdue nonadmitted (either due to aging or collateral)

b. Total over 90 days overdue admitted

c. Total overdue (a+b)

\$

\$

\$0

- (4) The Deductible Amounts for the Highest Ten Unsecured High Deductibles Policies

Counterparty Ranking	Top Ten Unsecured High Deductibles Amounts
Counterparty 1	\$
Counterparty 2	\$
Counterparty 3	\$
Counterparty 4	\$
Counterparty 5	\$
Counterparty 6	\$
Counterparty 7	\$
Counterparty 8	\$
Counterparty 9	\$
Counterparty 10	\$

Note: The counterparty is not named, just amount by counterparty1, counterparty 2, etc. For this purpose, a group of entities under common control shall be regarded as a single customer.

- B. Unsecured High Deductible Recoverables for Individual Obligor Part of a Group Under the Same Management or Control Which Are Greater Than 1% of Capital and Surplus. For this purpose, a group of entities under common control shall be regarded as a single customer.

32. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses

- A. Tabular Discount

Schedule P Lines of Business	Tabular Discount Included in Schedule P, Part 1*	
	1 Case	2 IBNR
1. Homeowners/Farmowners		
2. Private Passenger Auto Liability/Medical		
3. Commercial Auto/Truck Liability/Medical		
4. Workers' Compensation		
5. Commercial Multiple Peril		
6. Medical Professional Liability – occurrence		
7. Medical Professional Liability – claims-made		
8. Special Liability		
9. Other Liability – occurrence		
10. Other Liability – claims-made		
11. Special Property		
12. Auto Physical Damage		
13. Fidelity, Surety		
14. Other (including Credit, Accident & Health)		
15. International		
16. Reinsurance Nonproportional Assumed Property		

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17.	Reinsurance Nonproportional Assumed Liability		
18.	Reinsurance Nonproportional Assumed Financial Lines		
19.	Products Liability – occurrence		
20.	Products Liability – claims-made		
21.	Financial Guaranty/Mortgage Guaranty		
22.	Warranty		
23.	Total (Sum of Lines 1 through 22)	0	0

- Must exclude medical loss reserves and all loss adjustment expense reserves.

B. Nontabular Discount

	1	2	3	4
	Case	IBNR	Defense & Cost Containment Expense	Adjusting & Other Expense
1. Homeowners/Farm owners				
2. Private Passenger Auto Liability/Medical				
3. Commercial Auto/Truck Liability/Medical				
4. Workers' Compensation				
5. Commercial Multiple Peril				
6. Medical Professional Liability – occurrence				
7. Medical Professional Liability – claims-made				
8. Special Liability				
9. Other Liability – occurrence				
10. Other Liability – claims-made				
11. Special Property				
12. Auto Physical Damage				
13. Fidelity, Surety				
14. Other (including Credit, Accident & Health)				
15. International				
16. Reinsurance Nonproportional Assumed Property				
17. Reinsurance Nonproportional Assumed Liability				
18. Reinsurance Nonproportional Assumed Financial Lines				
19. Products Liability – occurrence				
20. Products Liability – claims-made				
21. Financial Guaranty/Mortgage Guaranty				
22. Warranty				
23. Total (Sum of Lines 1 through 22)	0	0	0	0

Columns in the table above should include medical loss reserves and all loss adjustment expense reserves, whether reported as tabular or nontabular in Schedule P.

C. Changes to Rates Used to Discount Prior Accident Year's Liabilities

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?

(1)	Direct -										
			<u>2020</u>		<u>2021</u>		<u>2022</u>		<u>2023</u>		<u>2024</u>
	a.	Beginning reserves:	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
	b.	Incurred losses and loss adjustment expense:	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
	c.	Calendar year payments for losses and loss adjustment expenses:	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
	d.	Ending reserves (a+b-c):	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
(2)	Assumed Reinsurance -										
			<u>2020</u>		<u>2021</u>		<u>2022</u>		<u>2023</u>		<u>2024</u>
	a.	Beginning reserves:	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
	b.	Incurred losses and loss adjustment expense:	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
	c.	Calendar year payments for losses and loss adjustment expenses:	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
	d.	Ending reserves (a+b-c):	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
(3)	Net of Ceded Reinsurance -										
			<u>2020</u>		<u>2021</u>		<u>2022</u>		<u>2023</u>		<u>2024</u>
	a.	Beginning reserves:	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
	b.	Incurred losses and loss adjustment expense:	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0
	c.	Calendar year payments for losses and loss adjustment expenses:	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0
	d.	Ending reserves (a+b-c):	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

B. State the amount of the ending reserves for Bulk + IBNR included in A (Loss & LAE):

(1)	Direct Basis:	\$
(2)	Assumed Reinsurance Basis:	\$
(3)	Net of Ceded Reinsurance Basis:	\$

C. State the amount of the ending reserves for loss adjustment expenses included in A (Case, Bulk + IBNR):

(1)	Direct Basis:	\$
(2)	Assumed Reinsurance Basis:	\$
(3)	Net of Ceded Reinsurance Basis:	\$

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?

(1)	Direct -					
		<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>
a.	Beginning reserves:	\$ 0	\$ 0	\$ 0	\$ 0	\$
b.	Incurred losses and loss adjustment expense:	\$ 0	\$ 0	\$ 0	\$ 0	\$
c.	Calendar year payments for losses and loss adjustment expenses:	\$ 0	\$ 0	\$ 0	\$ 0	\$
d.	Ending reserves (a+b-c):	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
(2)	Assumed Reinsurance -					
		<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>
a.	Beginning reserves:	\$ 0	\$ 0	\$ 0	\$ 0	\$
b.	Incurred losses and					

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	loss adjustment expense:	\$	0	\$	0	\$	0	\$	0	\$
c.	Calendar year payments for losses and loss adjustment expenses:	\$	0	\$	0	\$	0	\$	0	\$
d.	Ending reserves (a+b-c):	\$	0	\$	0	\$	0	\$	0	\$

(3) Net of Ceded Reinsurance -

		<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>			
a.	Beginning reserves:	\$	0	\$	0	\$	0	\$	
b.	Incurred losses and loss adjustment expense:	.....	0	.....	0	.....	0	.....
c.	Calendar year payments for losses and loss adjustment expenses:	.....	0	.....	0	.....	0	.....
d.	Ending reserves (a+b-c):	\$	0	\$	0	\$	0	\$	0

E. State the amount of the ending reserves for Bulk + IBNR included in D (Loss & LAE):

(1)	Direct Basis:	\$
(2)	Assumed Reinsurance Basis:	\$
(3)	Net of Ceded Reinsurance Basis:	\$

F. State the amount of the ending reserves for loss adjustment expenses included in D (Case, Bulk + IBNR):

(1)	Direct Basis:	\$
(2)	Assumed Reinsurance Basis:	\$
(3)	Net of Ceded Reinsurance Basis:	\$

34. Subscriber Savings Accounts

35. Multiple Peril Crop Insurance

36. Financial Guaranty Insurance

A. Unusual or Infrequent Items

(1) Financial guarantee insurance contracts where premiums are received as installment payments over the period of the contract, rather than at inception:

a.

b. Schedule of premiums (undiscounted) expected to be collected under all installment contracts:

1.		
(a)	1 st Quarter 2025	\$
(b)	2 nd Quarter 2025	.....
(c)	3 rd Quarter 2025	.....
(d)	4 th Quarter 2025	.....
(e)	Year 2026	.....
(f)	Year 2027	.....
(g)	Year 2028	.....
(h)	Year 2029	\$
2.		
(a)	2030 through 2034	\$
(b)	2035 through 2039	.....
(c)	2040 through 2044	.....
(d)	2045 through 2049	.....
(e)	2050 through 2054	.....
(f)	2055 through 2059	.....
(g)	2060 through 2064	.....
(h)	2065 through 2069	.....
(i)	2070 through 2074	.....
(j)	2075 through 2079	.....
(k)	2080 through 2084	.....
(l)	2085 through 2089	.....
(m)	2090 through 2094	.....
(n)	2095 through 2099	.....
(o)	2100 through 2104	.....
(p)	2105 through 2109	.....
(q)	2110 through 2114	.....
(r)	2115 through 2119	.....
(s)	2120 through 2124	.....
(t)	2125 through 2129	.....
(u)	2130 through 2134	.....
(v)	2135 through 2139	.....
(w)	2140 through 2144	.....
(x)	2145 through 2149	.....
(y)	2150 through 2154	\$

c. Roll forward of the expected future premiums (undiscounted), including:

1.	Expected future premiums – Beginning of Year	\$	0
2.	Less – Premium payments received for existing installment contracts	.....
3.	Add – Expected premium payments for new installment contracts	.....
4.	Adjustments to the expected future premium payments	.....
5.	Expected future premiums – End of Year (1-2+3+4)	\$	0

(2) Non-installment contracts:

a.

b. Schedule of the future expected earned premium revenue on non-installment contracts as of the latest date of the statement of financial position:

1.		
(a)	1 st Quarter 2025	\$
(b)	2 nd Quarter 2025	.....
(c)	3 rd Quarter 2025	.....
(d)	4 th Quarter 2025	.....
(e)	Year 2026	.....
(f)	Year 2027	.....
(g)	Year 2028	.....
(h)	Year 2029	\$
2.		
(a)	2030 through 2034	\$
(b)	2035 through 2039	.....
(c)	2040 through 2044	.....
(d)	2045 through 2049	.....
(e)	2050 through 2054	.....
(f)	2055 through 2059	.....
(g)	2060 through 2064	.....
(h)	2065 through 2069	.....
(i)	2070 through 2074	.....
(j)	2075 through 2079	.....
(k)	2080 through 2084	.....
(l)	2085 through 2089	.....
(m)	2090 through 2094	.....
(n)	2095 through 2099	.....
(o)	2100 through 2104	.....
(p)	2105 through 2109	.....
(q)	2110 through 2114	.....
(r)	2115 through 2119
(s)	2120 through 2124
(t)	2125 through 2129
(u)	2130 through 2134

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(v)	2135 through 2139
(w)	2140 through 2144
(x)	2145 through 2149
(y)	2150 through 2154	\$.....

(3) Claim liability

- a.
- b. Significant components of the change in the claim liability for the period

	Components	Amount
(1)	Accretion of the discount	\$.....
(2)	Changes in timing	.....
(3)	New reserves for defaults of insured contracts	.....
(4)	Change in deficiency reserves	.....
(5)	Change in incurred but not reported claims	.....
(6)	Total (1+2+3+4+5)	\$ 0

(4)

- a.
- b.
- c.

B. Schedule of insured financial obligations at the end of the period

		Surveillance Categories				
		A	B	C	D	Total
1.	Number of policies	.....	.....	.....	.....	.....0
2.	Remaining weighted-average contract period (in years)	.....	.....	.....	.....	.....XXX.....
Insured contractual payments outstanding:						
3a.	Principal	\$	\$	\$	\$	\$
3b.	Interest	.....	.....	.....	.....	.....
3c.	Total (3a+3b)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
4.	Gross claim liability	\$	\$	\$	\$	\$
Less:						
5a.	Gross potential recoveries	.....	.....	.....	.....	.....
5b.	Discount, net	.....	.....	.....	.....	.....
6.	Net claim liability (4-5a-5b)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
7.	Unearned premium revenue	\$	\$	\$	\$	\$
8.	Reinsurance recoverables	\$	\$	\$	\$	\$

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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 [] No [X]
- 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 [] No [] N/A [X]
- 1.3

State Regulating?
- 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.
- 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.
- 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).
- 3.4

By what department or departments? N/A.....
- 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 control0.0 %
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

- 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 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 [] No [X]
- 8.4

If response to 8.3 is yes, please provide 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

- 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 theFederal Reserve Board's capital rule?

Yes [] No [] N/A [X]
9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
PricewaterhouseCoopers LLP, 101 Seaport Boulevard, Boston, MA 02210.....
- 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]

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

- 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 ☒ 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?
Practical Actuarial Solutions, Inc., 920 Farmington Ave, suite 200, West Hartford, CT 06107 (Unaffiliated / Independent).....
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes ☐ No ☒
- 12.11 Name of real estate holding company
- 12.12 Number of parcels involved0
- 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?
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.
Yes ☒ No ☐
- 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 ☐ No ☒
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes ☐ No ☒
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes ☐ No ☒
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

BOARD OF DIRECTORS

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

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes ☐ No ☒
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers \$.....

20.12 To stockholders not officers \$.....

20.13 Trustees, supreme or grand (Fraternal only) \$.....
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers \$.....

20.22 To stockholders not officers \$.....

20.23 Trustees, supreme or grand (Fraternal only) \$.....
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes ☐ No ☒
- 21.2 If yes, state the amount thereof at December 31 of the current year:

21.21 Rented from others \$.....

21.22 Borrowed from others \$.....

21.23 Leased from others \$.....

21.24 Other \$.....
- 22.1 Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments? Yes ☐ No ☒
- 22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment \$.....

22.22 Amount paid as expenses \$.....

22.23 Other amounts paid \$.....
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes ☐ No ☒
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$.....
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes ☐ No ☒
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

1	2
Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

INVESTMENT

- 25.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03) Yes [] No [X]
- 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)
- 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 [] NA [X]
- 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] NA [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 [] NA [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 \$.....0

25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$.....0

25.093 Total payable for securities lending reported on the liability page \$.....0
- 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 24.1 and 25.03). Yes [] No [X]
- 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 \$.....

26.29 On deposit with other regulatory bodies \$.....

26.30 Pledged as collateral – excluding collateral pledged to an FHLB \$.....

26.31 Pledged as collateral to FHLB – including assets backing funding agreements \$.....

26.32 Other \$.....

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

- 27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? Yes [] No []
- 27.4 If the response to 27.3 is YES, does the reporting entity utilize:

27.41 Special accounting provision of SSAP No. 108 Yes [] No []

27.42 Permitted accounting practice Yes [] No []

27.43 Other accounting guidance Yes [] No []
- 27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes [] No []
 - The reporting entity has obtained explicit approval from the domiciliary state.
 - Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
 - Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
 - Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

- 28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]
- 28.2 If yes, state the amount thereof at December 31 of the current year. \$.....

29. Excluding items in Schedule E – Part 3 – Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III – General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping agreements of the NAIC *Financial Condition Examiners Handbook*? Yes [] No [X]

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
PNC BANK.....	P.O. BOX 91309, Cleveland, Ohio 44101.....

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

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GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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
INCOME RESEARCH and MANAGEMENT.....	U.....
.....
.....

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 [] No [X]

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
.....
.....
.....

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		0

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
.....
.....
.....

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 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds.....	50,909,199	48,844,424	(2,064,775)
31.2 Preferred Stocks.....	0		0
31.3 Totals	50,909,199	48,844,424	(2,064,775)

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

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 [X] No []

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 [X]

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 an 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.

Yes [] No [X]

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GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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?

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 nonaffiliated 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 [X] NA []

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

OTHER

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$0

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

1 Name	2 Amount Paid
	\$.....
	\$.....
	\$.....

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

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

1 Name	2 Amount Paid
INSURANCE SERVICES OFFICE.....	\$.....109,779

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

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

1 Name	2 Amount Paid
	\$.....
	\$.....
	\$.....

GENERAL INTERROGATORIES
PART 2 - PROPERTY & 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.

\$0

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.

\$0

1.6

Individual policies:

Most current three years:

1.61

Total premium earned

\$0

1.62

Total incurred claims

\$0

1.63

Number of covered lives

.....0

All years prior to most current three years:

1.64

Total premium earned

\$0

1.65

Total incurred claims

\$0

1.66

Number of covered lives

.....0

1.7

Group policies:

Most current three years:

1.71

Total premium earned

\$0

1.72

Total incurred claims

\$0

1.73

Number of covered lives

.....0

All years prior to most current three years:

1.74

Total premium earned

\$0

1.75

Total incurred claims

\$0

1.76

Number of covered lives

.....0

2.

Health Test:

1

Current Year

2

Prior Year

2.1

Premium Numerator

\$

\$0

2.2

Premium Denominator

\$28,553,532

\$22,326,901

2.3

Premium Ratio (2.1/2.2)

.....0.000

.....0.000

2.4

Reserve Numerator

\$

\$0

2.5

Reserve Denominator

\$31,740,521

\$27,179,425

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 [X]

4.2

Does the reporting entity issue non-assessable policies?.....

Yes [] No [X]

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 [X]

5.22

As a direct expense of the exchange.....

Yes [] No [] N/A [X]

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 [X]

5.5

If yes, give full information

.....

GENERAL INTERROGATORIES
PART 2 - PROPERTY & 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:

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:

Average of Air and RMS hurricane models to reinsure against coastal concentrations.....

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?.....

RIJRA has purchased occurrence-based catastrophe reinsurance covering ultimate net losses exceeding \$25M and expiring at \$125M.....

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 the 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 [X]

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 [] No [X]

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 [] No [] N/A [X]

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

11.1

Has the reporting entity guaranteed policies issued by any other entity and now in force:

Yes [] No [X]

11.2

If yes, give full information

12.1

If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:

12.11

Unpaid losses

\$

12.12

Unpaid underwriting expenses (including loss adjustment expenses)

\$

12.2

Of the amount on Line 15.3, Page 2, state the amount that 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 [] N/A [X]

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 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):

\$

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.

14.1

Is the reporting entity 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 [X] 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	2	3	4	5
	Direct Losses Incurred	Direct Losses Unpaid	Direct Written Premium	Direct Premium Unearned	Direct Premium Earned
16.11 Home	\$	\$	\$	\$	\$
16.12 Products	\$	\$	\$	\$	\$
16.13 Automobile	\$	\$	\$	\$	\$
16.14 Other*	\$	\$	\$	\$	\$

* Disclose type of coverage:

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

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 [☒]

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:

Gross amount of unauthorized reinsurance in Schedule F – Part 3 exempt from the statutory provision for unauthorized reinsurance.....

\$.....

17.11

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.....

\$.....

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 the 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 [☒]

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

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 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	1,237,876	1,161,717	1,087,415	1,090,011	1,279,474
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	11,308,115	8,501,233	7,224,587	6,709,171	7,347,548
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	26,298,742	19,542,569	15,492,572	14,196,741	14,474,545
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
6. Total (Line 35)	38,844,733	29,205,519	23,804,574	21,995,923	23,101,567
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	1,237,876	1,161,717	1,087,415	1,090,011	1,279,474
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	9,725,996	7,374,543	6,306,490	5,768,911	6,412,128
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	22,676,205	17,053,009	13,529,769	12,287,451	12,601,715
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
12. Total (Line 35)	33,640,077	25,589,269	20,923,674	19,146,373	20,293,317
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	3,961,902	923,991	269,822	1,093,973	3,691,891
14. Net investment gain (loss) (Line 11)	716,824	1,001,469	1,084,725	1,089,348	1,266,114
15. Total other income (Line 15)	28,127	25,987	26,930	21,389	22,504
16. Dividends to policyholders (Line 17)	0	0	0	0	0
17. Federal and foreign income taxes incurred (Line 19)	0	0	0	0	0
18. Net income (Line 20)	4,706,853	1,951,447	1,381,477	2,204,710	4,980,509
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	59,642,200	52,151,477	50,281,898	49,905,034	47,363,435
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	4,198,860	3,299,498	2,537,744	2,412,720	2,782,636
20.2 Deferred and not yet due (Line 15.2)	0	0	0	0	0
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	34,408,917	30,147,937	26,687,617	25,035,581	24,480,144
22. Losses (Page 3, Line 1)	8,807,483	9,368,490	10,351,101	9,274,195	8,554,095
23. Loss adjustment expenses (Page 3, Line 3)	1,892,840	1,857,282	1,940,208	1,821,162	1,892,951
24. Unearned premiums (Page 3, Line 9)	21,040,198	15,953,653	12,691,285	11,888,968	12,176,660
25. Capital paid up (Page 3, Lines 30 & 31)	0	0	0	0	0
26. Surplus as regards policyholders (Page 3, Line 37)	25,233,283	22,003,540	23,594,282	24,869,453	22,883,291
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	8,597,787	4,851,111	2,995,756	3,735,016	3,418,626
Risk-Based Capital Analysis					
28. Total adjusted capital	25,233,283	22,003,540	23,594,282	24,869,453	22,883,291
29. Authorized control level risk-based capital	2,248,640	2,058,081	1,923,697	1,756,089	890,068
Percentage Distribution of Cash, Cash Equivalents and Invested Assets					
(Page 2, Col. 3)(Item divided by Page 2, Line 12, Col. 3) x 100.0					
30. Bonds (Line 1)	92.4	94.6	95.7	96.3	96.2
31. Stocks (Lines 2.1 & 2.2)	0.0	0.0	0.0	0.0	0.0
32. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3)	0.0	0.0	0.0	0.0	0.0
34. Cash, cash equivalents and short-term investments (Line 5)	7.6	5.4	4.3	3.7	3.8
35. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7)	0.0	0.0	0.0	0.0	0.0
37. Other invested assets (Line 8)	0.0	0.0	0.0	0.0	0.0
38. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
39. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
40. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
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, (Sch. D, Summary, Line 12, Col. 1)	0	0	0	0	0
43. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)	0	0	0	0	0
44. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)	0	0	0	0	0
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
46. Affiliated mortgage loans on real estate	0	0	0	0	0
47. All other affiliated	0	0	0	0	0
48. Total of above Lines 42 to 47	0	0	0	0	0
49. Total Investment in parent included in Lines 42 to 47 above	0	0	0	0	0
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)	0.0	0.0	0.0	0.0	0.0

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)	0	0	0	0	0
52. Dividends to stockholders (Line 35)	0	0	0	0	0
53. Change in surplus as regards policyholders for the year (Line 38)	3,229,743	(1,590,742)	(1,275,171)	1,986,162	756,848
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	1,136,750	441,192	513,610	327,542	860,247
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	5,901,215	4,836,014	4,152,606	2,836,109	3,714,003
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	9,136,071	9,570,846	7,502,016	8,140,113	6,181,806
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
59. Total (Line 35)	16,174,036	14,848,052	12,168,232	11,303,764	10,756,056
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3 & 19.4)	1,136,750	441,192	513,610	327,542	860,247
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	5,901,215	4,836,014	4,152,606	2,836,109	3,714,003
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	9,136,071	9,570,846	7,502,016	8,140,113	6,181,806
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
65. Total (Line 35)	16,174,036	14,848,052	12,168,232	11,303,764	10,756,056
Operating Percentages (Page 4) (Item 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)	54.7	62.1	65.8	61.9	52.1
68. Loss expenses incurred (Line 3)	5.9	7.6	8.6	8.3	6.8
69. Other underwriting expenses incurred (Line 4)	25.5	26.1	24.2	24.2	22.9
70. Net underwriting gain (loss) (Line 8)	13.9	4.1	1.3	5.6	18.2
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)	21.6	22.7	23.1	24.5	22.7
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	60.6	69.7	74.5	70.1	58.9
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)	133.3	116.3	88.7	77.0	88.7
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)	0	0	0	0	0
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)	0.0	0.0	0.0	0.0	0.0
Two Year Loss Development (\$000 omitted)					
76. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	0	0	0	0	0
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)	0.0	0.0	0.0	0.0	0.0

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 RHODE ISLAND JOINT REINSURANCE ASSOCIATION

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00000		BUSINESS IN THE STATE OF Rhode Island			DURING THE YEAR 2024						NAIC Company Code 00000		
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		Dividends Paid or Credited to Policyholders on Direct Business	4	5	6	7	8	9	10	11	12
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	3,139,508	2,854,855		1,633,390	2,201,913	2,358,399	897,026	196,795	203,925	51,000	375,947	
2.1	Allied Lines	8,168,607	7,041,420		4,347,629	3,699,302	3,835,208	1,197,583	373,056	361,627	129,970	978,706	
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	26,298,742	22,642,933		14,422,087	9,136,071	9,041,846	4,817,775	930,170	1,281,000	997,056	3,148,470	
5.1	Commercial Multiple Peril (Non-Liability Portion)												
5.2	Commercial Multiple Peril (Liability Portion)												
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.1	Inland Marine												
9.2	Pet Insurance Plans												
10.	Financial Guaranty												
11.1	Medical Professional Liability - Occurrence												
11.2	Medical Professional Liability – Claims-Made												
12.	Earthquake												
13.1.	Comprehensive (hospital and medical) ind (b).....												
13.2.	Comprehensive (hospital and medical) group (b).....												
14.	Credit A & H (group and individual)												
15.1	Vision Only (b).....												
15.2	Dental Only (b).....												
15.3	Disability Income (b).....												
15.4	Medicare Supplement (b).....												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b)												
15.7	Long-Term Care (b).....												
15.8	Federal Employees Health Benefits Plan (b).....												
15.9	Other Health (b).....												
16.	Workers' Compensation												
17.1	Other Liability-Occurrence.....	1,235,551	1,217,248		635,380	1,136,750	377,576	1,895,099	161,244	(149,728)	714,814	147,969	
17.2	Other Liability-Claims-Made.....	2,325	1,732		1,712	0	0	0	0	0	0	279	
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)												
19.2	Other Private Passenger Auto Liability												
19.3	Commercial Auto No-Fault (Personal Injury Protection)												
19.4	Other Commercial Auto Liability												
21.1	Private Passenger Auto Physical Damage												
21.2	Commercial Auto Physical Damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and Machinery												
28.	Credit												
29.	International	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35.	TOTAL (a)	38,844,733	33,758,188	0	21,040,198	16,174,036	15,613,029	8,807,483	1,661,265	1,696,824	1,892,840	4,651,371	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
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00000		BUSINESS IN THE STATE OF Consolidated				DURING THE YEAR 2024				NAIC Company Code 00000			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	3,139,508	2,854,855	0	1,633,390	2,201,913	2,358,399	897,026	196,795	203,925	51,000	375,947	0
2.1	Allied Lines	8,168,607	7,041,420	0	4,347,629	3,699,302	3,835,208	1,197,583	373,056	361,627	129,970	978,706	0
2.2	Multiple Peril Crop	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
2.4	Private Crop	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
3.	Farmowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners Multiple Peril	26,298,742	22,642,933	0	14,422,087	9,136,071	9,041,846	4,817,775	930,170	1,281,000	997,056	3,148,470	0
5.1	Commercial Multiple Peril (Non-Liability Portion)	0	0	0	0	0	0	0	0	0	0	0	0
5.2	Commercial Multiple Peril (Liability Portion)	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
8.	Ocean Marine	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
9.2	Pet Insurance Plans	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
11.1	Medical Professional Liability-Occurrence	0	0	0	0	0	0	0	0	0	0	0	0
11.2	Medical Professional Liability-Claims-Made	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
13.1.	Comprehensive (hospital and medical) - ind (b)	0	0	0	0	0	0	0	0	0	0	0	0
13.2.	Comprehensive (hospital and medical) - group (b)	0	0	0	0	0	0	0	0	0	0	0	0
14.	Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1	Vision only (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.2	Dental Only (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.3	Disability Income (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.4	Medicare Supplement (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.5	Medicaid Title XIX (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.6	Medicare Title XVIII (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.7	Long-Term Care (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.8	Federal Employees Health Benefits Plan (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.9	Other Health (b)	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
17.1	Other Liability-Occurrence	1,235,551	1,217,248	0	635,380	1,136,750	377,576	1,895,099	161,244	(149,728)	714,814	147,969	0
17.2	Other Liability-Claims-Made	2,325	1,732	0	1,712	0	0	0	0	0	0	279	0
17.3	Excess Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0
18.1.	Products Liability-Occurrence	0	0	0	0	0	0	0	0	0	0	0	0
18.2.	Products Liability-Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other Private Passenger Auto Liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3	Commercial Auto No-Fault (Personal Injury Protection)	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
21.1	Private Passenger Auto Physical Damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2	Commercial Auto Physical Damage	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
23.	Fidelity	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
26.	Burglary and Theft	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
28.	Credit	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
30.	Warranty	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 liability	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
33.	Reins nonproportional assumed financial lines	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
34.	Aggregate Write-Ins for Other Lines of Business	0	0	0	0	0	0	0	0	0	0	0	0
35.	TOTAL (a)	38,844,733	33,758,188	0	21,040,198	16,174,036	15,613,029	8,807,483	1,661,265	1,696,824	1,892,840	4,651,371	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
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products

..... and number of persons insured under indemnity only products

.....

Schedule F - Part 1

NONE

Schedule F - Part 2

NONE

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Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

1	2	3	4	5	6	Reinsurance Recoverable On								16	Reinsurance Payable		19	20	
						7	8	9	10	11	12	13	14		15	17			18
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Special Code	Reinsur- ance Premiums Ceded	Paid Losses	Paid LAE	Known Case Loss Reserves	Known Case LAE Reserves	IBNR Loss Reserves	IBNR LAE Reserves	Unearned Premiums	Contingent Commis- sions	Cols. 7 through 14 Totals	Amount in Dispute Included in Column 15	Ceded Balances Payable	Other Amounts Due to Reinsurers	Net Amount Recover- able From Reinsurers Cols. 15 - [17 + 18]	Funds Held By Company Under Reinsurance Treaties
Authorized - Affiliates - U.S. Intercompany Pooling																			
Authorized - Affiliates - U.S. Non-Pool - Captive																			
Authorized - Affiliates - U.S. Non-Pool - Other																			
Authorized - Affiliates - Other (Non-U.S.) - Captive																			
Authorized - Affiliates - Other (Non-U.S.) - Other																			
Authorized - Other U.S. Unaffiliated Insurers																			
		American Family.....	USA		.117									.0				.0	
		Cincinnati Ins Co.....	USA		.273									.0				.0	
		Odyssey America.....	USA		.323									.0				.0	
		Everest.....	USA		.573									.0				.0	
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers					1,286	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Authorized - Pools - Mandatory Pools																			
Authorized - Pools - Voluntary Pools																			
Authorized - Other Non-U.S. Insurers																			
		0033 HISCOX.....	GBR		.312									.0				.0	
		1955 ASL.....	GBR		.312									.0				.0	
		1856 ARCUS.....	GBR		.156									.0				.0	
		2121 Argenta.....	GBR		.79									.0				.0	
1299999 - Total Authorized - Other Non-U.S. Insurers					859	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Authorized - Protected Cells																			
1499999 - Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)					2,145	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Unauthorized - Affiliates - U.S. Intercompany Pooling																			
Unauthorized - Affiliates - U.S. Non-Pool - Captive																			
Unauthorized - Affiliates - U.S. Non--Pool - Other																			
Unauthorized - Affiliates - Other (Non-U.S.) - Captive																			
Unauthorized - Affiliates - Other (Non-U.S.) - Other																			
Unauthorized - Other U.S. Unaffiliated Insurers																			
Unauthorized - Pools - Mandatory Pools																			
Unauthorized - Pools - Voluntary Pools																			
Unauthorized - Other non-U.S. Insurers																			
		Lanncashire.....			.364									.0				.0	
		Fidelis.....			.781									.0				.0	
		Korean Re.....			.234									.0				.0	
		Hamilton Re.....			.260									.0				.0	
		LGT obo Lumen Re Ltd.....			.177									.0				.0	
		Davince Re.....			.104									.0				.0	
		Renaissance Reinsurance Ltd.....			.104									.0				.0	
		MS Amlin (LCP Business).....			.66									.0				.0	
		Sompo.....			.390									.0				.0	
		Securis obo Arch Re.....			.320									.0				.0	
		Hannover Ruck SE.....			.260									.0				.0	
2699999 - Total Unauthorized - Other Non-U.S. Insurers					3,060	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Unauthorized - Protected Cells																			
														.0				.0	
2899999 - Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)					3,060	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Certified - Affiliates - U.S. Intercompany Pooling																			
Certified - Affiliates - U.S. Non-Pool - Captive																			
Certified - Affiliates - U.S. Non-Pool - Other																			
Certified - Affiliates - Other (Non-U.S.) - Captive																			
Certified - Affiliates - Other (Non-U.S.) - Other																			
Certified - Other U.S. Unaffiliated Insurers																			
Certified - Pools - Mandatory Pools																			
Certified - Pools - Voluntary Pools																			
Certified - Other Non-U.S. Insurers																			
Certified - Protected Cells																			

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

SCHEDULE F - PART 3

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

[illegible]

SCHEDULE F - PART 3 (Continued)

(Credit Risk)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25	26	27	Ceded Reinsurance Credit Risk								
		21	22	23	24				28	29	30	31	32	33	34	35	36
		Multiple Beneficiary Trusts	Letters of Credit	Issuing or Confirming Bank Reference Number	Single Beneficiary Trusts & Other Allowable Collateral	Total Funds Held, Payables & Collateral	Net Recoverable Net of Funds Held & Collateral	Applicable Sch. F Penalty (Col. 78)	Total Amount Recoverable From Reinsurers Less Penalty (Cols. 15 - 27)	Stressed Recoverable (Col. 28 * 120%)	Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	Stressed Net Recoverable (Cols. 29 – 30)	Total Collateral (Cols. 21 + 22 + 24, not in Excess of Col. 31)	Stressed Net Recoverable Net of Collateral Offsets (Cols. 31 - 32)	Reinsurer Designation Equivalent	Credit Risk Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	Credit Risk on Uncollateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
Authorized - Affiliates - U.S. Intercompany Pooling																	
Authorized - Affiliates - U.S. Non-Pool - Captive																	
Authorized - Affiliates - U.S. Non-Pool - Other																	
Authorized - Affiliates - Other (Non-U.S.) - Captive																	
Authorized - Affiliates - Other (Non-U.S.) - Other																	
Authorized - Other U.S. Unaffiliated Insurers																	
	American Family.....					0	0	0	0	0	0	0	0	0		0	0
	Cincinnati Ins Co.....					0	0	0	0	0	0	0	0	0		0	0
	Odyssey America.....					0	0	0	0	0	0	0	0	0		0	0
	Everest.....					0	0	0	0	0	0	0	0	0		0	0
0999999	- Total Authorized - Other U.S. Unaffiliated Insurers	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
Authorized - Pools - Mandatory Pools																	
Authorized - Pools - Voluntary Pools																	
Authorized - Other Non-U.S. Insurers																	
	0033 HISCOR.....					0	0	0	0	0	0	0	0	0		0	0
	1955 ASL.....					0	0	0	0	0	0	0	0	0		0	0
	1856 ARCUS.....					0	0	0	0	0	0	0	0	0		0	0
	2121 Argenta.....					0	0	0	0	0	0	0	0	0		0	0
1299999	- Total Authorized - Other Non-U.S. Insurers	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
Authorized - Protected Cells																	
1499999	- Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
Unauthorized - Affiliates - U.S. Intercompany Pooling																	
Unauthorized - Affiliates - U.S. Non-Pool - Captive																	
Unauthorized - Affiliates - U.S. Non-Pool - Other																	
Unauthorized - Affiliates - Other (Non-U.S.) - Captive																	
Unauthorized - Affiliates - Other (Non-U.S.) - Other																	
Unauthorized - Other U.S. Unaffiliated Insurers																	
Unauthorized - Pools - Mandatory Pools																	
Unauthorized - Pools - Voluntary Pools																	
Unauthorized - Other non-U.S. Insurers																	
	Lancashire.....					0	0	0	0	0	0	0	0	0		0	0
	Fidelis.....					0	0	0	0	0	0	0	0	0		0	0
	Korean Re.....					0	0	0	0	0	0	0	0	0		0	0
	Hamilton Re.....					0	0	0	0	0	0	0	0	0		0	0
	LGT obo Lumen Re Ltd.....					0	0	0	0	0	0	0	0	0		0	0
	Davince Re.....					0	0	0	0	0	0	0	0	0		0	0
	Renaissance Reinsurance Ltd.....					0	0	0	0	0	0	0	0	0		0	0
	MS Amlin (LCP Business).....					0	0	0	0	0	0	0	0	0		0	0
	Sompo.....					0	0	0	0	0	0	0	0	0		0	0
	Securis obo Arch Re.....					0	0	0	0	0	0	0	0	0		0	0
	Hannover Ruck SE.....					0	0	0	0	0	0	0	0	0		0	0
2699999	- Total Unauthorized - Other Non-U.S. Insurers	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
Unauthorized - Protected Cells																	
						0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2899999	- Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
Certified - Affiliates - U.S. Intercompany Pooling																	
Certified - Affiliates - U.S. Non-Pool - Captive																	
Certified - Affiliates - U.S. Non-Pool - Other																	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25	26	27	Ceded Reinsurance Credit Risk								
		21	22	23	24				28	29	30	31	32	33	34	35	36
		Multiple Beneficiary Trusts	Letters of Credit	Issuing or Confirming Bank Reference Number	Single Beneficiary Trusts & Other Allowable Collateral	Total Funds Held, Payables & Collateral	Net Recoverable Net of Funds Held & Collateral	Applicable Sch. F Penalty (Col. 78)	Total Amount Recoverable From Reinsurers Less Penalty (Cols. 15 - 27)	Stressed Recoverable (Col. 28 * 120%)	Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	Stressed Net Recoverable (Cols. 29 – 30)	Total Collateral (Cols. 21 + 22 + 24, not in Excess of Col. 31)	Stressed Net Recoverable Net of Collateral Offsets (Cols. 31 - 32)	Reinsurer Designation Equivalent	Credit Risk Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	Credit Risk on Uncollateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
Certified - Affiliates - Other (Non-U.S.) - Captive																	
Certified - Affiliates - Other (Non-U.S.) - Other																	
Certified - Other U.S. Unaffiliated Insurers																	
Certified - Pools - Mandatory Pools																	
Certified - Pools - Voluntary Pools																	
Certified - Other Non-U.S. Insurers																	
Certified - Protected Cells																	
Reciprocal Jurisdiction - Affiliates - U.S. Intercompany Pooling																	
Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Captive																	
Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Other																	
Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Captive																	
Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Other																	
Reciprocal Jurisdiction - Other U.S. Unaffiliated Insurers																	
Reciprocal Jurisdiction - Pools - Mandatory Pools																	
Reciprocal Jurisdiction - Pools - Voluntary Pools																	
Reciprocal Jurisdiction - Other Non-U.S. Insurers																	
Reciprocal Jurisdiction - Protected Cells																	
5799999 - Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
9999999 Totals		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							44	45	46	47	48	49	50	51	52	53
		37	Overdue					43										
			38	39	40	41	42											
Current			1 – 29 Days	30 – 90 Days	91 – 120 Days	Over 120 Days	Total Overdue Cols. 38 + 39 + 40 + 41	Total Due Cols. 37 + 42 (In total should equal Cols. 7 + 8)	Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute Included in Cols. 40 & 41	Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols. 43 – 44)	Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 – 45)	Amounts Received Prior 90 Days	Percentage Overdue Col. 42/Col. 43	Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/ [Cols. 46 + 48])	Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	Is the Amount in Col. 50 Less Than 20% (Yes or No)	Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50
Certified - Affiliates - U.S. Non-Pool - Other																		
Certified - Affiliates - Other (Non-U.S.) - Captive																		
Certified - Affiliates - Other (Non-U.S.) - Other																		
Certified - Other U.S. Unaffiliated Insurers																		
Certified - Pools - Mandatory Pools																		
Certified - Pools - Voluntary Pools																		
Certified - Other Non-U.S. Insurers																		
Certified - Protected Cells																		
Reciprocal Jurisdiction - Affiliates - U.S. Intercompany Pooling																		
Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Captive																		
Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Other																		
Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Captive																		
Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Other																		
Reciprocal Jurisdiction - Other U.S. Unaffiliated Insurers																		
Reciprocal Jurisdiction - Pools - Mandatory Pools																		
Reciprocal Jurisdiction - Pools - Voluntary Pools																		
Reciprocal Jurisdiction - Other Non-U.S. Insurers																		
Reciprocal Jurisdiction - Protected Cells																		
5799999 - Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)																		
		0	0	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	XXX	0
9999999 Totals		0	0	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

(Provision for Reinsurance for Certified Reinsurers)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance															
		54 Certified Reinsurer Rating (1 through 6)	55 Effective Date of Certified Reinsurer Rating	56 Percent Collateral Required for Full Credit (0% through 100%)	57 Catastrophe Recoverables Qualifying for Collateral Deferral	58 Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 – Col. 57)	59 Dollar Amount of Collateral Required (Col. 56 * Col. 58)	60 Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20+Col. 21+Col. 22+Col. 24]/Col. 58)	61 Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	62 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	63 Amount of Credit Allowed for Net Recoverables (Col. 57+[Col. 58 * Col. 61])	64 Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 – Col. 63)	65 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col. 68; not to Exceed Col. 63)
														66 Total Collateral Provided (Col. 20+Col. 21+Col. 22+ Col. 63)	67 Net Unsecured Recoverable for Which Credit is Allowed (Col. 63-Col. 66)	68 20% of Amount in Col. 67	
Authorized - Affiliates - U.S. Intercompany Pooling																	
Authorized - Affiliates - U.S. Non-Pool - Captive																	
Authorized - Affiliates - U.S. Non-Pool - Other																	
Authorized - Affiliates - Other (Non-U.S.) - Captive																	
Authorized - Affiliates - Other (Non-U.S.) - Other																	
Authorized - Other U.S. Unaffiliated Insurers																	
	American Family	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
	Cincinnati Ins Co.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
	Odyssey America	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
	Everest	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Authorized - Pools - Mandatory Pools																	
Authorized - Pools - Voluntary Pools																	
Authorized - Other Non-U.S. Insurers																	
	10033 HISCOX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
	1955 ASL	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
	1856 ARCUS	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
	2121 Argenta	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1299999 - Total Authorized - Other Non-U.S. Insurers		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Authorized - Protected Cells																	
1499999 - Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Unauthorized - Affiliates - U.S. Intercompany Pooling																	
Unauthorized - Affiliates - U.S. Non-Pool - Captive																	
Unauthorized - Affiliates - U.S. Non-Pool - Other																	
Unauthorized - Affiliates - Other (Non-U.S.) - Captive																	
Unauthorized - Affiliates - Other (Non-U.S.) - Other																	
Unauthorized - Other U.S. Unaffiliated Insurers																	
Unauthorized - Pools - Mandatory Pools																	
Unauthorized - Pools - Voluntary Pools																	
Unauthorized - Other non-U.S. Insurers																	
	Lanncashire	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
	Fidelis	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
	Korean Re	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
	Hamilton Re	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
	LGT obo Lumen Re Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
	Davince Re	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
	Renaissance Reinsurance Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
	MS Amlin (LCP Business)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
	Sompo	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
	Securis obo Arch Re	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
	Hannover Ruck SE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2699999 - Total Unauthorized - Other Non-U.S. Insurers		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Unauthorized - Protected Cells																	
		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2899999 - Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)
(Provision for Reinsurance for Certified Reinsurers)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance													Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col. 68; not to Exceed Col. 63)
		54 Certified Reinsurer Rating (1 through 6)	55 Effective Date of Certified Reinsurer Rating	56 Percent Collateral Required for Full Credit (0% through 100%)	57 Catastrophe Recoverables Qualifying for Collateral Deferral	58 Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 – Col. 57)	59 Dollar Amount of Collateral Required (Col. 56 * Col. 58)	60 Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20+Col. 21+Col. 22+Col. 24]/Col. 58)	61 Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	62 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	63 Amount of Credit Allowed for Net Recoverables (Col. 57+[Col. 58 * Col. 61])	64 Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 – Col. 63)	65 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	66 Total Collateral Provided (Col. 20+Col. 21+Col.22+ Col. 24; not to Exceed Col. 63)	67 Net Unsecured Recoverable for Which Credit is Allowed (Col. 63-Col. 66)	68 20% of Amount in Col. 67		
Certified - Affiliates - U.S. Intercompany Pooling																		
Certified - Affiliates - U.S. Non-Pool - Captive																		
Certified - Affiliates - U.S. Non-Pool - Other																		
Certified - Affiliates - Other (Non-U.S.) - Captive																		
Certified - Affiliates - Other (Non-U.S.) - Other																		
Certified - Other U.S. Unaffiliated Insurers																		
Certified - Pools - Mandatory Pools																		
Certified - Pools - Voluntary Pools																		
Certified - Other Non-U.S. Insurers																		
Certified - Protected Cells																		
Reciprocal Jurisdiction - Affiliates - U.S. Intercompany Pooling																		
Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Captive																		
Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Other																		
Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Captive																		
Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Other																		
Reciprocal Jurisdiction - Other U.S. Unaffiliated Insurers																		
Reciprocal Jurisdiction - Pools - Mandatory Pools																		
Reciprocal Jurisdiction - Pools - Voluntary Pools																		
Reciprocal Jurisdiction - Other Non-U.S. Insurers																		
Reciprocal Jurisdiction - Protected Cells																		
5799999 - Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)		XXX	XXX	XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0
9999999 Totals		XXX	XXX	XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

(Total Provision for Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance			
			71 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0 Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or [Col. 40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Jurisdiction Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Col. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)
Authorized - Affiliates - U.S. Intercompany Pooling										
Authorized - Affiliates - U.S. Non-Pool - Captive										
Authorized - Affiliates - U.S. Non-Pool - Other										
Authorized - Affiliates - Other (Non-U.S.) - Captive										
Authorized - Affiliates - Other (Non-U.S.) - Other										
Authorized - Other U.S. Unaffiliated Insurers										
.....	American Family.....	0	XXX	XXX	0	0	0	XXX	XXX	0
.....	Cincinnati Ins Co.....	0	XXX	XXX	0	0	0	XXX	XXX	0
.....	Odyssey America.....	0	XXX	XXX	0	0	0	XXX	XXX	0
.....	Everest.....	0	XXX	XXX	0	0	0	XXX	XXX	0
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers		0	XXX	XXX	0	0	0	XXX	XXX	0
Authorized - Pools - Mandatory Pools										
Authorized - Pools - Voluntary Pools										
Authorized - Other Non-U.S. Insurers										
.....	0033 HISCOX.....	0	XXX	XXX	0	0	0	XXX	XXX	0
.....	1955 ASL.....	0	XXX	XXX	0	0	0	XXX	XXX	0
.....	1856 ARCUS.....	0	XXX	XXX	0	0	0	XXX	XXX	0
.....	2121 Argenta.....	0	XXX	XXX	0	0	0	XXX	XXX	0
1299999 - Total Authorized - Other Non-U.S. Insurers		0	XXX	XXX	0	0	0	XXX	XXX	0
Authorized - Protected Cells										
1499999 - Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		0	XXX	XXX	0	0	0	XXX	XXX	0
Unauthorized - Affiliates - U.S. Intercompany Pooling										
Unauthorized - Affiliates - U.S. Non-Pool - Captive										
Unauthorized - Affiliates - U.S. Non-Pool - Other										
Unauthorized - Affiliates - Other (Non-U.S.) - Captive										
Unauthorized - Affiliates - Other (Non-U.S.) - Other										
Unauthorized - Other U.S. Unaffiliated Insurers										
Unauthorized - Pools - Mandatory Pools										
Unauthorized - Pools - Voluntary Pools										
Unauthorized - Other non-U.S. Insurers										
.....	Lanncashire.....	0	0	0	XXX	XXX	XXX	0	XXX	0
.....	Fidelis.....	0	0	0	XXX	XXX	XXX	0	XXX	0
.....	Korean Re.....	0	0	0	XXX	XXX	XXX	0	XXX	0
.....	Hamilton Re.....	0	0	0	XXX	XXX	XXX	0	XXX	0
.....	LGT obo Lumen Re Ltd.....	0	0	0	XXX	XXX	XXX	0	XXX	0
.....	Davince Re.....	0	0	0	XXX	XXX	XXX	0	XXX	0
.....	Renaissance Reinsurance Ltd.....	0	0	0	XXX	XXX	XXX	0	XXX	0
.....	MS Amlin (LCP Business).....	0	0	0	XXX	XXX	XXX	0	XXX	0
.....	Sompo.....	0	0	0	XXX	XXX	XXX	0	XXX	0
.....	Securis obo Arch Re.....	0	0	0	XXX	XXX	XXX	0	XXX	0
.....	Hannover Ruck SE.....	0	0	0	XXX	XXX	XXX	0	XXX	0
2699999 - Total Unauthorized - Other Non-U.S. Insurers		0	0	0	XXX	XXX	XXX	0	XXX	0
Unauthorized - Protected Cells										

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)
(Total Provision for Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance			
			71 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0 Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or [Col. 40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Jurisdiction Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Col. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)
		0	0	0	XXX	XXX	XXX	0	XXX	0
2899999 - Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		0	0	0	XXX	XXX	XXX	0	XXX	0
Certified - Affiliates - U.S. Intercompany Pooling										
Certified - Affiliates - U.S. Non-Pool - Captive										
Certified - Affiliates - U.S. Non-Pool - Other										
Certified - Affiliates - Other (Non-U.S.) - Captive										
Certified - Affiliates - Other (Non-U.S.) - Other										
Certified - Other U.S. Unaffiliated Insurers										
Certified - Pools - Mandatory Pools										
Certified - Pools - Voluntary Pools										
Certified - Other Non-U.S. Insurers										
Certified - Protected Cells										
Reciprocal Jurisdiction - Affiliates - U.S. Intercompany Pooling										
Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Captive										
Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Other										
Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Captive										
Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Other										
Reciprocal Jurisdiction - Other U.S. Unaffiliated Insurers										
Reciprocal Jurisdiction - Pools - Mandatory Pools										
Reciprocal Jurisdiction - Pools - Voluntary Pools										
Reciprocal Jurisdiction - Other Non-U.S. Insurers										
Reciprocal Jurisdiction - Protected Cells										
5799999 - Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)		0	0	0	0	0	0	0	0	0
9999999 Totals		0	0	0	0	0	0	0	0	0

Schedule F - Part 4

NONE

Schedule F - Part 5

NONE

SCHEDULE F - PART 6

Restatement of Balance Sheet to Identify Net Credit for Reinsurance			
	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	55,068,761		55,068,761
2. Premiums and considerations (Line 15)	4,198,860		4,198,860
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1).....	0		0
4 Funds held by or deposited with reinsured companies (Line 16.2).....	0		0
5. Other assets	374,579		374,579
6. Net amount recoverable from reinsurers			0
7. Protected cell assets (Line 27)	0		0
8. Totals (Line 28)	59,642,200	0	59,642,200
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	10,700,323		10,700,323
10. Taxes, expenses, and other obligations (Lines 4 through 8)	1,151,242		1,151,242
11. Unearned premiums (Line 9)	21,040,198		21,040,198
12. Advance premiums (Line 10)	321,077		321,077
13. Dividends declared and unpaid (Line 11.1 and 11.2)	0		0
14. Ceded reinsurance premiums payable (net of ceding commissions) (Line 12)	0		0
15. Funds held by company under reinsurance treaties (Line 13)	0		0
16. Amounts withheld or retained by company for account of others (Line 14)	0		0
17. Provision for reinsurance (Line 16)	0		0
18. Other liabilities	1,196,077		1,196,077
19. Total liabilities excluding protected cell business (Line 26)	34,408,917	0	34,408,917
20. Protected cell liabilities (Line 27)	0		0
21. Surplus as regards policyholders (Line 37)	25,233,283	X X X	25,233,283
22. Totals (Line 38)	59,642,200	0	59,642,200

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements? Yes [] No []

If yes, give full explanation:

.....

Schedule H - Part 1

NONE

Schedule H - Part 2

NONE

Schedule H - Part 3

NONE

Schedule H - Part 4

NONE

Schedule H - Part 5 - Health Claims

NONE

Schedule P - Part 1 - Summary

NONE

Schedule P - Part 2 - Summary

NONE

Schedule P - Part 3 - Summary

NONE

Schedule P - Part 4 - Summary

NONE

Schedule P - Part 1A - Home/Farm

NONE

Schedule P - Part 1B - Private Passenger

NONE

Schedule P - Part 1C - Comm Auto/Truck
NONE

Schedule P - Part 1D - Workers' Comp
NONE

Schedule P - Part 1E - Comm Multi Peril
NONE

Schedule P - Part 1F - Med Pro Liab Occ
NONE

Schedule P - Part 1F - Med Pro Liab Clm
NONE

Schedule P - Part 1G - Special Liability
NONE

Schedule P - Part 1H - Other Liab Occur
NONE

Schedule P - Part 1H - Other Liab Claims
NONE

Schedule P - Part 1I - Special Property
NONE

Schedule P - Part 1J - Auto Physical
NONE

Schedule P - Part 1K - Fidelity/Surety
NONE

Schedule P - Part 1L - Other

NONE

Schedule P - Part 1M - International

NONE

Schedule P - Part 1N - Reinsurance

NONE

Schedule P - Part 1O - Reinsurance

NONE

Schedule P - Part 1P - Reinsurance

NONE

Schedule P - Part 1R - Prod Liab Occur

NONE

Schedule P - Part 1R - Prod Liab Claims

NONE

Schedule P - Part 1S-Fin./Mtg. Guaranty

NONE

Schedule P - Part 1T - Warranty

NONE

SCHEDULE P - PART 1U - PET INSURANCE PLANS

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 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)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX
3. 2016	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX
4. 2017	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX
5. 2018	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX
6. 2019	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX
7. 2020	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX
8. 2021	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX
9. 2022	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX
10. 2023	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX
11. 2024	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
2.	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
3.	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
4.	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
5.	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
6.	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
7.	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
8.	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
9.	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
10.	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
11.	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
12.	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0

	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.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.0	.0
2.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
6.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
7.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
9.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
10.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
11.	0	0	0	0	0	0	0	0	0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

Schedule P - Part 2A

NONE

Schedule P - Part 2B

NONE

Schedule P - Part 2C

NONE

Schedule P - Part 2D

NONE

Schedule P - Part 2E

NONE

Schedule P - Part 2F - Section 1

NONE

Schedule P - Part 2F - Med Pro Liab Clm

NONE

Schedule P - Part 2G

NONE

Schedule P - Part 2H - Other Liab Occur

NONE

Schedule P - Part 2H - Other Liab Claim

NONE

Schedule P - Part 2I

NONE

Schedule P - Part 2J

NONE

Schedule P - Part 2K

NONE

Schedule P - Part 2L

NONE

Schedule P - Part 2M

NONE

Schedule P - Part 2N

NONE

Schedule P - Part 2O

NONE

Schedule P - Part 2P

NONE

SCHEDULE P - PART 2R - SECTION 1 – PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	One Year	Two Year
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2R - SECTION 2 – PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2S – FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2T - WARRANTY

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2U – PET INSURANCE PLANS

1. Prior										.0	.0	.0
2. 2015										.0	.0	.0
3. 2016	XXX									.0	.0	.0
4. 2017	XXX	XXX								.0	.0	.0
5. 2018	XXX	XXX	XXX							.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX						.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX					.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX				.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX			.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		.0	.0	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

Schedule P - Part 3A

NONE

Schedule P - Part 3B

NONE

Schedule P - Part 3C

NONE

Schedule P - Part 3D

NONE

Schedule P - Part 3E

NONE

Schedule P - Part 3F - Med Pro Liab Occ

NONE

Schedule P - Part 3F - Med Pro Liab Clm

NONE

Schedule P - Part 3G

NONE

Schedule P - Part 3H - Other Liab Occur

NONE

Schedule P - Part 3H - Other Liab Claims

NONE

Schedule P - Part 3I

NONE

Schedule P - Part 3J

NONE

Schedule P - Part 3K

NONE

Schedule P - Part 3L

NONE

Schedule P - Part 3M

NONE

Schedule P - Part 3N

NONE

Schedule P - Part 3O

NONE

Schedule P - Part 3P

NONE

SCHEDULE P - PART 3R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024		
1. Prior	.000.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0

SCHEDULE P - PART 3R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior	.000.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0

SCHEDULE P - PART 3S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior	.000.	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX

SCHEDULE P - PART 3T - WARRANTY

1. Prior	.000.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0

SCHEDULE P - PART 3U - PET INSURANCE PLANS

1. Prior	.000.									.0	XXX	XXX
2. 2015										.0	XXX	XXX
3. 2016	XXX									.0	XXX	XXX
4. 2017	XXX	XXX								.0	XXX	XXX
5. 2018	XXX	XXX	XXX							.0	XXX	XXX
6. 2019	XXX	XXX	XXX	XXX						.0	XXX	XXX
7. 2020	XXX	XXX	XXX	XXX	XXX					.0	XXX	XXX
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX				.0	XXX	XXX
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX			.0	XXX	XXX
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		.0	XXX	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX

Schedule P - Part 4A

NONE

Schedule P - Part 4B

NONE

Schedule P - Part 4C

NONE

Schedule P - Part 4D

NONE

Schedule P - Part 4E

NONE

Schedule P - Part 4F - Med Pro Liab Occ

NONE

Schedule P - Part 4F - Med Pro Liab Clm

NONE

Schedule P - Part 4G

NONE

Schedule P - Part 4H - Other Liab Occur

NONE

Schedule P - Part 4H - Other Liab Claims

NONE

Schedule P - Part 4I

NONE

Schedule P - Part 4J

NONE

Schedule P - Part 4K

NONE

Schedule P - Part 4L

NONE

Schedule P - Part 4M

NONE

Schedule P - Part 4N

NONE

Schedule P - Part 4O

NONE

Schedule P - Part 4P

NONE

SCHEDULE P - PART 4R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

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	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4T - WARRANTY

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4U - PET INSURANCE PLANS

1. Prior										.0
2. 2015										.0
3. 2016	XXX									.0
4. 2017	XXX	XXX								.0
5. 2018	XXX	XXX	XXX							.0
6. 2019	XXX	XXX	XXX	XXX						.0
7. 2020	XXX	XXX	XXX	XXX	XXX					.0
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX				.0
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX			.0
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		.0
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

Schedule P - Part 5A- SN1

NONE

Schedule P - Part 5A- SN2

NONE

Schedule P - Part 5A- SN3

NONE

Schedule P - Part 5B- SN1

NONE

Schedule P - Part 5B- SN2

NONE

Schedule P - Part 5B- SN3

NONE

Schedule P - Part 5C- SN1

NONE

Schedule P - Part 5C- SN2

NONE

Schedule P - Part 5C- SN3

NONE

Schedule P - Part 5D- SN1

NONE

Schedule P - Part 5D- SN2

NONE

Schedule P - Part 5D- SN3

NONE

Schedule P - Part 5E- SN1

NONE

Schedule P - Part 5E- SN2

NONE

Schedule P - Part 5E- SN3

NONE

Schedule P - Part 5F- SN1A

NONE

Schedule P - Part 5F- SN2A

NONE

Schedule P - Part 5F- SN3A

NONE

Schedule P - Part 5F- SN1B

NONE

Schedule P - Part 5F- SN2B

NONE

Schedule P - Part 5F- SN3B

NONE

Schedule P - Part 5H- SN1A

NONE

Schedule P - Part 5H- SN2A

NONE

Schedule P - Part 5H- SN3A

NONE

Schedule P - Part 5H- SN1B

NONE

Schedule P - Part 5H- SN2B

NONE

Schedule P - Part 5H- SN3B

NONE

Schedule P - Part 5R- SN1A

NONE

Schedule P - Part 5R- SN2A

NONE

Schedule P - Part 5R- SN3A

NONE

Schedule P - Part 5R- SN1B

NONE

Schedule P - Part 5R- SN2B

NONE

Schedule P - Part 5R- SN3B

NONE

Schedule P - Part 5T- SN1

NONE

Schedule P - Part 5T- SN2

NONE

Schedule P - Part 5T- SN3

NONE

Schedule P - Part 6C - SN1

NONE

Schedule P - Part 6C - SN2

NONE

Schedule P - Part 6D - SN1

NONE

Schedule P - Part 6D - SN2

NONE

Schedule P - Part 6E - SN1

NONE

Schedule P - Part 6E - SN2

NONE

Schedule P - Part 6H - SN1A

NONE

Schedule P - Part 6H - SN2A

NONE

Schedule P - Part 6H - SN1B

NONE

Schedule P - Part 6H - SN2B

NONE

Schedule P - Part 6M - SN1

NONE

Schedule P - Part 6M - SN2

NONE

Schedule P - Part 6N - SN1

NONE

Schedule P - Part 6N - SN2

NONE

Schedule P - Part 6O - SN1

NONE

Schedule P - Part 6O - SN2

NONE

Schedule P - Part 6R - SN1A

NONE

Schedule P - Part 6R - SN2A

NONE

Schedule P - Part 6R - SN1B

NONE

Schedule P - Part 6R - SN2B
NONE

SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS
(\$000 OMITTED)

SECTION 1

	1	2	3	4	5	6
	Total Net Losses and Expenses Unpaid	Net Losses and Expenses Unpaid on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total	Total Net Premiums Written	Net Premiums Written on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total
Schedule P - Part 1						
1. Homeowners/Farmowners	5,815		0.0	22,676		0.0
2. Private Passenger Auto Liability/Medical	0		0.0	0		0.0
3. Commercial Auto/Truck Liability/Medical	0		0.0	0		0.0
4. Workers' Compensation	0		0.0	0		0.0
5. Commercial Multiple Peril	0		0.0	0		0.0
6. Medical Professional Liability-Occurrence	0		0.0	0		0.0
7. Medical Professional Liability-Claims- made	0		0.0	0		0.0
8. Special Liability	0		0.0	0		0.0
9. Other Liability-Occurrence	2,610		0.0	1,236		0.0
10. Other Liability-Claims-made	0		0.0	2		0.0
11. Special Property	2,276		0.0	9,726		0.0
12. Auto Physical Damage	0		0.0	0		0.0
13. Fidelity/Surety	0		0.0	0		0.0
14. Other	0		0.0	0		0.0
15. International	0		0.0	0		0.0
16. Reinsurance-Nonproportional Assumed Property	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance-Nonproportional Assumed Liability	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance-Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX	XXX	XXX
19. Products Liability-Occurrence	0		0.0	0		0.0
20. Products Liability-Claims-made	0		0.0	0		0.0
21. Financial Guaranty/Mortgage Guaranty	0		0.0	0		0.0
22. Warranty	0		0.0	0		0.0
23. Pet Insurance Plans	0		0.0	0		0.0
24. Totals	10,700	0	0.0	33,640	0	0.0

SECTION 2

Years in Which Policies Were Issued	INCURRED 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	0	0	0	0	0	0	0	0	0	
2. 2015	0	0	0	0	0	0	0	0	0	
3. 2016	XXX	0	0	NONE	0	0	0	0	0	
4. 2017	XXX	XXX	0		0	0	0	0	0	
5. 2018	XXX	XXX	XXX		0	0	0	0	0	
6. 2019	XXX	XXX	XXX		0	0	0	0	0	
7. 2020	XXX	XXX	XXX		XXX	0	0	0	0	
8. 2021	XXX	XXX	XXX		XXX	XXX	0	0	0	
9. 2022	XXX	XXX	XXX		XXX	XXX	XXX	0	0	
10. 2023	XXX	XXX	XXX		XXX	XXX	XXX	XXX	0	
11. 2024	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES 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	0	0	0	0	0	0	0	0	0	
2. 2015	0	0	0	0	0	0	0	0	0	
3. 2016	XXX	0	0	NONE	0	0	0	0	0	
4. 2017	XXX	XXX	0		0	0	0	0	0	
5. 2018	XXX	XXX	XXX		0	0	0	0	0	
6. 2019	XXX	XXX	XXX		0	0	0	0	0	
7. 2020	XXX	XXX	XXX		XXX	0	0	0	0	
8. 2021	XXX	XXX	XXX		XXX	XXX	0	0	0	
9. 2022	XXX	XXX	XXX		XXX	XXX	XXX	0	0	
10. 2023	XXX	XXX	XXX		XXX	XXX	XXX	XXX	0	
11. 2024	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS
(continued)

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS 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	.0	.0	.0	.0	.0	.0	.0	.0	.0	
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS 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	.0	.0	.0	.0	.0	.0	.0	.0	.0	
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS (\$000 OMITTED)

SECTION 1						
Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	5,815		.0.0	22,676		.0.0
2. Private Passenger Auto Liability/Medical .....	.0		.0.0	.0		.0.0
3. Commercial Auto/Truck Liability/Medical .....	.0		.0.0	.0		.0.0
4. Workers' Compensation .....	.0		.0.0	.0		.0.0
5. Commercial Multiple Peril .....	.0		.0.0	.0		.0.0
6. Medical Professional Liability-Occurrence .....	.0		.0.0	.0		.0.0
7. Medical Professional Liability-Claims-made .....	.0		.0.0	.0		.0.0
8. Special Liability .....	.0		.0.0	.0		.0.0
9. Other Liability-Occurrence	2,610		.0.0	1,236		.0.0
10. Other Liability-Claims-made .....	.0		.0.0	.2		.0.0
11. Special Property	2,276		.0.0	9,726		.0.0
12. Auto Physical Damage .....	.0		.0.0	.0		.0.0
13. Fidelity/Surety .....	.0		.0.0	.0		.0.0
14. Other .....	.0		.0.0	.0		.0.0
15. International .....	.0		.0.0	.0		.0.0
16. Reinsurance-Nonproportional Assumed Property .....	.0		.0.0	.0		.0.0
17. Reinsurance-Nonproportional Assumed Liability .....	.0		.0.0	.0		.0.0
18. Reinsurance-Nonproportional Assumed Financial Lines .....	.0		.0.0	.0		.0.0
19. Products Liability-Occurrence .....	.0		.0.0	.0		.0.0
20. Products Liability-Claims-made .....	.0		.0.0	.0		.0.0
21. Financial Guaranty/Mortgage Guaranty .....	.0		.0.0	.0		.0.0
22. Warranty .....	.0		.0.0	.0		.0.0
23. Pet Insurance Plans .....	.0		.0.0	.0		.0.0
24. Totals	10,700	0	0.0	33,640	0	0.0

SECTION 2										
Years in Which Policies Were Issued	INCURRED 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 .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	
2. 2015 .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3										
Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES 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 .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	
2. 2015 .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	
3. 2016	XXX	.0	.0	.0	.0	.0	.0	.0	.0	
4. 2017	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	
5. 2018	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS
(continued)

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS 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	.0	.0	.0	.0	.0	.0	.0	.0	.0	
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	
3. 2016	XXX	.0	.0	NONE						
4. 2017	XXX	XXX	.0							
5. 2018	XXX	XXX	XXX							
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS 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	.0	.0	.0	.0	.0	.0	.0	.0	.0	
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	
3. 2016	XXX	.0	.0	NONE						
4. 2017	XXX	XXX	.0							
5. 2018	XXX	XXX	XXX							
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 6

Years in Which Policies Were Issued	INCURRED ADJUSTABLE COMMISSIONS 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	.0	.0	.0	.0	.0	.0	.0	.0	.0	
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	
3. 2016	XXX	.0	.0	NONE						
4. 2017	XXX	XXX	.0							
5. 2018	XXX	XXX	XXX							
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 7

Years in Which Policies Were Issued	RESERVES FOR COMMISSION ADJUSTMENTS 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	.0	.0	.0	.0	.0	.0	.0	.0	.0	
2. 2015	.0	.0	.0	.0	.0	.0	.0	.0	.0	
3. 2016	XXX	.0	.0	NONE						
4. 2017	XXX	XXX	.0							
5. 2018	XXX	XXX	XXX							
6. 2019	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	
7. 2020	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P INTERROGATORIES

1.

The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Professional Liability Claims Made insurance policies. EREs provided for reasons other than DDR are not to be included.
- 1.1

Does the company issue Medical Professional Liability Claims Made insurance policies that provide tail (also known as an extended reporting endorsement, or "ERE") benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost?
If the answer to question 1.1 is "no", leave the following questions blank. If the answer to question 1.1 is "yes", please answer the following questions:

Yes [] No [X]
- 1.2

What is the total amount of the reserve for that provision (DDR Reserve), as reported, explicitly or not, elsewhere in this statement (in dollars)?

\$
- 1.3

Does the company report any DDR reserve as Unearned Premium Reserve per SSAP No. 65?

Yes [] No []
- 1.4

Does the company report any DDR reserve as loss or loss adjustment expense reserve?

Yes [] No []
- 1.5

If the company reports DDR reserve as Unearned Premium Reserve, does that amount match the figure on the Underwriting and Investment Exhibit, Part 1A – Recapitulation of all Premiums (Page 7) Column 2, Lines 11.1 plus 11.2?

Yes [] No [] N/A []
- 1.6

If the company reports DDR reserve as loss or loss adjustment expense reserve, please complete the following table corresponding to where these reserves are reported in Schedule P:

Years in Which Premiums Were Earned and Losses Were Incurred		DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
		1	2
		Section 1: Occurrence	Section 2: Claims-Made
1.601	Prior		
1.602	2015		
1.603	2016		
1.604	2017		
1.605	2018		
1.606	2019		
1.607	2020		
1.608	2021		
1.609	2022		
1.610	2023		
1.611	2024		
1.612	Totals	0	0

2.

The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement?

Yes [] No []
3.

The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement?:

Yes [] No []
4.

Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10?

Yes [] No []

If yes, proper disclosure must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33.

Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.

Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.
5.

What were the net premiums in force at the end of the year for:
(in thousands of dollars)

5.1 Fidelity

\$

5.2 Surety

\$
6.

Claim count information is reported per claim or per claimant (indicate which).
If not the same in all years, explain in Interrogatory 7.
- 7.1

The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses?

Yes [] No []
- 7.2

An extended statement may be attached.
.....

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 Premium Written for Federal Purchasing Groups (Included in Col. 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama AL		.0	.0	.0	.0	.0	.0	.0	
2. Alaska AK		.0	.0	.0	.0	.0	.0	.0	
3. Arizona AZ		.0	.0	.0	.0	.0	.0	.0	
4. Arkansas AR		.0	.0	.0	.0	.0	.0	.0	
5. California CA		.0	.0	.0	.0	.0	.0	.0	
6. Colorado CO		.0	.0	.0	.0	.0	.0	.0	
7. Connecticut CT		.0	.0	.0	.0	.0	.0	.0	
8. Delaware DE		.0	.0	.0	.0	.0	.0	.0	
9. Dist. Columbia DC		.0	.0	.0	.0	.0	.0	.0	
10. Florida FL		.0	.0	.0	.0	.0	.0	.0	
11. Georgia GA		.0	.0	.0	.0	.0	.0	.0	
12. Hawaii HI		.0	.0	.0	.0	.0	.0	.0	
13. Idaho ID		.0	.0	.0	.0	.0	.0	.0	
14. Illinois IL		.0	.0	.0	.0	.0	.0	.0	
15. Indiana IN		.0	.0	.0	.0	.0	.0	.0	
16. Iowa IA		.0	.0	.0	.0	.0	.0	.0	
17. Kansas KS		.0	.0	.0	.0	.0	.0	.0	
18. Kentucky KY		.0	.0	.0	.0	.0	.0	.0	
19. Louisiana LA		.0	.0	.0	.0	.0	.0	.0	
20. Maine ME		.0	.0	.0	.0	.0	.0	.0	
21. Maryland MD		.0	.0	.0	.0	.0	.0	.0	
22. Massachusetts MA		.0	.0	.0	.0	.0	.0	.0	
23. Michigan MI		.0	.0	.0	.0	.0	.0	.0	
24. Minnesota MN		.0	.0	.0	.0	.0	.0	.0	
25. Mississippi MS		.0	.0	.0	.0	.0	.0	.0	
26. Missouri MO		.0	.0	.0	.0	.0	.0	.0	
27. Montana MT		.0	.0	.0	.0	.0	.0	.0	
28. Nebraska NE		.0	.0	.0	.0	.0	.0	.0	
29. Nevada NV		.0	.0	.0	.0	.0	.0	.0	
30. New Hampshire NH		.0	.0	.0	.0	.0	.0	.0	
31. New Jersey NJ		.0	.0	.0	.0	.0	.0	.0	
32. New Mexico NM		.0	.0	.0	.0	.0	.0	.0	
33. New York NY		.0	.0	.0	.0	.0	.0	.0	
34. No. Carolina NC		.0	.0	.0	.0	.0	.0	.0	
35. No. Dakota ND		.0	.0	.0	.0	.0	.0	.0	
36. Ohio OH		.0	.0	.0	.0	.0	.0	.0	
37. Oklahoma OK		.0	.0	.0	.0	.0	.0	.0	
38. Oregon OR		.0	.0	.0	.0	.0	.0	.0	
39. Pennsylvania PA		.0	.0	.0	.0	.0	.0	.0	
40. Rhode Island RI		38,844,733	33,758,188	.0	16,174,036	15,613,029	8,807,483	.0	
41. So. Carolina SC		.0	.0	.0	.0	.0	.0	.0	
42. So. Dakota SD		.0	.0	.0	.0	.0	.0	.0	
43. Tennessee TN		.0	.0	.0	.0	.0	.0	.0	
44. Texas TX		.0	.0	.0	.0	.0	.0	.0	
45. Utah UT		.0	.0	.0	.0	.0	.0	.0	
46. Vermont VT		.0	.0	.0	.0	.0	.0	.0	
47. Virginia VA		.0	.0	.0	.0	.0	.0	.0	
48. Washington WA		.0	.0	.0	.0	.0	.0	.0	
49. West Virginia WV		.0	.0	.0	.0	.0	.0	.0	
50. Wisconsin WI		.0	.0	.0	.0	.0	.0	.0	
51. Wyoming WY		.0	.0	.0	.0	.0	.0	.0	
52. American Samoa AS		.0	.0	.0	.0	.0	.0	.0	
53. Guam GU		.0	.0	.0	.0	.0	.0	.0	
54. Puerto Rico PR		.0	.0	.0	.0	.0	.0	.0	
55. U.S. Virgin Islands VI		.0	.0	.0	.0	.0	.0	.0	
56. Northern Mariana Islands MP		.0	.0	.0	.0	.0	.0	.0	
57. Canada CAN		.0	.0	.0	.0	.0	.0	.0	
58. Aggregate other alien OT	XXX	.0	.0	.0	.0	.0	.0	.0	.0
59. Totals	XXX	38,844,733	33,758,188	.0	16,174,036	15,613,029	8,807,483	.0	.0
DETAILS OF WRITE-INS									
58001.	XXX								
58002.	XXX								
58003.	XXX								
58998. Sum. of remaining write-ins for Line 58 from overflow page	XXX	.0	.0	.0	.0	.0	.0	.0	.0
58999. Totals (Lines 58001 through 58003 + 58998) (Line 58 above)	XXX	.0	.0	.0	.0	.0	.0	.0	.0

(a) Active Status Counts

1. L – Licensed or Chartered – Licensed insurance carrier or domiciled RRG

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

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
-

(b) Explanation of basis of allocation of premiums by states, etc.

By Coverage only in Rhode Island

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

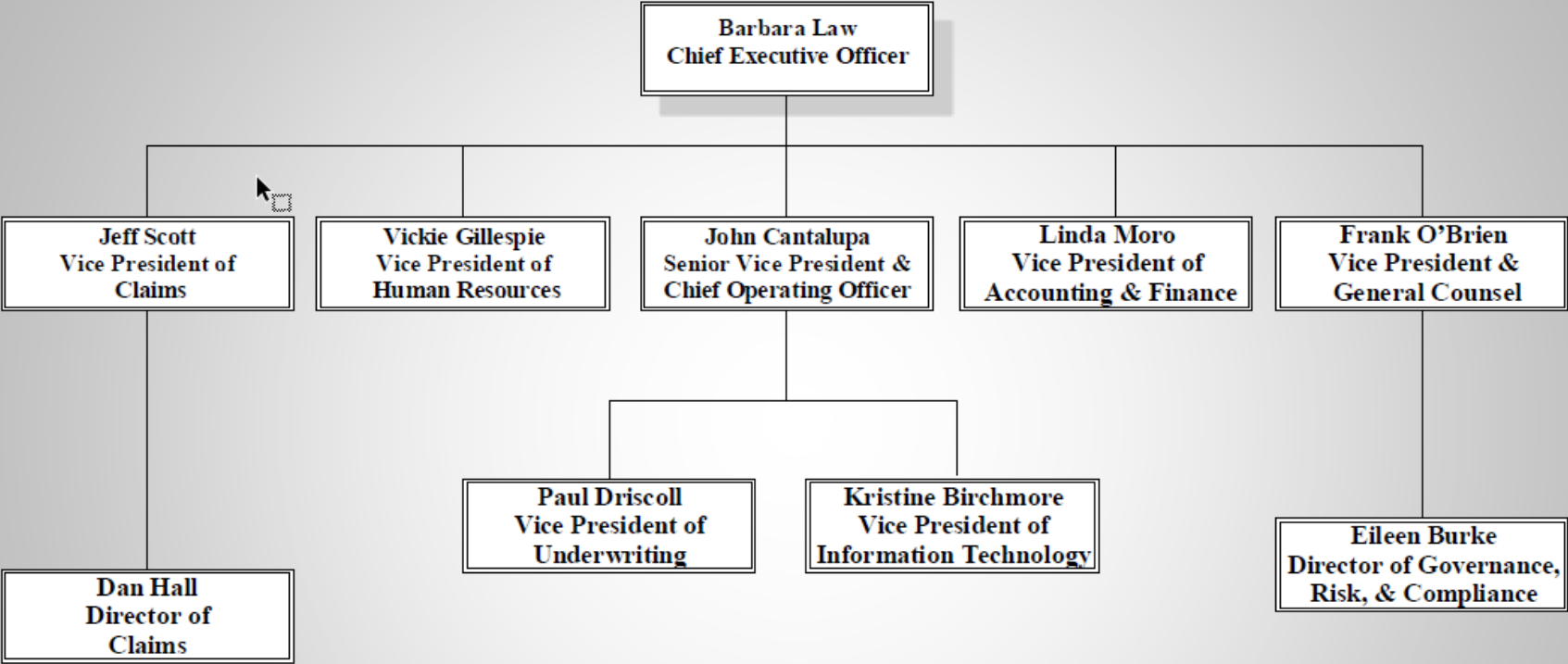
SCHEDULE T – PART 2
INTERSTATE COMPACT – EXHIBIT OF PREMIUMS WRITTEN

Allocated By States and Territories

		Direct Business Only					
		1	2	3	4	5	6
States, Etc.		Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	Totals
1. Alabama	AL						0
2. Alaska	AK						0
3. Arizona	AZ						0
4. Arkansas	AR						0
5. California	CA						0
6. Colorado	CO						0
7. Connecticut	CT						0
8. Delaware	DE						0
9. District of Columbia	DC						0
10. Florida	FL						0
11. Georgia	GA						0
12. Hawaii	HI						0
13. Idaho	ID						0
14. Illinois	IL						0
15. Indiana	IN						0
16. Iowa	IA						0
17. Kansas	KS						0
18. Kentucky	KY						0
19. Louisiana	LA						0
20. Maine	ME						0
21. Maryland	MD						0
22. Massachusetts	MA						0
23. Michigan	MI						0
24. Minnesota	MN						0
25. Mississippi	MS						0
26. Missouri	MO						0
27. Montana	MT						0
28. Nebraska	NE						0
29. Nevada	NV						0
30. New Hampshire	NH						0
31. New Jersey	NJ						0
32. New Mexico	NM						0
33. New York	NY						0
34. North Carolina	NC						0
35. North Dakota	ND						0
36. Ohio	OH						0
37. Oklahoma	OK						0
38. Oregon	OR						0
39. Pennsylvania	PA						0
40. Rhode Island	RI						0
41. South Carolina	SC						0
42. South Dakota	SD						0
43. Tennessee	TN						0
44. Texas	TX						0
45. Utah	UT						0
46. Vermont	VT						0
47. Virginia	VA						0
48. Washington	WA						0
49. West Virginia	WV						0
50. Wisconsin	WI						0
51. Wyoming	WY						0
52. American Samoa	AS						0
53. Guam	GU						0
54. Puerto Rico	PR						0
55. U.S. Virgin Islands	VI						0
56. Northern Mariana Islands	MP						0
57. Canada	CAN						0
58. Aggregate Other Alien	OT						0
59. Totals		0	0	0	0	0	0

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

**Rhode Island Joint Reinsurance Association
Executive Team**



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

SCHEDULE Y

PART 1A – DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

[illegible]

Asterisk	Explanation

99

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

SCHEDULE Y

PART 3 – ULTIMATE CONTROLLING PARTY AND LISTING OF OTHER U.S. INSURANCE GROUPS OR ENTITIES UNDER THAT ULTIMATE CONTROLLING PARTY’S CONTROL

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of **WAIVED** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason, enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

RESPONSES

MARCH FILING

1. Will an actuarial opinion be filed by March 1?

.....YES.....
2. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?

.....WAIVED.....
3. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?

.....WAIVED.....
4. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?

.....WAIVED.....

APRIL FILING

5. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?

.....WAIVED.....
6. Will Management's Discussion and Analysis be filed by April 1?

.....YES.....
7. Will the Supplemental Investment Risks Interrogatories be filed by April 1?

.....YES.....

MAY FILING

8. Will this company be included in a combined annual statement that is filed with the NAIC by May 1?

.....WAIVED.....

JUNE FILING

9. Will an audited financial report be filed by June 1?

.....YES.....
10. Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?

.....SEE EXPLANATION.....

SUPPLEMENTAL FILINGS

The following supplemental reports are required to be filed as part of your statement filing **if your company is engaged in the type of business covered by the supplement. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below.** If the supplement is required of your company but is not being filed for whatever reason, enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

MARCH FILING

11. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?

.....NO.....
12. Will the Financial Guaranty Insurance Exhibit be filed by March 1?

.....NO.....
13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?

.....NO.....
14. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1?

.....NO.....
15. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?

.....NO.....
16. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?

.....NO.....
17. Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?

.....NO.....
18. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?

.....NO.....
19. Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?

.....YES.....
20. Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?

.....SEE EXPLANATION.....
21. Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?

.....NO.....
22. Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?

.....NO.....
23. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1?

.....SEE EXPLANATION.....
24. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?

.....NO.....
25. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?

.....NO.....
26. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?

.....NO.....
27. Will the Supplemental Schedule for Reinsurance Counterparty Reporting Exception – Asbestos and Pollution Contracts be filed with the state of domicile and the NAIC by March 1?

.....NO.....
28. Will the Exhibit of Other Liabilities by Lines of Business be filed with the state of domicile and the NAIC by March 1?

.....SEE EXPLANATION.....
29. Will the Market Conduct Annual Statement (MCAS) Premium Exhibit for Year be filed with appropriate jurisdictions and with the NAIC by March 1?

.....SEE EXPLANATION.....

APRIL FILING

30. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?

.....NO.....
31. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?

.....NO.....
32. Will the Accident and Health Policy Experience Exhibit be filed by April 1?

.....NO.....
33. Will the Supplemental Health Care Exhibit (Parts 1 and 2) be filed with the state of domicile and the NAIC by April 1?

.....NO.....
34. Will the Cybersecurity Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1?

.....NO.....
35. Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit – Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1?

.....NO.....
36. Will the Private Flood Insurance Supplement be filed with the state of domicile and the NAIC by April 1?

.....NO.....
37. Will the Mortgage Guaranty Insurance Exhibit be filed with the state of domicile and the NAIC by April 1?

.....NO.....

AUGUST FILING

38. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?

.....NO.....

Explanation:

10. Accountants letter of Qualifications will be filed with the State of Domicile by June 1. The Association does not file with the NAIC

20. The Reinsurance Attestation supplement will be filed with the state by March 6. The Association does not file with the NAIC

23. The Association does not file with the NAIC

28. The Association does not file with the NAIC

29. The Association does not file with the NAIC

Bar Code:

2.



0000020244600000

3.



0000020243900000

4.



0000020243900000





















5.



0000020242700000

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

8.	 0 0 0 0 0 2 0 2 4 2 0 1 0 0 0 0 0
11.	 0 0 0 0 0 2 0 2 4 4 2 0 0 0 0 0 0
12.	 0 0 0 0 0 2 0 2 4 2 4 0 0 0 0 0 0
13.	 0 0 0 0 0 2 0 2 4 3 6 0 5 9 0 0 0
14.	 0 0 0 0 0 2 0 2 4 4 5 5 0 0 0 0 0
15.	 0 0 0 0 0 2 0 2 4 4 9 0 0 0 0 0 0
16.	 0 0 0 0 0 2 0 2 4 3 8 5 0 0 0 0 0
17.	 0 0 0 0 0 2 0 2 4 4 0 1 0 0 0 0 0
18.	 0 0 0 0 0 2 0 2 4 3 6 5 0 0 0 0 0
21.	 0 0 0 0 0 2 0 2 4 4 0 0 0 0 0 0 0
22.	 0 0 0 0 0 2 0 2 4 5 0 0 0 0 0 0 0
24.	 0 0 0 0 0 2 0 2 4 2 2 4 0 0 0 0 0
25.	 0 0 0 0 0 2 0 2 4 2 2 5 0 0 0 0 0
26.	 0 0 0 0 0 2 0 2 4 2 2 6 0 0 0 0 0
27.	 0 0 0 0 0 2 0 2 4 5 5 5 0 0 0 0 0
30.	 0 0 0 0 0 2 0 2 4 2 3 0 5 9 0 0 0
31.	 0 0 0 0 0 2 0 2 4 3 0 6 0 0 0 0 0
32.	 0 0 0 0 0 2 0 2 4 2 1 0 5 9 0 0 0
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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

35. 
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SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1	2	3	4	5	6
	Amount	Percentage of Column 1 Line 13	Amount	Securities Lending Reinvested Collateral Amount	Total (Col. 3+4) Amount	Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments	14,804,258	26.883	14,804,258		14,804,258	26.883
1.02 All other governments	0	0.000			0	0.000
1.03 U.S. states, territories and possessions, etc. guaranteed	350,000	0.636	350,000		350,000	0.636
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed	1,393,503	2.530	1,393,503		1,393,503	2.530
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed	6,829,140	12.401	6,829,140		6,829,140	12.401
1.06 Industrial and miscellaneous	27,532,298	49.996	27,532,298		27,532,298	49.996
1.07 Hybrid securities	0	0.000			0	0.000
1.08 Parent, subsidiaries and affiliates	0	0.000			0	0.000
1.09 SVO identified funds	0	0.000			0	0.000
1.10 Unaffiliated bank loans	0	0.000			0	0.000
1.11 Unaffiliated certificates of deposit	0	0.000			0	0.000
1.12 Total long-term bonds	50,909,199	92.447	50,909,199	0	50,909,199	92.447
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated)	0	0.000			0	0.000
2.02 Parent, subsidiaries and affiliates	0	0.000			0	0.000
2.03 Total preferred stocks	0	0.000	0	0	0	0.000
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated)	0	0.000			0	0.000
3.02 Industrial and miscellaneous Other (Unaffiliated)	0	0.000			0	0.000
3.03 Parent, subsidiaries and affiliates Publicly traded	0	0.000			0	0.000
3.04 Parent, subsidiaries and affiliates Other	0	0.000			0	0.000
3.05 Mutual funds	0	0.000			0	0.000
3.06 Unit investment trusts	0	0.000			0	0.000
3.07 Closed-end funds	0	0.000			0	0.000
3.08 Exchange traded funds	0	0.000			0	0.000
3.09 Total common stocks	0	0.000	0	0	0	0.000
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages	0	0.000			0	0.000
4.02 Residential mortgages	0	0.000			0	0.000
4.03 Commercial mortgages	0	0.000			0	0.000
4.04 Mezzanine real estate loans	0	0.000			0	0.000
4.05 Total valuation allowance	0	0.000			0	0.000
4.06 Total mortgage loans	0	0.000	0	0	0	0.000
5. Real estate (Schedule A):						
5.01 Properties occupied by company	0	0.000	0		0	0.000
5.02 Properties held for production of income	0	0.000	0		0	0.000
5.03 Properties held for sale	0	0.000	0		0	0.000
5.04 Total real estate	0	0.000	0	0	0	0.000
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1)	4,060,021	7.373	4,060,021		4,060,021	7.373
6.02 Cash equivalents (Schedule E, Part 2)	99,541	0.181	99,541		99,541	0.181
6.03 Short-term investments (Schedule DA)	0	0.000	0		0	0.000
6.04 Total cash, cash equivalents and short-term investments	4,159,562	7.553	4,159,562	0	4,159,562	7.553
7. Contract loans	0	0.000	0		0	0.000
8. Derivatives (Schedule DB)	0	0.000	0		0	0.000
9. Other invested assets (Schedule BA)	0	0.000	0		0	0.000
10. Receivables for securities	0	0.000	0		0	0.000
11. Securities Lending (Schedule DL, Part 1)	0	0.000	0	XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11)	0	0.000	0		0	0.000
13. Total invested assets	55,068,761	100.000	55,068,761	0	55,068,761	100.000

SCHEDULE A – VERIFICATION BETWEEN YEARS

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year.....	0
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 6).....	0
2.2	Additional investment made after acquisition (Part 2, Column 9).....	0
3.	Current year change in encumbrances:	
3.1	Totals, Part 1, Column 13.....	0
3.2	Totals, Part 3, Column 11.....	0
4.	Total gain (loss) on disposals, Part 3, Column 18.....	0
5.	Deduct amounts received on disposals, Part 3, Column 15.....	0
6.	Total foreign exchange change in book/adjusted carrying value:	
6.1	Totals, Part 1, Column 15.....	0
6.2	Totals, Part 3, Column 13.....	0
7.	Deduct current year's other-than-temporary impairment recognized:	
7.1	Totals, Part 1, Column 12.....	0
7.2	Totals, Part 3, Column 10.....	0
8.	Deduct current year's depreciation:	
8.1	Totals, Part 1, Column 11.....	0
8.2	Totals, Part 3, Column 9.....	0
9.	Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8).....	0
10.	Deduct total nonadmitted amounts.....	0
11.	Statement value at end of current period (Line 9 minus Line 10).....	0

SCHEDULE B – VERIFICATION BETWEEN YEARS

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year.....	0
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 7).....	0
2.2	Additional investment made after acquisition (Part 2, Column 8).....	0
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 12.....	0
3.2	Totals, Part 3, Column 11.....	0
4.	Accrual of discount.....	
5.	Unrealized valuation increase/(decrease):	
5.1	Totals, Part 1, Column 9.....	0
5.2	Totals, Part 3, Column 8.....	0
6.	Total gain (loss) on disposals, Part 3, Column 18.....	0
7.	Deduct amounts received on disposals, Part 3, Column 15.....	0
8.	Deduct amortization of premium and mortgage interest points and commitment fees.....	
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:	
9.1	Totals, Part 1, Column 13.....	0
9.2	Totals, Part 3, Column 13.....	0
10.	Deduct current year's other-than-temporary impairment recognized:	
10.1	Totals, Part 1, Column 11.....	0
10.2	Totals, Part 3, Column 10.....	0
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10).....	0
12.	Total valuation allowance.....	
13.	Subtotal (Line 11 plus Line 12).....	0
14.	Deduct total nonadmitted amounts.....	0
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14).....	0

SCHEDULE BA – VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year.....		0
2.	Cost of acquired:		
2.1	Actual cost at time of acquisition (Part 2, Column 8)	0	
2.2	Additional investment made after acquisition (Part 2, Column 9)	0	0
3.	Capitalized deferred interest and other:		
3.1	Totals, Part 1, Column 16.....	0	
3.2	Totals, Part 3, Column 12.....	0	0
4.	Accrual of discount.....		
5.	Unrealized valuation increase/(decrease):		
5.1	Totals, Part 1, Column 13	0	
5.2	Totals, Part 3, Column 9	0	0
6.	Total gain (loss) on disposals, Part 3, Column 19.....		0
7.	Deduct amounts received on disposals, Part 3, Column 16.....		0
8.	Deduct amortization of premium and depreciation.....		
9.	Total foreign exchange change in book/adjusted carrying value:		
9.1	Totals, Part 1, Column 17.....	0	
9.2	Totals, Part 3, Column 14.....	0	0
10.	Deduct current year's other-than-temporary impairment recognized:		
10.1	Totals, Part 1, Column 15	0	
10.2	Totals, Part 3, Column 11.....	0	0
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10).....		0
12.	Deduct total nonadmitted amounts.....		
13.	Statement value at end of current period (Line 11 minus Line 12).....		0

SCHEDULE D – VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year.....		45,950,334
2.	Cost of bonds and stocks acquired, Part 3, Column 7.....		23,294,099
3.	Accrual of discount.....		54,538
4.	Unrealized valuation increase/(decrease):		
4.1	Part 1, Column 12.....	0	
4.2	Part 2, Section 1, Column 15.....	0	
4.3	Part 2, Section 2, Column 13.....	0	
4.4	Part 4, Column 11.....	0	0
5.	Total gain (loss) on disposals, Part 4, Column 19.....		(721,080)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7.....		17,633,215
7.	Deduct amortization of premium.....		35,477
8.	Total foreign exchange change in book/adjusted carrying value:		
8.1	Part 1, Column 15.....	0	
8.2	Part 2, Section 1, Column 19.....	0	
8.3	Part 2, Section 2, Column 16.....	0	
8.4	Part 4, Column 15.....	0	0
9.	Deduct current year's other-than-temporary impairment recognized:		
9.1	Part 1, Column 14.....	0	
9.2	Part 2, Section 1, Column 17.....	0	
9.3	Part 2, Section 2, Column 14.....	0	
9.4	Part 4, Column 13.....	0	0
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line (2).....		
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10).....		50,909,199
12.	Deduct total nonadmitted amounts.....		0
13.	Statement value at end of current period (Line 11 minus Line 12).....		50,909,199

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year					
Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (including all obligations guaranteed by governments)	1. United States	14,804,258	14,532,192	14,769,165	14,815,148
	2. Canada				
	3. Other Countries				
	4. Totals	14,804,258	14,532,192	14,769,165	14,815,148
U.S. States, Territories and Possessions (direct and guaranteed)	5. Totals	350,000	326,092	350,000	350,000
U.S. Political Subdivisions of States, Territories and Possessions (direct and guaranteed)	6. Totals	1,393,503	1,263,256	1,384,626	1,410,000
U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	7. Totals	6,829,140	6,331,039	6,823,410	6,897,667
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States	25,227,676	24,279,735	25,314,673	25,165,336
	9. Canada	674,698	648,752	668,057	675,000
	10. Other Countries	1,629,924	1,463,360	1,629,855	1,630,000
	11. Totals	27,532,298	26,391,847	27,612,584	27,470,336
Parent, Subsidiaries and Affiliates	12. Totals	0	0	0	0
	13. Total Bonds	50,909,199	48,844,425	50,939,785	50,943,150
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States				
	15. Canada				
	16. Other Countries				
	17. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	18. Totals	0	0	0	
	19. Total Preferred Stocks	0	0	0	
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed- End Funds and Exchange Traded Funds	20. United States				
	21. Canada				
	22. Other Countries				
	23. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	24. Totals	0	0	0	
	25. Total Common Stocks	0	0	0	
	26. Total Stocks	0	0	0	
	27. Total Bonds and Stocks	50,909,199	48,844,425	50,939,785	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	961,849	10,885,907	1,526,633	1,050,136	379,733	XXX	14,804,258	29.1	7,574,117	16.5	14,804,258	
1.2 NAIC 2						XXX	0	0.0	0	0.0		
1.3 NAIC 3						XXX	0	0.0	0	0.0		
1.4 NAIC 4						XXX	0	0.0	0	0.0		
1.5 NAIC 5						XXX	0	0.0	0	0.0		
1.6 NAIC 6						XXX	0	0.0	0	0.0		
1.7 Totals	961,849	10,885,907	1,526,633	1,050,136	379,733	XXX	14,804,258	29.1	7,574,117	16.5	14,804,258	0
2. All Other Governments												
2.1 NAIC 1						XXX	0	0.0	0	0.0		
2.2 NAIC 2						XXX	0	0.0	0	0.0		
2.3 NAIC 3						XXX	0	0.0	0	0.0		
2.4 NAIC 4						XXX	0	0.0	0	0.0		
2.5 NAIC 5						XXX	0	0.0	0	0.0		
2.6 NAIC 6						XXX	0	0.0	0	0.0		
2.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions, etc., Guaranteed												
3.1 NAIC 1		350,000				XXX	350,000	0.7	350,000	0.8	350,000	
3.2 NAIC 2						XXX	0	0.0	0	0.0		
3.3 NAIC 3						XXX	0	0.0	0	0.0		
3.4 NAIC 4						XXX	0	0.0	0	0.0		
3.5 NAIC 5						XXX	0	0.0	0	0.0		
3.6 NAIC 6						XXX	0	0.0	0	0.0		
3.7 Totals	0	350,000	0	0	0	XXX	350,000	0.7	350,000	0.8	350,000	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1		867,473	526,030			XXX	1,393,503	2.7	1,387,606	3.0	1,393,503	
4.2 NAIC 2						XXX	0	0.0	0	0.0		
4.3 NAIC 3						XXX	0	0.0	0	0.0		
4.4 NAIC 4						XXX	0	0.0	0	0.0		
4.5 NAIC 5						XXX	0	0.0	0	0.0		
4.6 NAIC 6						XXX	0	0.0	0	0.0		
4.7 Totals	0	867,473	526,030	0	0	XXX	1,393,503	2.7	1,387,606	3.0	1,393,503	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	712,409	2,776,347	2,230,955	919,712	189,717	XXX	6,829,140	13.4	9,924,300	21.6	6,829,140	
5.2 NAIC 2						XXX	0	0.0	0	0.0		
5.3 NAIC 3						XXX	0	0.0	0	0.0		
5.4 NAIC 4						XXX	0	0.0	0	0.0		
5.5 NAIC 5						XXX	0	0.0	0	0.0		
5.6 NAIC 6						XXX	0	0.0	0	0.0		
5.7 Totals	712,409	2,776,347	2,230,955	919,712	189,717	XXX	6,829,140	13.4	9,924,300	21.6	6,829,140	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial and Miscellaneous (unaffiliated)												
6.1 NAIC 1	3,544,812	7,970,925	5,013,532	161,653		XXX	16,690,922	32.8	15,024,757	32.7	16,690,922	
6.2 NAIC 2	1,634,909	6,648,603	2,557,865			XXX	10,841,376	21.3	11,685,519	25.4	10,841,376	
6.3 NAIC 3						XXX	0	0.0	0	0.0		
6.4 NAIC 4						XXX	0	0.0	0	0.0		
6.5 NAIC 5						XXX	0	0.0	0	0.0		
6.6 NAIC 6						XXX	0	0.0	0	0.0		
6.7 Totals	5,179,721	14,619,527	7,571,397	161,653	0	XXX	27,532,298	54.1	26,710,276	58.1	27,532,298	0
7. Hybrid Securities												
7.1 NAIC 1						XXX	0	0.0	0	0.0		
7.2 NAIC 2						XXX	0	0.0	0	0.0		
7.3 NAIC 3						XXX	0	0.0	0	0.0		
7.4 NAIC 4						XXX	0	0.0	0	0.0		
7.5 NAIC 5						XXX	0	0.0	0	0.0		
7.6 NAIC 6						XXX	0	0.0	0	0.0		
7.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1						XXX	0	0.0	0	0.0		
8.2 NAIC 2						XXX	0	0.0	0	0.0		
8.3 NAIC 3						XXX	0	0.0	0	0.0		
8.4 NAIC 4						XXX	0	0.0	0	0.0		
8.5 NAIC 5						XXX	0	0.0	0	0.0		
8.6 NAIC 6						XXX	0	0.0	0	0.0		
8.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX		0	0.0	0	0.0		
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX		0	0.0	0	0.0		
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX		0	0.0	0	0.0		
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX		0	0.0	0	0.0		
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX		0	0.0	0	0.0		
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX		0	0.0	0	0.0		
9.7 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
10. Unaffiliated Bank Loans												
10.1 NAIC 1						XXX	0	0.0	0	0.0		
10.2 NAIC 2						XXX	0	0.0	0	0.0		
10.3 NAIC 3						XXX	0	0.0	0	0.0		
10.4 NAIC 4						XXX	0	0.0	0	0.0		
10.5 NAIC 5						XXX	0	0.0	0	0.0		
10.6 NAIC 6						XXX	0	0.0	0	0.0		
10.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11. Unaffiliated Certificates of Deposit												
11.1 NAIC 1						XXX	0	0.0	0	0.0		
11.2 NAIC 2						XXX	0	0.0	0	0.0		
11.3 NAIC 3						XXX	0	0.0	0	0.0		
11.4 NAIC 4						XXX	0	0.0	0	0.0		
11.5 NAIC 5						XXX	0	0.0	0	0.0		
11.6 NAIC 6						XXX	0	0.0	0	0.0		
11.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
12. Total Bonds Current Year												
12.1 NAIC 1	(d) 5,219,070	22,850,651	9,297,150	2,131,500	569,451	.0	40,067,823	78.7	XXX	XXX	40,067,823	.0
12.2 NAIC 2	(d) 1,634,909	6,648,603	2,557,865	.0	.0	.0	10,841,376	21.3	XXX	XXX	10,841,376	.0
12.3 NAIC 3	(d) 0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	.0	.0
12.4 NAIC 4	(d) 0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	.0	.0
12.5 NAIC 5	(d) 0	.0	.0	.0	.0	(c) 0	.0	.0	XXX	XXX	.0	.0
12.6 NAIC 6	(d) 0	.0	.0	.0	.0	(c) 0	.0	.0	XXX	XXX	.0	.0
12.7 Totals	6,853,979	29,499,254	11,855,015	2,131,500	569,451	.0	(b) 50,909,199	100.0	XXX	XXX	50,909,199	.0
12.8 Line 12.7 as a % of Col. 7	13.5	57.9	23.3	4.2	1.1	0.0	100.0	XXX	XXX	XXX	100.0	0.0
13. Total Bonds Prior Year												
13.1 NAIC 1	5,698,077	17,284,784	9,200,032	1,615,551	462,336	.0	XXX	XXX	34,260,781	74.6	34,260,781	.0
13.2 NAIC 2	600,040	7,472,906	3,612,573	.0	.0	.0	XXX	XXX	11,685,519	25.4	11,685,519	.0
13.3 NAIC 3	0	.0	.0	.0	.0	.0	XXX	XXX	.0	.0	.0	.0
13.4 NAIC 4	0	.0	.0	.0	.0	.0	XXX	XXX	.0	.0	.0	.0
13.5 NAIC 5	0	.0	.0	.0	.0	.0	XXX	XXX	(c) 0	.0	.0	.0
13.6 NAIC 6	0	.0	.0	.0	.0	.0	XXX	XXX	(c) 0	.0	.0	.0
13.7 Totals	6,298,117	24,757,690	12,812,605	1,615,551	462,336	.0	XXX	XXX	(b) 45,946,299	100.0	45,946,299	.0
13.8 Line 13.7 as a % of Col. 9	13.7	53.9	27.9	3.5	1.0	0.0	XXX	XXX	100.0	XXX	100.0	0.0
14. Total Publicly Traded Bonds												
14.1 NAIC 1	5,219,070	22,850,651	9,297,150	2,131,500	569,451		40,067,823	78.7	34,260,781	74.6	40,067,823	XXX
14.2 NAIC 2	1,634,909	6,648,603	2,557,865				10,841,376	21.3	11,685,519	25.4	10,841,376	XXX
14.3 NAIC 3							.0	.0	.0	.0	.0	XXX
14.4 NAIC 4							.0	.0	.0	.0	.0	XXX
14.5 NAIC 5							.0	.0	.0	.0	.0	XXX
14.6 NAIC 6							.0	.0	.0	.0	.0	XXX
14.7 Totals	6,853,979	29,499,254	11,855,015	2,131,500	569,451	.0	50,909,199	100.0	45,946,299	100.0	50,909,199	XXX
14.8 Line 14.7 as a % of Col. 7	13.5	57.9	23.3	4.2	1.1	.0	100.0	XXX	XXX	XXX	100.0	XXX
14.9 Line 14.7 as a % of Line 12.7, Col. 7, Section 12	13.5	57.9	23.3	4.2	1.1	0.0	100.0	XXX	XXX	XXX	100.0	XXX
15. Total Privately Placed Bonds												
15.1 NAIC 1							.0	.0	.0	.0	XXX	.0
15.2 NAIC 2							.0	.0	.0	.0	XXX	.0
15.3 NAIC 3							.0	.0	.0	.0	XXX	.0
15.4 NAIC 4							.0	.0	.0	.0	XXX	.0
15.5 NAIC 5							.0	.0	.0	.0	XXX	.0
15.6 NAIC 6							.0	.0	.0	.0	XXX	.0
15.7 Totals	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	.0
15.8 Line 15.7 as a % of Col. 7	0.0	.0	.0	.0	.0	.0	.0	XXX	XXX	XXX	XXX	.0
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12	0.0	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

(a) Includes \$ _____ freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ _____ current year of bonds with Z designations, and\$ _____ prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.

(c) Includes \$ _____ current year, \$ _____ prior year of bonds with 5GI designations and \$ _____ current year, \$ _____ prior year of bonds with 6* designations. "5GI" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

(d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1\$ _____; NAIC 2 \$ _____; NAIC 3 \$ _____; NAIC 4 \$ _____; NAIC 5 \$ _____; NAIC 6 \$ _____.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1	2	3	4	5	6	7	8	9	10	11	12
	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 12.09	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed
1. U.S. Governments												
1.01 Issuer Obligations	724,813	10,080,753	759,484			XXX	11,565,050	22.7	7,574,117	16.5	11,565,050	
1.02 Residential Mortgage-Backed Securities						XXX	0	0.0	0	0.0		
1.03 Commercial Mortgage-Backed Securities						XXX	0	0.0	0	0.0		
1.04 Other Loan-Backed and Structured Securities	237,036	805,154	767,149	1,050,136	379,733	XXX	3,239,207	6.4	0	0.0	3,239,207	
1.05 Totals	961,849	10,885,907	1,526,633	1,050,136	379,733	XXX	14,804,258	29.1	7,574,117	16.5	14,804,258	0
2. All Other Governments												
2.01 Issuer Obligations						XXX	0	0.0	0	0.0		
2.02 Residential Mortgage-Backed Securities						XXX	0	0.0	0	0.0		
2.03 Commercial Mortgage-Backed Securities						XXX	0	0.0	0	0.0		
2.04 Other Loan-Backed and Structured Securities						XXX	0	0.0	0	0.0		
2.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations		350,000				XXX	350,000	0.7	350,000	0.8	350,000	
3.02 Residential Mortgage-Backed Securities						XXX	0	0.0	0	0.0		
3.03 Commercial Mortgage-Backed Securities						XXX	0	0.0	0	0.0		
3.04 Other Loan-Backed and Structured Securities						XXX	0	0.0	0	0.0		
3.05 Totals	0	350,000	0	0	0	XXX	350,000	0.7	350,000	0.8	350,000	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations		867,473	526,030			XXX	1,393,503	2.7	1,387,606	3.0	1,393,503	
4.02 Residential Mortgage-Backed Securities						XXX	0	0.0	0	0.0		
4.03 Commercial Mortgage-Backed Securities						XXX	0	0.0	0	0.0		
4.04 Other Loan-Backed and Structured Securities						XXX	0	0.0	0	0.0		
4.05 Totals	0	867,473	526,030	0	0	XXX	1,393,503	2.7	1,387,606	3.0	1,393,503	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.01 Issuer Obligations	71,723	1,191,892	1,068,192	138,812		XXX	2,470,619	4.9	3,355,069	7.3	2,470,619	
5.02 Residential Mortgage-Backed Securities	635,979	1,539,393	949,467	780,900	189,717	XXX	4,095,457	8.0	6,517,499	14.2	4,095,457	
5.03 Commercial Mortgage-Backed Securities	4,707	45,062				XXX	49,769	0.1	51,732	0.1	49,769	
5.04 Other Loan-Backed and Structured Securities			213,296			XXX	213,296	0.4	0	0.0	213,296	
5.05 Totals	712,409	2,776,347	2,230,955	919,712	189,717	XXX	6,829,140	13.4	9,924,300	21.6	6,829,140	0
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	2,519,911	9,388,290	6,381,693	161,653		XXX	18,451,546	36.2	23,244,384	50.6	18,451,546	
6.02 Residential Mortgage-Backed Securities						XXX	0	0.0	0	0.0		
6.03 Commercial Mortgage-Backed Securities	2,265,251	3,946,365	1,048,956			XXX	7,260,571	14.3	2,405,959	5.2	7,260,571	
6.04 Other Loan-Backed and Structured Securities	394,560	1,284,873	140,749			XXX	1,820,182	3.6	1,059,933	2.3	1,820,182	
6.05 Totals	5,179,721	14,619,527	7,571,397	161,653	0	XXX	27,532,298	54.1	26,710,276	58.1	27,532,298	0
7. Hybrid Securities												
7.01 Issuer Obligations						XXX	0	0.0	0	0.0		
7.02 Residential Mortgage-Backed Securities						XXX	0	0.0	0	0.0		
7.03 Commercial Mortgage-Backed Securities						XXX	0	0.0	0	0.0		
7.04 Other Loan-Backed and Structured Securities						XXX	0	0.0	0	0.0		
7.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.01 Issuer Obligations						XXX	0	0.0	0	0.0		
8.02 Residential Mortgage-Backed Securities						XXX	0	0.0	0	0.0		
8.03 Commercial Mortgage-Backed Securities						XXX	0	0.0	0	0.0		
8.04 Other Loan-Backed and Structured Securities						XXX	0	0.0	0	0.0		
8.05 Affiliated Bank Loans – Issued						XXX	0	0.0	0	0.0		
8.06 Affiliated Bank Loans – Acquired						XXX	0	0.0	0	0.0		
8.07 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

SCHEDULE D - PART 1A - SECTION 2 (Continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

	1	2	3	4	5	6	7	8	9	10	11	12
Distribution by Type	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 12.09	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed
9. SVO Identified Funds												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX		0	0.0	0	0.0		
10. Unaffiliated Bank Loans												
10.01 Bank Loans - Issued.....						XXX	0	0.0	0	0.0		
10.02 Bank Loans – Acquired.....						XXX	0	0.0	0	0.0		
10.03 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11. Unaffiliated Certificates of Deposit												
11.01 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
12. Total Bonds Current Year												
12.01 Issuer Obligations.....	3,316,447	21,878,407	8,735,398	300,465	0	XXX	34,230,717	67.2	XXX	XXX	34,230,717	0
12.02 Residential Mortgage-Backed Securities.....	635,979	1,539,393	949,467	780,900	189,717	XXX	4,095,457	8.0	XXX	XXX	4,095,457	0
12.03 Commercial Mortgage-Backed Securities.....	2,269,958	3,991,427	1,048,956	0	0	XXX	7,310,340	14.4	XXX	XXX	7,310,340	0
12.04 Other Loan-Backed and Structured Securities.....	631,596	2,090,027	1,121,193	1,050,136	379,733	XXX	5,272,685	10.4	XXX	XXX	5,272,685	0
12.05 SVO Identified Funds.....	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
12.06 Affiliated Bank Loans.....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.07 Unaffiliated Bank Loans.....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.08 Unaffiliated Certificates of Deposit.....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.09 Totals.....	6,853,979	29,499,254	11,855,015	2,131,500	569,451	0	50,909,199	100.0	XXX	XXX	50,909,199	0
12.10 Lines 12.09 as a % Col. 7	13.5	57.9	23.3	4.2	1.1	0.0	100.0	XXX	XXX	XXX	100.0	0.0
13. Total Bonds Prior Year												
13.01 Issuer Obligations.....	5,001,314	19,607,124	11,047,119	255,619	0	XXX	XXX	XXX	35,911,176	78.2	35,911,176	0
13.02 Residential Mortgage-Backed Securities.....	780,765	2,469,967	1,444,500	1,359,932	462,336	XXX	XXX	XXX	6,517,499	14.2	6,517,499	0
13.03 Commercial Mortgage-Backed Securities.....	338,682	1,798,024	320,986	0	0	XXX	XXX	XXX	2,457,692	5.3	2,457,692	0
13.04 Other Loan-Backed and Structured Securities.....	177,357	882,576	0	0	0	XXX	XXX	XXX	1,059,933	2.3	1,059,933	0
13.05 SVO Identified Funds.....	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX	0	0.0	0	0
13.06 Affiliated Bank Loans.....	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.07 Unaffiliated Bank Loans.....	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.08 Unaffiliated Certificates of Deposit.....	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.09 Totals.....	6,298,118	24,757,691	12,812,605	1,615,551	462,336	0	XXX	XXX	45,946,299	100.0	45,946,300	0
13.10 Line 13.09 as a % of Col. 9	13.7	53.9	27.9	3.5	1.0	0.0	XXX	XXX	100.0	XXX	100.0	0.0
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations.....	3,316,447	21,878,407	8,735,398	300,465	0	XXX	34,230,717	67.2	35,911,176	78.2	34,230,717	XXX
14.02 Residential Mortgage-Backed Securities.....	635,979	1,539,393	949,467	780,900	189,717	XXX	4,095,457	8.0	6,517,499	14.2	4,095,457	XXX
14.03 Commercial Mortgage-Backed Securities.....	2,269,958	3,991,427	1,048,956	0	0	XXX	7,310,340	14.4	2,457,692	5.3	7,310,340	XXX
14.04 Other Loan-Backed and Structured Securities.....	631,596	2,090,027	1,121,193	1,050,136	379,733	XXX	5,272,685	10.4	1,059,933	2.3	5,272,685	XXX
14.05 SVO Identified Funds.....	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	XXX
14.06 Affiliated Bank Loans.....						XXX	0	0.0	0	0.0	0	XXX
14.07 Unaffiliated Bank Loans.....						XXX	0	0.0	0	0.0	0	XXX
14.08 Unaffiliated Certificates of Deposit.....						XXX	0	0.0	0	0.0	0	XXX
14.09 Totals.....	6,853,979	29,499,254	11,855,015	2,131,500	569,451	0	50,909,199	100.0	45,946,299	100.0	50,909,199	XXX
14.10 Line 14.09 as a % of Col. 7	13.5	57.9	23.3	4.2	1.1	0.0	100.0	XXX	XXX	XXX	100.0	XXX
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12	13.5	57.9	23.3	4.2	1.1	0.0	100.0	XXX	XXX	XXX	100.0	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations.....						XXX	0	0.0	0	0.0	XXX	0
15.02 Residential Mortgage-Backed Securities.....						XXX	0	0.0	0	0.0	XXX	0
15.03 Commercial Mortgage-Backed Securities.....						XXX	0	0.0	0	0.0	XXX	0
15.04 Other Loan-Backed and Structured Securities.....						XXX	0	0.0	0	0.0	XXX	0
15.05 SVO Identified Funds.....	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	XXX	0
15.06 Affiliated Bank Loans.....						XXX	0	0.0	0	0.0	XXX	0
15.07 Unaffiliated Bank Loans.....						XXX	0	0.0	0	0.0	XXX	0
15.08 Unaffiliated Certificates of Deposit.....						XXX	0	0.0	0	0.0	XXX	0
15.09 Totals.....	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.10 Line 15.09 as a % of Col. 7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12	0.0	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments					
	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets(a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	0	0	0	0	0
2. Cost of short-term investments acquired	0				
3. Accrual of discount	0				
4. Unrealized valuation increase/(decrease)	0				
5. Total gain (loss) on disposals	0				
6. Deduct consideration received on disposals	0				
7. Deduct amortization of premium	0				
8. Total foreign exchange change in book/adjusted carrying value	0				
9. Deduct current year's other-than-temporary impairment recognized	0				
10. Book adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	0	0	0	0	0
11. Deduct total nonadmitted amounts	0				
12. Statement value at end of current period (Line 10 minus Line 11)	0	0	0	0	0

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

SCHEDULE DB - PART A – VERIFICATION BETWEEN YEARS

Options, Caps, Floors, Collars, Swaps and Forwards

1.	Book/adjusted carrying value, December 31, prior year (Line 10, prior year)	0	
2.	Cost paid/(consideration received) on additions:		
2.1	Current year paid/(consideration received) at time of acquisition, still open, Section 1, Column 12	0	
2.2	Current year paid/(consideration received) at time of acquisition, terminated, Section 2, Column 14	0	0
3.	Unrealized valuation increase/(decrease):		
3.1	Section 1, Column 17	0	
3.2	Section 2, Column 19	0	0
4.	SSAP No. 108 adjustments		0
5.	Total gain (loss) on termination recognized, Section 2, Column 22		0
6.	Considerations received/(paid) on terminations, Section 2, Column 15		0
7.	Amortization:		
7.1	Section 1, Column 19	0	
7.2	Section 2, Column 21	0	0
8.	Adjustment to the book/adjusted carrying value of hedged item:		
8.1	Section 1, Column 20	0	
8.2	Section 2, Column 23	0	0
9.	Total foreign exchange change in book/adjusted carrying value:		
9.1	Section 1, Column 18	0	
9.2	Section 2, Column 20	0	0
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6+7+8+9)		0
11.	Deduct nonadmitted assets		
12.	Statement value at end of current period (Line 10 minus Line 11)		0

SCHEDULE DB - PART B – VERIFICATION BETWEEN YEARS

Futures Contracts

1.	Book/adjusted carrying value, December 31 of prior year (Line 6, prior year)	0	
2.	Cumulative cash change (Section 1, Broker Name/Net Cash Deposits Footnote – Cumulative Cash Change Column)		0
3.1	Add:		
	Change in the variation margin on open contracts – Highly effective hedges:		
3.11	Section 1, Column 15, current year minus	0	
3.12	Section 1, Column 15, prior year	0	0
	Change in the variation margin on open contracts – All other:		
3.13	Section 1, Column 18, current year minus	0	
3.14	Section 1, Column 18, prior year	0	0 0
3.2	Add:		
	Change in adjustment to basis of hedged item:		
3.21	Section 1, Column 17, current year to date minus	0	
3.22	Section 1, Column 17, prior year	0	0
	Change in amount recognized:		
3.23	Section 1, Column 19, current year to date minus	0	
3.24	Section 1, Column 19, prior year plus	0	
3.25	SSAP No. 108 adjustments	0	0 0
3.3	Subtotal (Line 3.1 minus Line 3.2)		0
4.1	Cumulative variation margin on terminated contracts during the year (Section 2, Column 15)		0
4.2	Less:		
4.21	Amount used to adjust basis of hedged item (Section 2, Column 17)	0	
4.22	Amount recognized (Section 2, Column 16)	0	
4.23	SSAP No. 108 adjustments	0	0
4.3	Subtotal (Line 4.1 minus Line 4.2)		0
5.	Dispositions gains (losses) on contracts terminated in prior year:		
5.1	Total gain (loss) recognized for terminations in prior year		
5.2	Total gain (loss) adjusted into the hedged item(s) for terminations in prior year		
6.	Book/adjusted carrying value at end of current period (Lines 1+2+3.3-4.3-5.1-5.2)		0
7.	Deduct total nonadmitted amounts		
8.	Statement value at end of current period (Line 6 minus Line 7)		0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

SCHEDULE DB - PART C - SECTION 1

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

SCHEDULE DB - PART C - SECTION 2

Replication (Synthetic Asset) Transactions Open

	First Quarter		Second Quarter		Third Quarter		Fourth Quarter		Year To Date	
	1	2	3	4	5	6	7	8	9	10
	Number of Positions	Total Replication (Synthetic Asset) Transactions Statement Value	Number of Positions	Total Replication (Synthetic Asset) Transactions Statement Value	Number of Positions	Total Replication (Synthetic Asset) Transactions Statement Value	Number of Positions	Total Replication (Synthetic Asset) Transactions Statement Value	Number of Positions	Total Replication (Synthetic Asset) Transactions Statement Value
1. Beginning Inventory	0	0	0	0	0	0	0	0	0	0
2. Add: Opened or Acquired Transactions	0	0	0	0	0	0			0	0
3. Add: Increases in Replication (Synthetic Asset) Transactions Statement Value.....	XXX	0	XXX	0	XXX	0	XXX		XXX	0
4. Less: Closed or Disposed of Transactions	0	0	0	0	0	0			0	0
5. Less: Positions Disposed of for Failing Effectiveness Criteria	0	0	0	0	0	0			0	0
6. Less: Decreases in Replication (Synthetic Asset) Transactions Statement Value	XXX	0	XXX	0	XXX	0	XXX		XXX	0
7. Ending Inventory	0	0	0	0	0	0	0	0	0	0

SCHEDULE DB - VERIFICATION

Verification of Book/Adjusted Carrying Value, Fair Value and Potential Exposure of all Open Derivative Contracts

		Book/Adjusted Carrying Value Check
1.	Part A, Section 1, Column 14.....	0
2.	Part B, Section 1, Column 15 plus Part B, Section 1 Footnote - Total Ending Cash Balance.....	0
3.	Total (Line 1 plus Line 2).....	0
4.	Part D, Section 1, Column 6.....	0
5.	Part D, Section 1, Column 7.....	0
6.	Total (Line 3 minus Line 4 minus Line 5).....	0
		Fair Value Check
7.	Part A, Section 1, Column 16.....	0
8.	Part B, Section 1, Column 13.....	0
9.	Total (Line 7 plus Line 8).....	0
10.	Part D, Section 1, Column 9.....	0
11.	Part D, Section 1, Column 10.....	0
12.	Total (Line 9 minus Line 10 minus Line 11).....	0
		Potential Exposure Check
13.	Part A, Section 1, Column 21.....	0
14.	Part B, Section 1, Column 20.....	0
15.	Part D, Section 1, Column 12.....	0
16.	Total (Lines 13 plus Line 14 minus Line 15)	0

SCHEDULE E – PART 2 – VERIFICATION BETWEEN YEARS
(Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual Funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year.....	391,078	0	391,078	0
2. Cost of cash equivalents acquired.....	19,027,052		19,027,052	
3. Accrual of discount.....	0			
4. Unrealized valuation increase/(decrease).....	0			
5. Total gain (loss) on disposals.....	0			
6. Deduct consideration received on disposals.....	19,318,589		19,318,589	
7. Deduct amortization of premium.....	0			
8. Total foreign exchange change in book/adjusted carrying value.....	0			
9. Deduct current year's other-than-temporary impairment recognized.....	0			
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	99,541	0	99,541	0
11. Deduct total nonadmitted amounts.....	0			
12. Statement value at end of current period (Line 10 minus Line 11)	99,541	0	99,541	0

(a) Indicate the category of such investments, for example, joint ventures, transportation equipment

Schedule A - Part 1

NONE

Schedule A - Part 2

NONE

Schedule A - Part 3

NONE

E04

E04

E04

E04

Schedule B - Part 2

NONE

Schedule B - Part 3

NONE

E07

E07

E07

E07

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

1.										
	Line									
	NumberBook/Adjusted Carrying Value by NAIC Designation Category Footnote:									
1A	1A	\$ 0	.....	1B	\$ 0	.....	1C	\$ 0	.....	1D \$ 0
1B	2A	\$ 0	.....	2B	\$ 0	.....	2C	\$ 0	.....	1E \$ 0
1C	3A	\$ 0	.....	3B	\$ 0	.....	3C	\$ 0	.....	1F \$ 0
1D	4A	\$ 0	.....	4B	\$ 0	.....	4C	\$ 0	.....	1G \$ 0
1E	5A	\$ 0	.....	5B	\$ 0	.....	5C	\$ 0	.....
1F	6	\$ 0	.....						

Schedule BA - Part 2

NONE

Schedule BA - Part 3

NONE

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6 NAIC Designation , NAIC Designation Modifier and SVO Administrat- ive Symbol	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book / Adjusted Carrying Value				Interest					Dates	
		3	4 F o r e i g n	5 Bond CHAR			8 Rate Used to Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amortization)/ Accretion	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Foreign Exchange Change In B./A.C.V.	16 Rate of	17 Effective Rate of	18 When Paid	19 Admitted Amount Due & Accrued	20 Amount Rec. During Year	21 Acquired	22 Stated Contractual Maturity Date
CUSIP Identification	Description	Code																			
Bonds - U.S. Governments - Issuer Obligations																					
912828-3F-5.	UNITED STATES TREASURY.....				1 A	771,237	94,5469	727,065	769,000	770,268			(187)		2,250	2,189	MN	2,246	18,776	09/05/2019	11/15/2027
912828-6T-2.	UNITED STATES TREASURY.....					214,845	92,1875	213,875	232,000	219,803			3,894		2,375	3,689	MN	715	7,505	05/19/2023	05/15/2029
912828-K7-4.	UNITED STATES TREASURY.....				1 A	711,821	98,6094	714,918	725,000	724,813			296		2,000	2,042	FA	5,477	14,500	10/28/2015	08/15/2025
912828-U2-4.	UNITED STATES TREASURY.....				1 A	489,512	95,9688	479,844	500,000	499,211			410		2,000	2,086	MN	1,298	10,000	05/25/2017	11/15/2026
912828-V9-8.	UNITED STATES TREASURY.....				1 A	402,303	95,9688	383,875	400,000	400,208			(95)		2,250	2,225	FA	3,399	9,000	08/22/2017	02/15/2027
91282C-FF-3.	UNITED STATES TREASURY.....				1 A	181,461	88,7344	177,469	200,000	186,403			1,513		2,750	3,785	FA	2,077	5,500	09/26/2022	08/15/2032
91282C-FL-0.	UNITED STATES TREASURY.....				1 A	323,091	97,8438	322,884	330,000	323,978			1,059		3,875	4,304	MS	3,267	16,469	03/20/2024	09/30/2029
91282C-HA-2.	UNITED STATES TREASURY.....				1 A	391,953	97,5000	390,000	400,000	394,772			1,445		3,500	3,923	AO	2,398	14,000	05/25/2023	04/30/2028
91282C-HB-0.	UNITED STATES TREASURY.....				1 A	202,999	99,1719	204,294	206,000	204,711			1,689		3,625	4,100	MN	970	11,890	06/02/2023	05/15/2026
91282C-KP-5.	UNITED STATES TREASURY.....				1 A	4,096,171	101,0000	4,103,630	4,063,000	4,095,957			(213)		4,625	4,416	AO	32,184		12/19/2024	04/30/2029
91282C-LC-3.	UNITED STATES TREASURY.....				1 A	3,171,235	98,4688	3,141,153	3,190,000	3,171,846			610		4,000	4,137	JJ	53,398		12/03/2024	07/31/2029
91282C-LF-6.	UNITED STATES TREASURY.....				1 A	515,188	94,6250	503,405	532,000	515,445			257		3,875	4,273	FA	7,787		10/28/2024	08/15/2034
91282C-LW-9.	UNITED STATES TREASURY.....				1 A	57,636	97,4531	57,497	59,000	57,636			0		4,250	4,543	MN	326		12/30/2024	11/15/2034
0019999999	- Bonds - U.S. Governments - Issuer Obligations					11,529,450	XXX	11,419,910	11,606,000	11,565,050	0	10,679	0	0	XXX	XXX	XXX	115,543	107,640	XXX	XXX
Bonds - U.S. Governments - Residential Mortgage-Backed Securities																					
Bonds - U.S. Governments - Commercial Mortgage-Backed Securities																					
Bonds - U.S. Governments - Other Loan-Backed and Structured Securities																					
83162C-Q7-1.	SBAP 2022-25 I I - ABS.....			4	1 A	459,906	93,9960	433,054	460,716	459,754			(152)		4,260	4,336	MS	6,542		09/18/2024	09/01/2047
83162C-S3-8.	SBAP 2023-25 B B - ABS.....			4	1 A	119,861	96,4870	114,051	118,203	119,834			(27)		4,610	4,492	FA	2,270		10/01/2024	02/01/2048
83162C-S5-3.	SBAP 2023-20 C C - ABS.....			4	1 A	504,453	98,4360	482,576	490,243	504,283			(170)		4,860	4,496	MS	7,942		10/01/2024	03/01/2043
83162C-S9-5.	SBAP 2023-25 D D - ABS.....			4	1 A	107,983	95,5590	102,499	107,262	107,940			(43)		4,480	4,462	AO	1,201		10/01/2024	04/01/2048
83162C-T4-5.	SBAP 2023-25 E E - ABS.....			4	1 A	80,473	96,4350	76,466	79,293	80,454			(19)		4,620	4,500	MN	611	1,850	10/01/2024	05/01/2048
83162C-V8-3.	SBAP 2024-25 A A - ABS.....			4	1 A	225,935	99,6060	216,927	217,785	225,969			35		5,050	4,663	JJ	5,499		09/20/2024	01/01/2049
83162C-W5-8.	SBAP 2024-25 C C - ABS.....			4	1 A	140,986	98,4730	134,559	136,646	140,946			(40)		4,970	4,653	MS	2,264		10/01/2024	03/01/2049
83162C-X9-9.	SBAP 2024-25 H H - ABS.....			4	1 A	184,000	97,1230	178,706	184,000	184,000					4,730	4,730	FA	3,312		08/08/2024	08/01/2049
83162C-Y4-9.	SBAP 2024-25 I I - ABS.....			4	1 A	293,000	95,6730	280,322	293,000	293,000					4,450	4,450	MS	3,984		09/05/2024	09/01/2049
83162C-Y6-4.	SBAP 2024-25 J J - ABS.....			4	1 A	456,000	97,4230	444,249	456,000	456,000					4,760	4,857	AO	4,522		10/10/2024	10/01/2049
83162C-Y9-8.	SBAP 2024-25 K K - ABS.....			4	1 A	211,000	99,4390	209,816	211,000	211,000					5,010	5,010	MN	1,409		11/07/2024	11/01/2049
831641-FY-6.	SBIC 2410B 10B - ABS.....			4	1 A	456,120	96,4960	439,057	455,000	456,028			(92)		4,380	4,293	MS	5,351		10/01/2024	09/11/2034
0049999999	- Bonds - U.S. Governments - Other Loan-Backed and Structured Securities					3,239,715	XXX	3,112,282	3,209,148	3,239,207	0	(507)	0	0	XXX	XXX	XXX	44,908	1,850	XXX	XXX
0109999999	- Bonds - U.S. Governments - Subtotals - U.S. Governments					14,769,165	XXX	14,532,192	14,815,148	14,804,258	0	10,171	0	0	XXX	XXX	XXX	160,450	109,490	XXX	XXX
Bonds - All Other Governments - Issuer Obligations																					
Bonds - All Other Governments - Residential Mortgage-Backed Securities																					
Bonds - All Other Governments - Commercial Mortgage-Backed Securities																					
Bonds - All Other Governments - Other Loan-Backed and Structured Securities																					
Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations																					
419792-G3-4.	HAWAII ST.....			1	1 C FE	350,000	93,1690	326,092	350,000	350,000					1,535	1,535	FA	2,239	5,373	09/30/2021	08/01/2027
0419999999	- Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations					350,000	XXX	326,092	350,000	350,000	0	0	0	0	XXX	XXX	XXX	2,239	5,373	XXX	XXX
Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Residential Mortgage-Backed Securities																					
Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Commercial Mortgage-Backed Securities																					
Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Other Loan-Backed and Structured Securities																					
0509999999	- Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Subtotals - U.S. States, Territories and Possessions (Direct and Guaranteed)					350,000	XXX	326,092	350,000	350,000	0	0	0	0	XXX	XXX	XXX	2,239	5,373	XXX	XXX
Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations																					
033162-JF-6.	ANCHORAGE ALASKA.....			1	1 C FE	222,893	91,3010	228,253	250,000	232,472			4,372		1,896	3,972	MS	1,580	4,740	04/06/2023	09/01/2028
047772-G6-9.	ATLANTA GA.....				1 B FE	326,719	83,3300	270,823	325,000	326,030			(138)		1,988	1,939	JD	538	3,231	12/28/2021	12/01/2031
	LOS ANGELES CALIF CMNTY																				
54438C-YM-8.	COLLEGE DIST.....			1	1 B FE	435,000	91,8030	399,343	435,000	435,000					1,606	1,606	FA	2,911	6,986	10/30/2020	08/01/2028
64966M-EC-9.	NEW YORK CITY.....			1,2	1 C FE	200,014	94,1710	188,342	200,000	200,001			(1)		2,690	2,690	FA	2,242	5,380	08/03/2016	08/01/2028
758449-SB-9.	REEDY CREEK IMPT DIST FLA			1	1 D FE	200,000	88,2480	176,496	200,000	200,000					2,197	2,197	JD	366	2,197	02/05/2020	06/01/2030
0619999999	- Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations					1,384,626	XXX	1,263,256	1,410,000	1,393,503	0	4,233	0	0	XXX	XXX	XXX	7,637	22,534	XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6 NAIC Designation , NAIC Designation Modifier and SVO Administrative Symbol	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book / Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	F o r e i g n	Bond CHAR			Rate Used to Obtain Fair Value	Fair Value			Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change In B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Stated Contractual Maturity Date
Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Residential Mortgage-Backed Securities																					
Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Commercial Mortgage-Backed Securities																					
Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Other Loan-Backed and Structured Securities																					
0709999999	- Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Subtotals - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)					1,384,626	XXX	1,263,256	1,410,000	1,393,503	0	4,233	0	0	XXX	XXX	XXX	7,637	22,534	XXX	XXX
Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Issuer Obligations																					
010268-CN-8.	ALABAMA FED AID HWY FIN AUTH SPL OBLIG R			1.	1.C FE	415,000		94.7500	393,213	415,000					1.268	1.268	MS	1,754	5,262	10/07/2021	09/01/2026.
010268-CP-3.	ALABAMA FED AID HWY FIN AUTH SPL OBLIG R			1.	1.C FE	60,000		92.9670	55,780	60,000					1.547	1.547	MS	309	928	10/07/2021	09/01/2027.
45203M-C9-0.	ILLINOIS HSG DEV AUTH REV JOBSONIO BEVERAGE SYS OHIO				1.A FE	225,000		99.8090	224,570	225,000					4.765	4.766	AO	2,680	1,400	07/31/2024	10/01/2030.
47770V-BR-0.	STATEWIDE LIQ LOUISIANA ST GAS & FUELS TAX			1.	1.C FE	275,919		97.7090	268,700	275,000			(70)		4.433	4.394	JJ	6,095	12,191	01/19/2023	01/01/2033.
546475-TN-4.	REV MASSACHUSETTS (COMMONWEALTH OF)			1.	1.C FE	55,000		98.7850	54,332	55,000					0.869	0.869	MN	80	478	08/21/2020	05/01/2025.
576004-HF-5.	MINNESOTA ST HSG FIN AGY HOMEOWNERSHIP F			1.	1.B FE	388,096		95.9710	383,884	400,000			1,376		3.881	4.341	JJ	7,158	15,524	05/17/2023	01/15/2031.
60416Q-GA-6.	NEW YORK N Y CITY TRANSITIONAL FIN AUTH			2.	1.A FE	13,475		85.6380	11,540	13,475					3.250	3.250	MON	36	653	08/13/2014	09/01/2044.
64971M-5L-2.	NORTH DAKOTA PUB FIN AUTH			1.	1.B FE	220,175		98.7970	212,414	215,000			(80)		5.572	5.231	MN	1,997	5,990	10/25/2024	11/01/2038.
65887P-WD-3.	VIRGINIA ST HSG DEV AUTH				1.C FE	450,000		94.8280	426,726	450,000					1.590	1.590	JD	596	3,578	12/09/2021	12/01/2026.
92813T-EE-6.	WISCONSIN ST GEN FD ANNUAL APPROPRIATION				1.B FE	80,699		93.5650	76,534	81,798			25		3.250	3.305	MON	222	2,840	09/11/2014	08/25/2042.
977100-DD-5.	WISCONSIN ST GEN FD ANNUAL APPROPRIATION			1.	1.C FE	200,000		95.8440	191,688	200,000					2.483	2.483	MN	828	4,966	08/03/2016	05/01/2027.
977100-HC-3.				1.	1.C FE	85,000		89.3410	75,940	85,000					2.399	2.399	MN	340	2,039	01/29/2020	05/01/2030.
0819999999	- Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Issuer Obligations					2,468,364		XXX	2,375,320	2,475,273	0	1,250	0	0	XXX	XXX	XXX	22,096	55,848	XXX	XXX
Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Residential Mortgage-Backed Securities																					
3132DT-G9-5.	FH SD5624 - RMBS			4.	1.A	313,376		98.8309	311,476	315,161			(7)		5.500	5.598	MON	1,444	7,407	07/24/2024	06/01/2054.
3132DV-LG-8.	FH SD7527 - RMBS			4.	1.A	316,268		79.5422	241,601	303,739			(685)		2.000	1.481	MON	506	5,553	12/04/2020	11/01/2050.
3132DV-LH-6.	FH SD7528 - RMBS			4.	1.A	212,802		79.2961	162,730	205,219			(446)		2.000	1.540	MON	342	3,752	11/10/2020	11/01/2050.
3132DV-LZ-6.	FH SD7544 - RMBS			4.	1.A	171,037		86.1553	168,468	195,540			29		3.000	5.061	MON	489	2,466	07/24/2024	07/01/2051.
3133KJ-4H-2.	FH RA3524 - RMBS			4.	1.A	521,805		79.1551	397,030	501,585			(1,297)		2.000	1.506	MON	836	9,199	10/07/2020	09/01/2050.
3136A7-3V-2.	FNR 2012-95 HL - CMO/RMBS			4.	1.A	258,594		96.4302	241,076	250,000			(580)		3.000	2.696	MON	625	6,875	09/19/2012	09/25/2027.
3136A8-LL-2.	FNR 2012-93 TY - CMO/RMBS			4.	1.A	17,603		88.0412	16,443	18,676			(98)		2.000	3.445	MON	31	348	11/07/2013	06/25/2042.
3136AA-EK-7.	FNR 2012-129 TD - CMO/RMBS			4.	1.A	19,234		84.5702	16,124	19,065			(18)		2.000	1.760	MON	32	346	03/26/2013	05/25/2040.
3136AE-EZ-6.	FNR 2013-53 WG - CMO/RMBS			4.	1.A	47,149		90.2420	45,025	49,893			71		2.000	3.180	MON	83	923	08/07/2013	06/25/2042.
3136AH-H9-4.	FNR 2013-130 A - CMO/RMBS			4.	1.A	12,583		88.2962	11,212	12,698			(4)		3.000	3.186	MON	32	348	01/09/2014	01/25/2044.
3136AJ-J8-0.	FNR 2014-30 KC - CMO/RMBS			4.	1.A	22,473		98.0190	21,321	21,752			(68)		3.000	2.108	MON	54	611	08/19/2014	05/25/2033.
3136AK-2Y-8.	FNR 2014-64 TY - CMO/RMBS			4.	1.A	46,006		97.5583	45,754	46,900			17		3.000	3.265	MON	117	1,277	11/20/2014	09/25/2042.
3136AK-L7-6.	FNR 2014-52 LB - CMO/RMBS			4.	1.A	51,658		92.2529	46,296	50,184			384		3.000	2.328	MON	125	1,356	10/29/2014	01/25/2044.
3136AX-C8-6.	FNR 2017-69 EG - CMO/RMBS			4.	1.A	20,419		86.5804	17,420	20,529			82		3.000	2.638	MON	50	562	08/17/2017	09/25/2047.
3137A6-L6-7.	FHR 3814 B - CMO/RMBS			4.	1.A	15,055		98.5718	14,118	14,322			(13)		3.000	2.297	MON	36	358	08/16/2012	02/15/2026.
3137AH-2W-7.	FHR 3936 AB - CMO/RMBS			4.	1.A	30,318		98.1397	29,189	29,742			(21)		3.000	2.781	MON	74	814	01/18/2012	10/15/2026.
3137AU-KR-9.	FHR 4102 BC - CMO/RMBS			4.	1.A	205,145		97.6873	192,461	197,018			(354)		3.000	2.594	MON	493	5,271	08/30/2012	08/15/2027.
3137B8-MS-3.	FHR 4322 DJ - CMO/RMBS			4.	1.A	15,348		97.2443	14,464	15,045			23		3.000	2.174	MON	37	398	08/06/2014	05/15/2043.
3137BD-UD-6.	FHR 4385 MO - CMO/RMBS			4.	1.A	34,636		99.1859	34,489	34,722			0		3.000	3.070	MON	87	982	07/12/2017	07/15/2041.
31397S-C5-1.	FNR 2011-36 DB - CMO/RMBS			4.	1.A	16,385		98.6063	16,172	16,401			0		3.000	3.003	MON	41	430	10/18/2013	05/25/2026.
3140J9-XA-4.	FN BM5172 - RMBS			4.	1.A	191,869		97.1906	191,721	197,262			31		4.500	5.066	MON	740	740	11/06/2024	08/01/2047.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6 NAIC Designation , NAIC Designation Modifier and SVO Administrative Symbol	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book / Adjusted Carrying Value				Interest					Dates	
		3	4 F o r e i g n	5 Bond CHAR			8 Rate Used to Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amortization)/ Accretion	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Foreign Exchange Change In B./A.C.V.	16 Rate of	17 Effective Rate of	18 When Paid	19 Admitted Amount Due & Accrued	20 Amount Rec. During Year	21 Acquired	22 Stated Contractual Maturity Date
CUSIP Identification	Description	Code																			
3140JB-TY-2.	FN BM6866 - RMBS			4,5	1.A	361,452	91.3260	329,816	361,142	383,374		6,175		1,771	3,453	MON	533	5,865	01/20/2022	08/01/2051	
3140KL-GA-4.	FN BQ1092 - RMBS			4	1.A	199,712	86.4157	162,335	187,853	200,935		(963)		3,000	1,956	MON	470	5,064	08/21/2020	08/01/2050	
3140QE-RV-6.	FN CA6799 - RMBS			4	1.A	336,887	79.0342	327,574	414,471	336,737		(150)		2,000	5,056	MON	691		12/11/2024	08/01/2050	
3140X6-JR-3.	FN FM2971 - RMBS			4	1.A	215,660	93.8997	213,302	227,159	215,849		189		4,000	5,124	MON	757	3,828	07/24/2024	08/01/2045	
3140XC-L2-2.	FN FM8444 - RMBS			4	1.A	208,683	88.8077	206,600	232,638	208,953		269		2,000	4,724	MON	388	1,973	07/24/2024	06/01/2036	
3140XQ-DH-7.	FN FS8203 - RMBS			4	1.A	223,694	99.4720	221,578	222,755	223,685		(9)		5,500	5,422	MON	1,021	2,042	10/28/2024	06/01/2054	
92812U-LT-3.	VIRGINIA HOUSING DEVELOPMENT AUTHORITY -			4	1.A FE	5,272	99.4060	5,333	5,365	5,305		3		6,000	6,100	MON	27	292	05/24/2006	06/25/2034	
0829999999	- Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Residential Mortgage-Backed Securities					4,091,122	XXX	3,701,128	4,166,307	4,095,457	0	2,559	0	0	XXX	XXX	XXX	10,161	69,082	XXX	XXX
Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Commercial Mortgage-Backed Securities																					
3140J7-XA-8.	FN BM3372 - CMBS/RMBS			4	1.A	50,860	96.2166	45,735	47,533	49,769		(834)		3,280	1,230	MON	134	1,451	02/08/2021	01/01/2028	
0839999999	- Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Commercial Mortgage-Backed Securities					50,860	XXX	45,735	47,533	49,769	0	(834)	0	0	XXX	XXX	XXX	134	1,451	XXX	XXX
Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Other Loan-Backed and Structured Securities																					
88258W-AA-3.	TNGUTL 23 A1 - ABS			1	1.A FE	213,064	100.1450	208,856	208,554	213,296		516		5,102	5,100	MS	2,660	11,816	03/29/2023	04/01/2035	
0849999999	- Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Other Loan-Backed and Structured Securities					213,064	XXX	208,856	208,554	213,296	0	516	0	0	XXX	XXX	XXX	2,660	11,816	XXX	XXX
0909999999	- Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Subtotals - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies of Governments and Their Political Subdivisions					6,823,410	XXX	6,331,039	6,897,667	6,829,140	0	3,491	0	0	XXX	XXX	XXX	35,051	138,197	XXX	XXX
Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations																					
012653-AD-3.	ALBEMARLE CORP.			1,2	2.C FE	64,940	99.2424	64,508	65,000	64,979		8		4,650	4,664	JD	252	1,511	05/10/2022	06/01/2027	
02665W-FE-6.	AMERICAN HONDA FINANCE CORP.			1	1.G FE	199,912	99.7300	199,460	200,000	199,925		13		4,900	4,910	MS	2,940	4,900	03/11/2024	03/13/2029	
03076C-AM-8.	AMERIPRISE FINANCIAL INC.			1,2	1.G FE	249,725	99.8656	249,664	250,000	249,835		15		5,150	5,160	MN	1,645	12,875	03/06/2023	05/15/2033	
031162-CU-2.	AMGEN INC.			1,2	2.A FE	250,129	88.2560	220,640	250,000	250,046		(8)		2,450	2,446	FA	2,212	6,125	02/18/2020	02/21/2030	
031162-DE-7.	AMGEN INC.			1,2	2.A FE	200,595	88.5092	177,018	200,000	200,378		(48)		3,350	3,319	FA	2,401	6,700	02/22/2022	02/22/2032	
04273W-AC-5.	ARROW ELECTRONICS INC.			1,2	2.C FE	129,685	85.2828	110,868	130,000	129,802		25		2,950	2,974	FA	1,449	3,835	11/16/2021	02/15/2032	
05348E-AW-9.	AVALONBAY COMMUNITIES INC.			1,2	1.G FE	211,058	98.9980	197,996	200,000	200,204		(314)		3,500	3,337	MN	894	7,000	07/22/2016	11/15/2025	
059165-EN-6.	BALTIMORE GAS AND ELECTRIC CO.			1,2	1.G FE	249,555	84.9311	212,328	250,000	249,765		33		2,250	2,266	JD	250	2,813	06/07/2021	06/15/2031	
06417X-AD-3.	BANK OF NOVA SCOTIA			1	1.G FE	449,802	94.5545	425,495	450,000	449,946		25		1,950	1,956	FA	3,632	8,775	01/03/2022	02/02/2027	
072863-AG-8.	BAYLOR SCOTT & WHITE HOLDINGS.			1,2	1.D FE	97,956	96.6018	96,602	100,000	99,815		210		0,827	1,041	MN	106	827	04/07/2021	11/15/2025	
072863-AH-6.	BAYLOR SCOTT & WHITE HOLDINGS.			1,2	1.D FE	201,316	83.8120	167,624	200,000	200,568		(100)		1,777	1,721	MN	454	3,554	01/15/2021	11/15/2030	
092914-AA-8.	L.L.C. BP CAPITAL MARKETS AMERICA			1,2	1.E FE	425,437	96.4784	411,963	427,000	425,446		9		5,000	5,047	JD	1,483		12/02/2024	12/06/2034	
103730-BT-6.	INC.			1,2	1.G FE	225,000	85.6137	192,631	225,000	225,000				2,721	2,721	JJ	2,874	6,122	01/10/2022	01/12/2032	
125896-BR-0.	CMS ENERGY CORP.			1,2	2.B FE	99,730	96.1244	96,124	100,000	99,977		10		2,950	2,961	FA	1,114	2,950	11/01/2016	02/15/2027	
14040H-CH-6.	CAPITAL ONE FINANCIAL CORP.			2,5	2.B FE	450,000	94.5218	425,348	450,000	450,000				1,878	1,878	MN	1,385	8,451	10/28/2021	11/02/2027	
172967-NL-1.	CITIGROUP INC.			1,2,5	2.A FE	460,000	99.5832	458,083	460,000	460,000				3,290	3,292	MS	4,372	15,134	03/10/2022	03/17/2026	
20030N-BW-0.	COMCAST CORP.			1,2	1.G FE	74,910	95.5555	71,667	75,000	74,994		3		2,350	2,354	JJ	813	1,763	07/13/2016	01/15/2027	
233331-BC-0.	DTE ENERGY CO.			1,2	2.B FE	436,798	93.7559	398,463	425,000	428,566		(778)		3,400	3,186	JD	642	7,225	11/07/2019	06/15/2029	
24422E-XX-2.	JOHN DEERE CAPITAL CORP.				1.F FE	139,591	96.8778	135,629	140,000	139,608		17		4,400	4,449	MS	1,968		09/03/2024	09/08/2031	
251526-CP-2.	BRANCH)			2,5	2.B FE	450,148	94.8495	426,823	450,000	450,037		(19)		2,311	2,307	MN	1,300	10,400	11/12/2021	11/16/2027	
256677-AK-1.	DOLLAR GENERAL CORP.			1,2	2.B FE	499,515	99.2265	496,133	500,000	499,808		62		4,625	4,640	MN	3,854	23,125	09/06/2022	11/01/2027	
278642-AX-1.	EBAY INC.			1,2	2.A FE	399,671	95.6125	382,450	400,000	399,951		35		1,400	1,409	MN	793	5,600	05/04/2021	05/10/2026	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6 NAIC Designation , NAIC Designation Modifier and SVO Administrative Symbol	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book / Adjusted Carrying Value				Interest					Dates	
		3	4 F o r e i g n	5 Bond CHAR			8 Rate Used to Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amortization)/ Accretion	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Foreign Exchange Change In B./A.C.V.	16 Rate of	17 Effective Rate of	18 When Paid	19 Admitted Amount Due & Accrued	20 Amount Rec. During Year	21 Acquired	22 Stated Contractual Maturity Date
29273V-AR-1..	ENERGY TRANSFER LP.....			1,2	2 B FE	249,853	102.1722	255,431	250,000	249,893		.51			6.050	6.074	JD	1,260	7,563	10/10/2023	12/01/2026
293646-AJ-2..	ENTERGY CORP.....			1,2	2 B FE	359,671	97.1308	339,958	350,000	350,915		(.622)			2.950	2.762	MS	3,442	10,325	09/04/2019	09/01/2026
	ENTERPRISE PRODUCTS OPERATING																				
29379V-BX-0..	LLC.....			1,2	1 G FE	88,213	90.2982	90,298	100,000	91,167		1,503			2.800	4.779	JJ	1,174	2,800	05/17/2023	01/31/2030
303075-AA-3..	FACTSET RESEARCH SYSTEMS INC.			1,2	2 C FE	449,916	96.0218	432,098	450,000	449,975		.12			2.900	2.903	MS	4,350	13,050	02/16/2022	03/01/2027
	FIDELITY NATIONAL INFORMATION																				
31620M-BT-2..	SERVICES I.....			1,2	2 B FE	198,498	84.9055	169,811	200,000	199,262		.110			2.250	2.315	MS	1,500	4,500	02/24/2021	03/01/2031
316773-CY-4..	FIFTH THIRD BANCORP.....			1	2 A FE	399,661	99.6668	398,667	400,000	399,999		.20			2.375	2.380	JJ	4,038	9,500	10/30/2019	01/28/2025
341081-FZ-5..	FLORIDA POWER & LIGHT CO.....			1,2	1 E FE	84,913	99.5809	84,644	85,000	84,999		.6			2.850	2.857	AO	606	2,423	03/24/2020	04/01/2025
361448-BG-7..	GATX CORP.....			1,2	2 B FE	148,872	81.4269	122,140	150,000	149,445		.81			1.900	1.962	JD	238	1,425	02/01/2021	06/01/2031
	GENERAL MOTORS FINANCIAL																				
37045X-CV-6..	COMPANY INC.....			1,2	2 B FE	199,748	99.6289	199,258	200,000	199,998		.13			2.900	2.907	FA	2,014	5,800	01/06/2020	02/26/2025
38141G-ZM-9..	GOLDMAN SACHS GROUP INC.....			1,2	2 A FE	250,000	85.7937	214,484	250,000	250,000					3.102	3.102	FA	2,736	7,755	01/19/2022	02/24/2033
404280-EM-7..	HSBC HOLDINGS PLC.....	.C		1,2,5	1 G FE	200,000	99.9571	199,914	200,000	200,000					5.130	5.134	MN	1,197		11/12/2024	11/19/2028
458140-BP-4..	INTEL CORP.....			1,2	2 B FE	224,651	99.6439	224,199	225,000	224,995		.23			3.400	3.411	MS	2,040	7,650	03/20/2020	03/25/2025
46625H-QW-3..	JPMORGAN CHASE & CO.....			2	1 F FE	204,206	98.2463	196,493	200,000	200,149		(.138)			3.300	3.227	AO	1,650	6,600	11/03/2016	04/01/2026
46817M-AR-8..	JACKSON FINANCIAL INC.....			1,2	2 C FE	190,000	100.3976	190,755	190,000	190,000					5.170	5.170	JD	628	4,912	06/02/2022	06/08/2027
49803X-AA-1..	KITE REALTY GROUP LP.....			1,2	2 B FE	119,843	98.2889	119,912	122,000	119,996		.153			4.000	4.991	AO	1,220		11/08/2024	10/01/2026
501044-DJ-7..	KROGER CO.....			1,2	2 B FE	150,168	97.4734	146,210	150,000	150,028		(.9)			3.700	3.693	FA	2,313	5,550	08/25/2017	08/01/2027
501044-DQ-1..	KROGER CO.....			1,2	2 B FE	298,746	82.4975	247,493	300,000	299,417		.91			1.700	1.734	JJ	2,352	5,100	01/06/2021	01/15/2031
53944Y-AS-2..	LLOYDS BANKING GROUP PLC.....	.C		2	2 A FE	300,000	96.8564	290,569	300,000	300,000					3.750	3.749	MS	3,219	11,250	03/11/2022	03/18/2028
	MARSH & MCLENNAN COMPANIES																				
571748-BU-5..	INC.....			1,2	1 G FE	199,234	101.2735	202,547	200,000	199,317		.61			5.400	5.450	MS	3,180	10,920	09/06/2023	09/15/2033
573284-BA-3..	MARTIN MARIETTA MATERIALS INC.....			1,2	2 B FE	206,473	98.2798	204,422	208,000	206,495		.22			5.150	5.244	JD	1,696		10/31/2024	12/01/2034
59523U-AX-5..	MID-AMERICA APARTMENTS LP.....			1,2	1 G FE	161,647	96.1423	156,712	163,000	161,653		.5			4.950	5.053	MS	291		12/11/2024	03/01/2035
	MITSUBISHI UFJ FINANCIAL																				
606822-BX-1..	GROUP INC.....	.C		2	1 G FE	450,000	83.2334	374,550	450,000	450,000					2.309	2.309	JJ	4,647	10,391	07/12/2021	07/20/2032
615369-AS-4..	MOODY'S CORP.....			1,2	2 A FE	249,718	99.6286	249,072	250,000	249,996		.19			3.750	3.758	MS	2,526	9,375	03/20/2020	03/24/2025
617446-8X-0..	MORGAN STANLEY.....			1,2,5	1 G FE	199,600	81.4113	162,823	200,000	199,267		(.72)			1.928	1.951	AO	675	3,856	01/21/2021	04/28/2032
61746B-DZ-6..	MORGAN STANLEY.....			1	1 G FE	266,675	99.2529	248,132	250,000	250,589		(.530)			3.875	3.648	JJ	4,144	9,688	07/14/2016	01/27/2026
670346-AV-7..	NUCOR CORP.....			1,2	2 A FE	228,974	87.6133	210,272	240,000	232,584		.866			3.125	3.608	AO	1,875	7,500	04/19/2022	04/01/2032
67077M-AD-0..	NUTRIEN LTD.....			1,2	2 B FE	118,459	99.5626	124,453	125,000	124,939		.243			3.000	3.201	AO	938	3,750	04/10/2018	04/01/2025
67103H-AF-4..	O'REILLY AUTOMOTIVE INC.....			1,2	2 B FE	173,150	97.0247	169,793	175,000	174,741		.91			3.600	3.659	MS	2,100	6,300	02/01/2018	09/01/2027
682680-BA-0..	ONEOK INC.....			1,2	2 B FE	434,661	98.0854	426,671	435,000	434,983		.23			2.200	2.206	MS	2,818	9,570	03/05/2020	09/15/2025
68902V-AR-8..	OTIS WORLDWIDE CORP.....			1,2	2 B FE	180,989	99.7751	180,593	181,000	180,989		.0			5.125	5.126	MN	1,082		11/12/2024	11/19/2031
69349L-AS-7..	PNC BANK NA (DELAWARE).....				1 G FE	323,645	89.7670	291,743	325,000	324,555		.86			2.700	2.731	AO	1,682	8,775	10/17/2019	10/22/2029
701094-AN-4..	PARKER-HANNIFIN CORP.....			1,2	2 A FE	400,536	93.2436	372,974	400,000	400,152		(.33)			3.250	3.240	JD	614	6,500	06/06/2019	06/14/2029
718547-AT-9..	PHILLIPS 66 CO.....			1,2	2 A FE	249,420	100.7468	251,867	250,000	249,697		.94			4.950	4.995	JD	1,031	6,188	03/27/2023	12/01/2027
74340X-BM-2..	PROLOGIS LP.....			1,2	1 G FE	396,966	87.6063	350,425	400,000	398,893		.195			2.250	2.306	AO	1,900	9,000	02/04/2020	04/15/2030
	PUBLIC SERVICE COMPANY OF NEW																				
744538-AE-9..	HAMPSHIRE.....			1,2	1 F FE	64,809	84.4602	54,899	65,000	64,899		.14			2.200	2.226	JD	64	715	06/01/2021	06/15/2031
74460W-AE-7..	PUBLIC STORAGE OPERATING CO.....			1,2	1 F FE	149,480	85.5204	128,281	150,000	149,734		.39			2.300	2.330	MN	575	3,450	04/14/2021	05/01/2031
75524K-NH-3..	CITIZENS BANK NA.....			1,2	1 G FE	249,368	99.1484	247,871	250,000	249,986		.43			2.250	2.268	AO	984	5,625	04/27/2020	04/28/2025
78016H-ZW-3..	ROYAL BANK OF CANADA.....			1	1 F FE	99,796	98.8032	98,803	100,000	99,813		.17			5.150	5.176	FA	2,146	2,747	01/10/2024	02/01/2034
78355H-KT-5..	RYDER SYSTEM INC.....			1,2	2 B FE	314,531	95.8411	301,899	315,000	314,854		.64			2.850	2.872	MS	2,993	8,978	02/22/2022	03/01/2027
808513-BB-0..	CHARLES SCHWAB CORP.....			1,2	1 G FE	249,865	99.7670	249,418	250,000	249,998		.9			4.200	4.204	MS	2,829	10,500	03/20/2020	03/24/2025
843646-AW-0..	SOUTHERN POWER CO.....			1,2	2 A FE	164,596	96.0627	158,503	165,000	164,961		.37			0.900	0.923	JJ	685	1,485	01/05/2021	01/15/2026
854502-AQ-4..	STANLEY BLACK & DECKER INC.....			1,2	2 C FE	459,126	85.0077	391,035	460,000	459,446		.66			3.000	3.018	MN	1,763	13,800	02/22/2022	05/15/2032
857477-AW-3..</																					

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6 NAIC Designation , NAIC Designation Modifier and SVO Administrative Symbol	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book / Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
		CUSIP Identification	Description	Code	Bond CHAR		Rate Used to Obtain Fair Value	Fair Value			Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change In B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Stated Contractual Maturity Date
976656-CS-5.	WISCONSIN ELECTRIC POWER CO.			1,2	1,6 FE	205,961	95.3281	196,376	206,000	205,965		4			4.600		A0	2,843		09/09/2024	10/01/2034
1019999999	- Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations					18,485,531	XXX	17,449,284	18,477,000	18,451,546	0	1,720	0	0	XXX	XXX	XXX	136,729	456,350	XXX	XXX
Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities																					
Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities																					
05554V-AB-6.	BBCMS 2024-5C25 A3 - CMBS			4	1, A FE	359,002	102.9277	355,100	345,000	357,774		(1,228)			5.946	4.939	MON	1,709	6,838	07/31/2024	03/16/2057
05555F-AC-8.	BBCMS 2024-5C27 A3 - CMBS			4	1, A FE	226,721	103.3380	224,243	217,000	226,143		(579)			6.014	4.927	MON	1,088	3,228	10/29/2024	07/17/2057
05610C-AE-4.	BMO 2023-C4 A5 - CMBS			4	1, A FE	136,554	99.4360	133,244	134,000	136,488		(67)			5.117	4.850	MON	571	1,143	10/04/2024	02/17/2056
06035R-AS-5.	BANK 2018-BNK14 A4 - CMBS			4	1, A FE	212,903	97.1963	209,944	216,000	213,034		130			4.231	4.640	MON	762	1,523	10/18/2024	09/17/2060
06540S-AD-4.	BANK 2019-BNK16 A3 - CMBS			4	1, A FE	383,794	95.7426	363,822	380,000	381,344		(467)			3.741	3.628	MON	1,185	13,031	02/01/2019	02/16/2052
06540A-AC-5.	BANK 2019-BNK20 A2 - CMBS			4	1, A FE	261,609	91.2731	236,422	259,027	260,319		(336)			2.758	2.623	MON	595	6,512	09/13/2019	09/15/2062
06540G-AV-0.	BANK 2024-BN47 A5 - CMBS			4	1, A FE	247,155	103.8614	235,765	227,000	246,655		(500)			5.716	4.569	MON	1,081	3,244	09/18/2024	06/15/2057
06541G-AH-0.	BANK 2024-BNK48 A5 - CMBS			4	1, A FE	439,576	98.2479	417,554	425,000	439,295		(281)			5.053	4.640	MON	177	3,579	10/01/2024	10/17/2057
06650A-AD-9.	BANK 2017-BNK8 A3 - CMBS			4	1, A FE	132,232	96.0339	114,825	119,567	126,180		(2,643)			3.229	1.014	MON	322	3,539	01/19/2021	11/18/2050
08162R-AB-3.	BMARK 2021-B23 A2 - CMBS			4	1, A FE	82,399	87.5246	70,020	80,000	80,451		(505)			1.620	1.620	MON	108	1,188	01/29/2021	02/18/2054
08163T-AC-6.	BMARK 2023-V2 A3 - CMBS			4	1, A FE	226,223	101.7637	224,898	221,000	225,973		(250)			5.812	5.059	MON	1,070	1,070	10/31/2024	05/17/2055
08163X-AY-9.	BMARK 2024-V5 A3 - CMBS			4	1, A FE	230,509	102.3886	228,327	223,000	230,411		(97)			5.805	4.890	MON	1,079		12/10/2024	01/12/2057
09660S-AU-4.	BMO 2024-5C4 A3 - CMBS			4	1, A FE	500,084	105.0182	493,586	470,000	497,939		(2,145)			6.526	4.954	MON	2,556	10,203	10/01/2024	05/17/2057
096920-AD-5.	BMO 2024-C10 A5 - CMBS			4	1, A FE	226,600	101.5450	223,399	220,000	226,518		(82)			5.478	5.118	MON	1,004	1,004	10/24/2024	11/19/2057
12593J-BF-2.	COMM 2015-CCRE24 A5 - CMBS			4	1, A FE	270,005	99.1112	272,556	272,000	272,087		2,082			3.696	5.657	MON	847	4,235	07/30/2024	08/12/2048
12593P-AW-2.	COMM 2015-CCRE25 A4 - CMBS			4	1, A FE	151,149	99.2899	152,906	154,000	152,315		1,166			3.759	5.725	MON	482	2,412	07/30/2024	08/12/2048
12594C-BF-6.	COMM 2016-DC2 A5 - CMBS			4	1, A FE	305,126	98.4722	307,233	312,000	307,077		1,951			3.765	5.418	MON	979	4,628	08/02/2024	02/12/2049
17290Y-AR-9.	CGCMT 2016-C1 A4 - CMBS			4	1, A FE	184,172	97.0834	183,488	189,000	184,703		532			3.209	5.011	MON	505	1,011	10/28/2024	05/12/2049
17324D-AU-8.	CGCMT 2015-P1 A5 - CMBS			4	1, A FE	317,773	99.1442	321,227	324,000	320,247		2,474			3.717	5.698	MON	1,004	5,018	07/30/2024	09/17/2048
36250G-AN-5.	GSMS 2015-GC30 A3 - CMBS			4	1, A FE	261,109	99.5929	246,919	247,928	248,169		(2,071)			3.119	2.425	MON	644	9,376	06/29/2016	05/12/2050
36250P-AD-7.	GSMS 2015-GC32 A4 - CMBS			4	1, A FE	227,646	99.3307	228,461	230,000	228,314		668			3.764	5.151	MON	721	1,443	10/09/2024	07/10/2048
46590L-AS-1.	JPMDB 2016-C2 A3A - CMBS			4	1, A FE	750,604	97.6295	708,458	725,659	728,091		(2,669)			2.881	2.473	MON	1,742	19,166	06/30/2016	06/17/2049
46645J-AD-4.	JPMBB 2015-C33 A4 - CMBS			4	1, A FE	199,968	98.7880	201,528	204,000	201,181		1,213			3.770	5.350	MON	641	2,563	08/01/2024	12/17/2048
94989W-AS-6.	WFCM 2015-C31 A4 - CMBS			4	1, A FE	288,731	98.9156	289,823	293,000	289,920		1,188			4.992	4.992	MON	902	2,734	10/01/2024	11/18/2048
95000A-AU-1.	WFCM 2015-P2 A4 - CMBS			4	1, A FE	226,442	98.9231	227,523	230,000	227,259		817			3.809	5.092	MON	730	2,117	10/09/2024	12/17/2048
95000D-BC-4.	WFCM 2016-C34 A3 - CMBS			4	1, A FE	461,250	98.5294	443,382	450,000	452,685		(2,742)			2.834	2.181	MON	1,063	11,690	12/15/2021	06/17/2049
1039999999	- Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities					7,309,336	XXX	7,114,652	7,171,181	7,260,571	0	(4,440)	0	0	XXX	XXX	XXX	23,569	122,495	XXX	XXX
Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities																					
05602R-AE-1.	BMWOT 2022-A A4 - ABS			4	1, A FE	104,969	99.0762	104,030	105,000	104,990		8			3.440	3.473	MON	60	76,447	05/10/2022	12/26/2028
12666D-AC-5.	CNH 2023-B A3 - ABS			4	1, A FE	204,659	101.5490	204,113	201,000	204,552		(107)			5.600	4.574	MON	500	938	12/11/2024	02/15/2029
14043G-AE-4.	COPAR 2022-2 A4 - ABS			4	1, A FE	177,692	98.6765	179,591	182,000	178,444		752			3.690	4.798	MON	298	2,798	07/25/2024	12/15/2027
140430-AC-6.	COPAR 2022-1 A3 - ABS			4	1, A FE	64,386	99.2316	63,905	64,400	64,396		3			3.170	3.199	MON	91	1,923	04/26/2022	04/15/2027
254683-CY-9.	DCENT 2023-1 A - ABS			4	1, A FE	155,430	99.7590	156,622	157,000	155,833		403			4.310	4.995	MON	301	2,819	07/24/2024	03/15/2028
36267K-AD-9.	GMCAR 2023-3 A3 - ABS			4	1, A FE	396,844	101.0205	404,082	400,000	398,308		1,233			5.450	5.861	MON	908	19,983	10/18/2023	06/16/2028
43815P-AD-1.	HAROT 2022-2 A4 - ABS			4	1, A FE	34,992	99.2014	34,721	35,000	34,997		2			3.760	3.796	MON	48	26,693	08/15/2022	12/18/2028
47787C-AC-7.	JDOT 2023-C A3 - ABS			4	1, A FE	279,981	101.0876	283,045	280,000	279,981		8			5.480	5.546	MON	682	14,065	09/12/2023	05/15/2028
92808V-AB-8.	VIRPFS 2024 A2 - ABS			4	1, A FE	376,012	100.0448	375,168	375,000	375,917		(95)			4.877	4.814	MON	3,048	13,056	02/07/2024	05/01/2033
92868K-AC-7.	VALET 2021-1 A3 - ABS			4	1, A FE	22,754	99.4708	22,635	22,755	22,755		0			1.020	1.024	MON	7	162	12/07/2021	06/22/2026
1049999999	- Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities					1,817,717	XXX	1,827,911	1,822,155	1,820,182	0	2,207	0	0	XXX	XXX	XXX	5,943	158,886	XXX	XXX
1109999999	- Bonds - Industrial and Miscellaneous (Unaffiliated) - Subtotals - Industrial and Miscellaneous (Unaffiliated)					27,612,584	XXX	26,391,847	27,470,336	27,532,298	0	(512)	0	0	XXX	XXX	XXX	166,241	737,732	XXX	XXX
Bonds - Hybrid Securities - Issuer Obligations																					
Bonds - Hybrid Securities - Residential Mortgage-Backed Securities																					
Bonds - Hybrid Securities - Commercial Mortgage-Backed Securities																					
Bonds - Hybrid Securities - Other Loan-Backed and Structured Securities																					
Bonds - Parent, Subsidiaries and Affiliates - Issuer Obligations																					
Bonds - Parent, Subsidiaries and Affiliates - Residential Mortgage-Backed Securities																					
Bonds - Parent, Subsidiaries and Affiliates - Commercial Mortgage-Backed Securities																					
Bonds - Parent, Subsidiaries and Affiliates - Other Loan-Backed and Structured Securities																					

SCHEDULE D - PART 1

[illegible][illegible]

SCHEDULE D - PART 2 - SECTION 1

[illegible]

1A	\$ 0
1B	\$ 0
1C	\$ 0
1D	\$ 0
1E	\$ 0
1F	\$ 0

SCHEDULE D - PART 2 - SECTION 2

[illegible][illegible]

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
Bonds - U.S. Governments								
83162C-Q7-1	SBAP 2022-25 I I - ABS		09/18/2024	BREAN CAPITAL, LLC	XXX	459,906	460,716	1,199
83162C-S3-8	SBAP 2023-25 B B - ABS		10/01/2024	BANC/AMERICA SECS	XXX	119,861	118,203	954
83162C-S5-3	SBAP 2023-20 C C - ABS		10/01/2024	BANC/AMERICA SECS	XXX	504,453	490,243	2,184
83162C-S9-5	SBAP 2023-25 D D - ABS		10/01/2024	BANC/AMERICA SECS	XXX	107,983	107,262	40
83162C-T4-5	SBAP 2023-25 E E - ABS		10/01/2024	BANC/AMERICA SECS	XXX	82,019	80,816	1,587
83162C-V8-3	SBAP 2024-25 A A - ABS		09/20/2024	BANC/AMERICA SECS	XXX	225,935	217,785	2,566
83162C-W5-8	SBAP 2024-25 C C - ABS		10/01/2024	BANC/AMERICA SECS	XXX	140,986	136,646	623
83162C-X9-9	SBAP 2024-25 H H - ABS		08/08/2024	Stifel Nicolaus & Co.	XXX	184,000	184,000	
83162C-Y4-9	SBAP 2024-25 I I - ABS		09/05/2024	Stifel Nicolaus & Co.	XXX	293,000	293,000	
83162C-Y6-4	SBAP 2024-25 J J - ABS		10/10/2024	BANC/AMERICA SECS	XXX	456,000	456,000	
83162C-Y9-8	SBAP 2024-25 K K - ABS		11/07/2024	BANC/AMERICA SECS	XXX	211,000	211,000	
831641-FY-6	SBIC 2410B - ABS		10/01/2024	BANK OF OKLAHOMA NA	XXX	456,120	455,000	491
91282C-FL-0	UNITED STATES TREASURY		03/20/2024	MORGAN STANLEY CO.	XXX	416,102	425,000	7,784
91282C-KP-5	UNITED STATES TREASURY		12/19/2024	Unmatched Counter Party	XXX	4,096,171	4,063,000	25,955
91282C-LC-3	UNITED STATES TREASURY		12/03/2024	Various	XXX	4,102,848	4,126,000	44,152
91282C-LF-6	UNITED STATES TREASURY		10/28/2024	BANC/AMERICA SECS	XXX	1,141,742	1,179,000	9,311
91282C-LW-9	UNITED STATES TREASURY		12/30/2024	Unmatched Counter Party	XXX	57,636	59,000	319
0109999999 - Bonds - U.S. Governments						13,055,759	13,062,672	97,165
Bonds - All Other Governments								
Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed)								
Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)								
Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions								
3132DT-G9-5	FH SD5624 - RMBS		07/24/2024	JP Morgan Securities Inc.	XXX	335,184	337,093	1,236
3132DV-LZ-6	FH SD7544 - RMBS		07/24/2024	Amherst Pierpont Securities	XXX	177,986	203,486	407
3140J9-XA-4	FN BM5172 - RMBS		11/06/2024	INTL FCSTONE FINANCIAL INC.	XXX	193,050	198,477	149
3140QE-RV-6	FN CA6799 - RMBS		12/11/2024	Amherst Pierpont Securities	XXX	336,887	414,471	253
3140X6-JR-3	FN FM2971 - RMBS		07/24/2024	INTL FCSTONE FINANCIAL INC.	XXX	225,815	237,857	634
3140XC-L2-2	FN FM8444 - RMBS		07/24/2024	JP Morgan Securities Inc.	XXX	224,158	249,889	333
3140XQ-DH-7	FN FS8203 - RMBS		10/28/2024	MIZUHO SECURITIES USA INC.	XXX	225,681	224,733	961
45203M-C9-0	ILLINOIS HSG DEV AUTH REV.		07/31/2024	Bank of America Securities	XXX	225,000	225,000	
64971M-5L-2	NEW YORK N Y CITY TRANSITIONAL FIN AUTH.		10/25/2024	Various	XXX	220,175	215,000	5,890
0909999999 - Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions						2,163,936	2,306,005	9,864
Bonds - Industrial and Miscellaneous (Unaffiliated)								
02665W-FE-6	AMERICAN HONDA FINANCE CORP.		03/11/2024	MITSUBISHI UFJ SECURITIES	XXX	199,912	200,000	
05554V-AB-6	BBCMS 2024-5C25 A3 - CMBS		07/31/2024	BARCLAYS CAPITAL INC FIXED INC.	XXX	359,002	345,000	
05555F-AC-8	BBCMS 2024-5C27 A3 - CMBS		10/29/2024	Various	XXX	226,721	217,000	560
05610C-AE-4	BMO 2023-C4 A5 - CMBS		10/04/2024	CITIGROUP GLOBAL MARKETS INC.	XXX	136,554	134,000	114
06035R-AS-5	BANK 2018-BNK14 A4 - CMBS		10/18/2024	MORGAN STANLEY CO.	XXX	212,903	216,000	508
06540G-AV-0	BANK 2024-BN47 A5 - CMBS		09/18/2024	GOLDMAN, SACHS & CO.	XXX	247,155	227,000	649
06541G-AH-0	BANK 2024-BNK48 A5 - CMBS		10/01/2024	BANC/AMERICA SECS	XXX	439,576	425,000	477
08163T-AC-6	BMARK 2023-V2 A3 - CMBS		10/31/2024	BANC/AMERICA SECS	XXX	226,223	221,000	
08163X-AY-9	BMARK 2024-V5 A3 - CMBS		12/10/2024	BREAN CAPITAL, LLC	XXX	230,509	223,000	360
092914-AA-8	BLACKSTONE REG FINANCE CO. L.L.C.		12/02/2024	BANC/AMERICA SECS	XXX	425,437	427,000	
09660S-AU-4	BMO 2024-5C4 A3 - CMBS		10/01/2024	Various	XXX	500,084	470,000	1,443
096920-AD-5	BMO 2024-C10 A5 - CMBS		10/24/2024	BONY MELLON/BMO CAP MKTS.	XXX	226,600	220,000	201
12593J-BF-2	COMM 2015-CORE24 A5 - CMBS		07/30/2024	MORGAN STANLEY CO.	XXX	270,005	275,000	847
12593P-AW-2	COMM 2015-CORE25 A4 - CMBS		07/30/2024	BONY MELLON/BMO CAP MKTS.	XXX	151,149	154,000	482
12594C-BF-6	COMM 2016-DC2 A5 - CMBS		08/02/2024	Various	XXX	305,126	312,000	700
12666D-AC-5	CNH 2023-B A3 - ABS		12/11/2024	SCOTIA MCLEOD (USA) INC.	XXX	204,659	201,000	844
14043G-AE-4	COPAR 2022-2 A4 - ABS		07/25/2024	INTL FCSTONE FINANCIAL INC.	XXX	177,692	182,000	205
17290Y-AR-9	CGCMT 2016-C1 A4 - CMBS		10/28/2024	MORGAN STANLEY CO.	XXX	184,172	189,000	472
17324D-AU-8	CGCMT 2015-P1 A5 - CMBS		07/30/2024	MORGAN STANLEY CO.	XXX	317,773	324,000	1,004
24422E-XX-2	JOHN DEERE CAPITAL CORP.		09/03/2024	MITSUBISHI UFJ SECS.(USA) INC.	XXX	139,591	140,000	
254683-CY-9	DCENT 2023-1 A - ABS		07/24/2024	US BANCORP.	XXX	155,430	157,000	188
36250P-AD-7	GSMS 2015-GC32 A4 - CMBS		10/09/2024	BNP Paribas	XXX	227,646	230,000	216
404280-EM-7	HSBC HOLDINGS PLC.	C	11/12/2024	HSBC SECURITIES	XXX	200,000	200,000	
46645J-AD-4	JPMBB 2015-C33 A4 - CMBS		08/01/2024	MORGAN STANLEY CO.	XXX	199,968	204,000	21
49803X-AA-1	KITE REALTY GROUP LP		11/08/2024	BARCLAYS CAPITAL INC FIXED INC.	XXX	119,843	122,000	556
573284-BA-3	MARTIN MARIETTA MATERIALS INC.		10/31/2024	JP Morgan Securities Inc.	XXX	206,473	208,000	
59523U-AX-5	MID-AMERICA APARTMENTS LP		12/11/2024	WELLS FARGO SECURITIES LLC	XXX	161,647	163,000	

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks **SOLD, REDEEMED** or Otherwise **DISPOSED OF** During Current Year

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Stated Contractual Maturity Date
Bonds - U.S. Governments																				
83162C-T4-5	SBAP 2023-25 E E - ABS		11/01/2024	Paydown	XXX	1,524	1,524	1,547			(23)		(23)		1,524			.0	.36	05/01/2048
912828-3F-5	UNITED STATES TREASURY		10/30/2024	PNC CAPITAL MKTS	XXX	242,180	256,000	247,706	254,639	.81			.81		254,720		(12,540)	(12,540)	4,051	11/15/2027
912828-5M-8	UNITED STATES TREASURY		10/29/2024	PNC CAPITAL MKTS	XXX	289,017	300,000	332,156	310,416	(1,682)			(1,682)		308,735		(19,718)	(19,718)	8,949	11/15/2028
912828-6T-2	UNITED STATES TREASURY		10/31/2024	PNC CAPITAL MKTS	XXX	155,835	168,000	155,577	158,699	.152			.152		158,852		(3,017)	(3,017)	1,838	05/15/2029
912828-G3-8	UNITED STATES TREASURY		11/07/2024	PNC CAPITAL MKTS	XXX	349,838	350,000	363,701	350,204	(199)			(199)		350,005		(166)	(166)	7,716	11/15/2024
912828-WJ-5	UNITED STATES TREASURY		05/15/2024	Maturity @ 100.00	XXX	1,575,000	1,575,000	1,623,265	1,575,217	(217)			(217)		1,575,000				19,688	05/15/2024
912828-XT-2	UNITED STATES TREASURY		05/31/2024	Maturity @ 100.00	XXX	850,000	850,000	832,900	849,872	.128			.128		850,000				8,500	05/31/2024
91282C-FL-0	UNITED STATES TREASURY		11/12/2024	PNC CAPITAL MKTS	XXX	93,211	95,000	93,011		.39			.39		93,222		(11)	(11)	.445	09/30/2029
91282C-GT-2	UNITED STATES TREASURY		10/31/2024	PNC CAPITAL MKTS	XXX	196,844	200,000	198,914	199,140	.158			.158		199,299		(2,455)	(2,455)	7,887	03/31/2028
91282C-HB-0	UNITED STATES TREASURY		12/11/2024	PNC CAPITAL MKTS	XXX	242,094	244,000	240,445	242,201	.212			.212		242,413		(319)	(319)	5,082	05/15/2026
91282C-HC-8	UNITED STATES TREASURY		10/24/2024	PNC CAPITAL MKTS	XXX	236,094	250,000	241,348	241,981	.590			.590		242,571		(6,477)	(6,477)	7,956	05/15/2033
91282C-LC-3	UNITED STATES TREASURY		12/11/2024	PNC CAPITAL MKTS	XXX	927,655	936,000	931,613		.89			.89		931,702		(4,047)	(4,047)	12,436	07/31/2029
91282C-LF-6	UNITED STATES TREASURY		12/11/2024	PNC CAPITAL MKTS	XXX	628,633	647,000	626,554		.172			.172		626,726		1,908	1,908	7,505	08/15/2034
0109999999 - Bonds - U.S. Governments						5,787,925	5,872,524	5,888,737	4,182,369	0	(498)	0	(498)	0	5,834,767	0	(46,841)	(46,841)	92,089	XXX
Bonds - All Other Governments																				
Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed)																				
Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)																				
Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																				
3132D6-C4-0	FH SB8191 - RMBS		10/28/2024	Various	XXX	399,392	405,793	386,644	386,825		3,064		3,064		389,889		9,504	9,504	14,121	10/01/2037
3132D6-EF-3	FH SB8234 - CMO/RMBS		10/28/2024	Various	XXX	391,763	393,418	393,096	393,128	(24)			(24)		393,104		(1,341)	(1,341)	15,051	06/01/2038
3132DT-G9-5	FH SD5624 - RMBS		12/01/2024	Paydown	XXX	21,932	21,932	21,808		.123			.123		21,932			.0	.201	06/01/2054
3132DV-LG-8	FH SD7527 - RMBS		12/01/2024	Paydown	XXX	27,917	27,917	29,068	29,054	(1,137)			(1,137)		27,917		.0	.0	.295	11/01/2050
3132DV-LH-6	FH SD7528 - RMBS		12/01/2024	Paydown	XXX	17,101	17,101	17,732	17,720	(620)			(620)		17,101		.0	.0	.181	11/01/2050
3132DV-LZ-6	FH SD7544 - RMBS		12/01/2024	Paydown	XXX	7,945	7,945	6,950		.998			.998		7,945		.0	.0	.34	07/01/2051
3133AR-UQ-6	FH QC6891 - RMBS		11/01/2024	Various	XXX	352,556	420,655	432,880	432,425	(1,222)			(1,222)		431,203		(78,647)	(78,647)	8,572	09/01/2051
				FEDERAL FARM CREDIT BANKS FUNDING CORP																
3133EM-GE-6			10/10/2024	PNC CAPITAL MKTS	XXX	390,753	450,000	450,000	450,000		.0		.0		450,000		(59,247)	(59,247)	5,040	11/05/2029
3133KJ-4H-2	FH RA3524 - RMBS		12/01/2024	Paydown	XXX	40,064	40,064	41,679	41,619	(1,555)			(1,555)		40,064		.0	.0	.405	09/01/2050
3133KL-A9-8	FH RA4532 - RMBS		12/03/2024	Various	XXX	269,276	314,674	326,990	327,734	(1,585)			(1,585)		326,149		(56,873)	(56,873)	7,103	02/01/2051
3133KP-Q7-6	FH RA7678 - RMBS		10/28/2024	Various	XXX	402,471	412,451	416,092	415,794	(458)			(458)		415,336		(12,865)	(12,865)	16,435	07/01/2052
				FEDERAL NATIONAL MORTGAGE ASSOCIATION																
3135G0-ZR-7			09/06/2024	Maturity @ 100.00	XXX	500,000	500,000	523,902	500,256	(256)			(256)		500,000		.0	.0	13,125	09/06/2024
3136A8-LL-2	FNR 2012-93 TY - CMO/RMBS		12/01/2024	Paydown	XXX	3,620	3,620	3,412	3,407	.213			.213		3,620		.0	.0	.35	06/25/2042
3136AA-EK-7	FNR 2012-129 TD - CMO/RMBS		12/01/2024	Paydown	XXX	2,954	2,954	2,980	2,989	(35)			(35)		2,954		.0	.0	.32	05/25/2040
3136AE-EZ-6	FNR 2013-53 WG - CMO/RMBS		12/01/2024	Paydown	XXX	11,276	11,276	10,656	10,855	.420			.420		11,276		.0	.0	.110	06/25/2042
3136AH-H9-4	FNR 2013-130 A - CMO/RMBS		12/01/2024	Paydown	XXX	1,210	1,210	1,199	1,196	.14			.14		1,210		.0	.0	.19	01/25/2044
3136AJ-J8-0	FNR 2014-30 KC - CMO/RMBS		12/01/2024	Paydown	XXX	18,708	18,708	19,328	18,885	(177)			(177)		18,708		.0	.0	.279	05/25/2033
3136AK-2Y-8	FNR 2014-64 TY - CMO/RMBS		12/01/2024	Paydown	XXX	19,672	19,672	19,297	19,541	.132			.132		19,672		.0	.0	.309	09/25/2042
3136AK-L7-6	FNR 2014-52 LB - CMO/RMBS		12/01/2024	Paydown	XXX	10,918	10,918	11,238	11,141	(223)			(223)		10,918		.0	.0	.156	01/25/2044
3136AX-C8-6	FNR 2017-69 EG - CMO/RMBS		12/01/2024	Paydown	XXX	2,445	2,445	2,482	2,496	(51)			(51)		2,445		.0	.0	.32	09/25/2047
				FEDERAL NATIONAL MORTGAGE ASSOCIATION																
3136G0-U6-6			10/30/2024	Maturity @ 100.00	XXX	110,000	110,000	107,195	109,966	.34			.34		110,000		.0	.0	2,475	10/30/2024
3137A6-L6-7	FHR 3814 B - CMO/RMBS		12/01/2024	Paydown	XXX	22,632	22,632	23,790	22,740	(107)			(107)		22,632		.0	.0	.351	02/15/2026
3137AH-2W-7	FHR 3936 AB - CMO/RMBS		12/01/2024	Paydown	XXX	23,375	23,375	23,828	23,412	(36)			(36)		23,375		.0	.0	.358	10/15/2026
3137AU-A4-1	FHR 4103 DV - CMO/RMBS		01/16/2024	Paydown	XXX	2,428	2,428	2,477		.0			.0		2,428		.0	.0	.6	11/15/2025
3137AU-KR-9	FHR 4102 BC - CMO/RMBS		12/01/2024	Paydown	XXX	95,619	95,619	99,563	96,096	(477)			(477)		95,619		.0	.0	1,483	08/15/2027
3137B8-MS-3	FHR 4322 DJ - CMO/RMBS		12/01/2024	Paydown	XXX	6,213	6,213	6,411	6,312	(99)			(99)		6,213		.0	.0	.100	05/15/2043
3137BD-UD-6	FHR 4385 MQ - CMO/RMBS		12/01/2024	Paydown	XXX	47,893	47,893	47,706	47,815	.78			.78		47,893		.0	.0	.724	07/15/2041
3137FX-PA-0	FHR 5038 OP - CMO/RMBS		11/01/2024	Various	XXX	252,232	362,694	361,674	361,615	.82			.82		361,697		(109,465)	(109,465)	2,240	10/25/2050
31397S-C5-1	FNR 2011-36 DB - CMO/RMBS		12/01/2024	Paydown	XXX	22,215	22,215	22,194	22,174	.41			.41		22,215		.0	.0	.341	05/25/2026
3140J7-XA-8	FN BM3372 - CMBS/RMBS		12/01/2024	Paydown	XXX	.812	.812	.869	.864	(52)			(52)		.812		.0	.0	.14	01/01/2028
3140J9-XA-4	FN BM5172 - RMBS		12/01/2024	Paydown	XXX	1,214	1,214	1,181		.33			.33		1,214		.0	.0	.5	08/01/2047
3140JB-TY-2	FN BM6866 - RMBS		12/01/2024	Paydown	XXX	34,670	34,670	34,700	36,113	(1,443)			(1,443)		34,670		.0	.0	.322	08/01/2051
3140KL-GA-4	FN BQ1092 - RMBS		12/01/2024	Paydown	XXX	26,710	26,710	28,396	28,723	(2,014)			(2,014)		26,710		.0	.0	.484	08/01/2050
3140QE-X2-3	FN CAG996 - RMBS		12/03/2024	Various	XXX	262,624	310,159	330,210	331,879	(2,773)			(2,773)		329,106		(66,482)	(66,482)	6,953	09/01/2050
				FEDERAL NATIONAL MORTGAGE ASSOCIATION																
3140QM-HT-4			10/28/2024	Various	XXX	334,875	400,249	409,036	408,528	(479)			(479)		408,049		(73,174)	(73,174)	8,063	11/01/2051
3140X6-JR-3	FN FM2971 - RMBS		12/01/2024	Paydown	XXX	10,697	10,697	10,156		.542			.542		10,697		.0	.0	.63	08/01/2045
3140XC-L2-2	FN FM8444 - RMBS		12/01/2024	Paydown	XXX	17,251	17,251	15,475		1,778			1,778		17,251		.0	.0	.53	06/01/2036

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks **SOLD, REDEEMED** or Otherwise **DISPOSED OF** During Current Year

1	2	3 F o r e i g n	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identi- fication	Description		Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than- Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Stated Contractual Maturity Date
3140XQ-DH-7.	FN FS8203 - RMBS.....		12/01/2024.	Paydown.....	XXX.....	1,979	1,979	1,987			.8		.8		1,979		.0		.11	06/01/2054..
31418E-KV-1.	FN M44807 - RMBS.....		10/28/2024.	Various.....	XXX.....	180,544	181,313	179,939	179,961		138		138		180,099		.445	.445	7,973	11/01/2052..
3142BN-CQ-5.	FH 8D0079 - RMBS.....		10/28/2024.	Various.....	XXX.....	346,345	400,291	406,592	410,415		2,936		2,936		413,350		(67,005)	(67,005)	5,985	08/01/2051..
47770V-BR-0.	JOBSOHIO BEVERAGE SYS OHIO STATEWIDE LIO.....		10/01/2024.	Call @ 100.00.....	XXX.....	30,000	30,000	30,178	30,157		(4)		(4)		30,154		(154)	(154)	.665	01/01/2033..
60416Q-GA-6.	MINNESOTA ST HSG FIN AGY HOMEOWNERSHIP F.....		12/01/2024.	Paydown.....	XXX.....	1,689	1,689	1,689	1,689				.0		1,689		.0	.0	.47	09/01/2044..
88258M-AA-3.	TEXAS NATURAL GAS SECURITIZATION FINANCE.....		04/01/2024.	Paydown.....	XXX.....	6,741	6,741	6,887	6,881		(140)		(140)		6,741			.0	.201	04/01/2035..
88258M-AA-3.	TNGUTL 23 A1 - ABS.....		10/01/2024.	Paydown.....	XXX.....	9,705	9,705	9,915	9,895		(190)		(190)		9,705			.0	.248	04/01/2035..
92812U-LT-3.	VIRGINIA HOUSING DEVELOPMENT AUTHORITY.....		12/01/2024.	Paydown.....	XXX.....	.919	.919	.903	.908		.11		.11		.919			.0	.28	06/25/2034..
92813T-EE-6.	VIRGINIA ST HSG DEV AUTH HOMEOWNERSHIP M.....		12/01/2024.	Paydown.....	XXX.....	7,656	7,852	7,746	7,775		.77		.77		7,852		(196)	(196)	.134	08/25/2042..
0909999999 - Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions						4,749,012	5,218,072	5,288,130	5,211,409	0	(4,449)	0	(4,449)	0	5,264,512	0	(515,500)	(515,500)	120,860	XXX
Bonds - Industrial and Miscellaneous (Unaffiliated)																				
03076C-AK-2.	AMERIPRISE FINANCIAL INC.....		10/09/2024.	PNC CAPITAL MKTS.....	XXX.....	.64,492	.65,000	.64,725	.64,977		.14		.14		.64,991		(499)	(499)	1,993	04/02/2025..
032654-AV-7.	ANALOG DEVICES INC.....		10/28/2024.	PNC CAPITAL MKTS.....	XXX.....	339,504	400,000	397,712	398,514		.147		.147		398,661		(59,157)	(59,157)	9,053	10/01/2031..
06051G-FS-3.	BANK OF AMERICA CORP.....		10/01/2024.	PNC CAPITAL MKTS.....	XXX.....	149,451	150,000	149,729	149,990		.5		.5		149,995		(544)	(544)	6,797	08/01/2025..
06540A-AC-5.	BANK 2019-BNK20 A2 - CMBS.....		12/01/2024.	Paydown.....	XXX.....	5,373	5,373	5,427	5,409	(35)			(35)		5,373			.0	.94	09/15/2062..
06650A-AD-9.	BANK 2017-BNK8 A3 - CMBS.....		12/01/2024.	Paydown.....	XXX.....	.1	.1	.1	.1		.0		.0		.1			.0	.0	11/18/2050..
09247X-AL-5.	BLACKROCK INC.....		03/18/2024.	Maturity @ 100.00.....	XXX.....	250,000	250,000	251,225	250,002	(2)			(2)		250,000			.0	4,375	03/18/2024..
115637-AU-4.	BROWN-FORMAN CORP.....		10/28/2024.	PNC CAPITAL MKTS.....	XXX.....	223,943	225,000	224,832	224,865	.10			.10		224,875		(933)	(933)	11,103	04/15/2033..
126408-HB-2.	CSX CORP.....		08/01/2024.	Maturity @ 100.00.....	XXX.....	200,000	200,000	199,830	199,999	.1			.1		200,000			.0	6,800	08/01/2024..
126650-DG-2.	CVS HEALTH CORP.....		10/28/2024.	PNC CAPITAL MKTS.....	XXX.....	391,706	425,000	382,356	390,493	4,501			4,501		394,995		(3,289)	(3,289)	16,652	08/15/2029..
140430-AC-6.	COPAR 2022-1 A3 - ABS.....		12/15/2024.	Paydown.....	XXX.....	55,600	55,600	55,588	55,595	.5			.5		55,600		.0	.0	.981	04/15/2027..
24422E-WX-3.	JOHN DEERE CAPITAL CORP.....		10/01/2024.	PNC CAPITAL MKTS.....	XXX.....	177,674	175,000	174,899	174,925	.22			.22		174,947		2,727	2,727	2,632	06/08/2026..
26442U-AH-7.	DUKE ENERGY PROGRESS LLC.....		10/25/2024.	PNC CAPITAL MKTS.....	XXX.....	383,364	400,000	398,352	399,465	.78			.78		399,543		(16,179)	(16,179)	15,448	03/15/2029..
278865-BL-3.	ECOLAB INC.....		10/01/2024.	PNC CAPITAL MKTS.....	XXX.....	52,343	55,000	54,984	54,994	.1			.1		54,995		(2,652)	(2,652)	1,061	02/01/2027..
337738-AU-2.	FISERV INC.....		10/28/2024.	PNC CAPITAL MKTS.....	XXX.....	379,072	400,000	399,328	399,763	.33			.33		399,796		(20,724)	(20,724)	18,589	07/01/2029..
362506-AN-5.	GSMS 2015-GC30 A3 - CMBS.....		12/01/2024.	Paydown.....	XXX.....	110,017	110,017	115,866	110,302	(285)			(285)		110,017			.0	508	05/12/2050..
369550-BK-3.	GENERAL DYNAMICS CORP.....		10/01/2024.	PNC CAPITAL MKTS.....	XXX.....	.64,601	.65,000	.64,711	.64,976	.14			.14		.64,990		(389)	(389)	2,118	04/01/2025..
370334-CW-2.	GENERAL WILLS INC.....		10/28/2024.	PNC CAPITAL MKTS.....	XXX.....	257,413	250,000	248,665	248,714	.198			.198		248,911		.8,501	.8,501	14,208	10/17/2028..
44644M-AD-3.	HUNTINGTON NATIONAL BANK.....		05/16/2024.	Call @ 100.00.....	XXX.....	400,000	400,000	400,000	400,000		.0		.0		400,000			.0	8,016	05/16/2025..
548661-DM-6.	LOWE'S COMPANIES INC.....		10/01/2024.	PNC CAPITAL MKTS.....	XXX.....	141,759	145,000	135,584	143,321	.539			.539		143,860		(2,100)	(2,100)	3,494	04/15/2026..
548661-DT-1.	LOWE'S COMPANIES INC.....		10/01/2024.	PNC CAPITAL MKTS.....	XXX.....	279,124	280,000	284,169	280,344	(215)			(215)		280,129		(1,005)	(1,005)	10,796	04/15/2025..
57636Q-AS-3.	MASTERCARD INC.....		10/10/2024.	PNC CAPITAL MKTS.....	XXX.....	.86,994	100,000	99,872	99,929	.7			.7		99,936		(12,942)	(12,942)	2,037	03/15/2031..
654106-AH-6.	NIKE INC.....		10/01/2024.	PNC CAPITAL MKTS.....	XXX.....	74,279	75,000	74,898	74,992	.5			.5		74,997		(718)	(718)	1,825	03/27/2025..
670666-AF-1.	NVIDIA CORP.....		10/01/2024.	PNC CAPITAL MKTS.....	XXX.....	203,762	215,000	216,043	215,435	(50)			(50)		215,385		(11,623)	(11,623)	6,145	04/01/2030..
713448-EQ-7.	PEPSICO INC.....		10/01/2024.	PNC CAPITAL MKTS.....	XXX.....	247,363	250,000	249,823	249,986	.8			.8		249,995		(2,632)	(2,632)	5,828	03/19/2025..
760759-BB-5.	REPUBLIC SERVICES INC.....		10/28/2024.	PNC CAPITAL MKTS.....	XXX.....	226,827	225,000	224,051	224,220	.110			.110		224,330		.2,497	2,497	11,822	04/01/2029..
774341-AJ-0.	ROCKWELL COLLINS INC.....		03/15/2024.	Maturity @ 100.00.....	XXX.....	250,000	250,000	249,950	250,000	.0			.0		250,000			.0	4,000	03/15/2024..
776743-AH-9.	ROPER TECHNOLOGIES INC.....		09/15/2024.	Maturity @ 100.00.....	XXX.....	350,000	350,000	350,343	350,008	(8)			(8)		350,000			.0	8,225	09/15/2024..
828807-CS-4.	SIMON PROPERTY GROUP LP.....		10/01/2024.	Maturity @ 100.00.....	XXX.....	250,000	250,000	263,255	250,107	(107)			(107)		250,000			.0	8,438	10/01/2024..
871829-BQ-9.	SYSCO CORP.....		10/28/2024.	PNC CAPITAL MKTS.....	XXX.....	.85,308	100,000	82,269	82,394	1,514			1,514		83,907		.1,401	1,401	919	12/14/2031..
89114T-ZN-5.	TORONTO-DOMINION BANK.....		10/01/2024.	PNC CAPITAL MKTS.....	XXX.....	426,795	445,000	444,515	444,800	.49			.49		444,849		(18,054)	(18,054)	10,628	01/12/2027..
911312-BX-3.	UNITED PARCEL SERVICE INC.....		10/09/2024.	PNC CAPITAL MKTS.....	XXX.....	129,557	130,000	129,864	129,989	.7			.7		129,996		(439)	(439)	5,197	04/01/2025..
91159H-HK-9.	US BANCORP.....		09/11/2024.	Maturity @ 100.00.....	XXX.....	250,000	250,000	252,350	250,023	(23)			(23)		250,000			.0	9,000	09/11/2024..
91324P-DM-1.	UNITEDHEALTH GROUP INC.....		02/15/2024.	Maturity @ 100.00.....	XXX.....	.50,000	.50,000	.49,876	.50,000	.0			.0		50,000			.0	.875	02/15/2024..
92343V-GG-3.	VERIZON COMMUNICATIONS INC.....		11/26/2024.	PNC CAPITAL MKTS.....	XXX.....	192,694	200,000	199,606	199,910	.36			.36		199,946		(7,252)	(7,252)	3,432	03/20/2026..
92868K-AC-7.	VALET 2021-1 A3 - ABS.....		12/20/2024.	Paydown.....	XXX.....	100,113	100,113	100,109	100,112	.1			.1		100,113		.0	.0	.532	06/22/2026..
931142-ER-0.	WALMART INC.....		10/01/2024.	PNC CAPITAL MKTS.....	XXX.....	247,151	260,000	259,509	259,839	.44			.44		259,883		(12,732)	(12,732)	2,844	09/17/2026..
1109999999 - Bonds - Industrial and Miscellaneous (Unaffiliated)						7,096,278	7,306,105	7,254,312	7,248,390	0	6,626	0	6,626	0	7,255,016	0	(158,738)	(158,738)	216,465	XXX
Bonds - Hybrid Securities																				
Bonds - Parent, Subsidiaries and Affiliates																				
Bonds - SYO Identified Funds																				
Bonds - Unaffiliated Bank Loans																				
Bonds - Unaffiliated Certificates of Deposit																				
2509999997 - Bonds - Subtotals - Bonds - Part 4						17,633,215	18,396,701	18,431,178	16,642,168	0	1,678	0	1,678	0	18,354,295	0	(721,080)	(721,080)	429,414	XXX

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks **SOLD, REDEEMED** or Otherwise **DISPOSED OF** During Current Year

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

SCHEDULE D - PART 5

Showing all Long-Term Bonds and Stocks **ACQUIRED** During Year and Fully **DISPOSED OF** During Current Year

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

SCHEDULE D - PART 6 - SECTION 1

[illegible]

1. Total amount of goodwill nonadmitted \$.....

SCHEDULE D - PART 6 - SECTION 2

[illegible]

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Line	Number	Book/Adjusted Carrying Value by NAIC Designation Category	Footnote:
1A	1A	\$ 0	1B \$ 0 1C \$ 0 1D \$ 0 1E \$ 0 1F \$ 0 1G \$ 0
1B	2A	\$ 0	2B \$ 0 2C \$ 0
1C	3A	\$ 0	3B \$ 0 3C \$ 0
1D	4A	\$ 0	4B \$ 0 4C \$ 0
1E	5A	\$ 0	5B \$ 0 5C \$ 0
1F	6	\$ 0	

Schedule DB - Part A - Section 1

NONE

Schedule DB - Part A - Section 2

NONE

Schedule DB - Part B - Section 1

NONE

Schedule DB - Part B - Section 2

NONE

Schedule DB - Part D - Section 1

NONE

Schedule DB - Part D - Section 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

SCHEDULE DB - PART E

Derivatives Hedging Variable Annuity Guarantees as of December 31 of Current Year

This schedule is specific for the derivatives and the hedging programs captured in SSAP No. 108

[illegible]

SCHEDULE DL - PART 1
SECURITIES LENDING COLLATERAL ASSETS

Reinvested Collateral Assets Owned December 31 Current Year
(Securities lending collateral assets reported in aggregate on Line 10 of the Assets page (Line 9 for Separate Accounts)
and not included on Schedules A, B, BA, D, DB and E.)

1	2	3	4	5	6	7
CUSIP Identification	Description	Code	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Fair Value	Book/Adjusted Carrying Value	Maturity Date
Bonds - U.S. Governments - Issuer Obligations						
Bonds - U.S. Governments - Residential Mortgage-Backed Securities						
Bonds - U.S. Governments - Commercial Mortgage-Backed Securities						
Bonds - U.S. Governments - Other Loan-Backed and Structured Securities						
Bonds - All Other Governments - Issuer Obligations						
Bonds - All Other Governments - Residential Mortgage-Backed Securities						
Bonds - All Other Governments - Commercial Mortgage-Backed Securities						
Bonds - All Other Governments - Other Loan-Backed and Structured Securities						
Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations						
Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Residential Mortgage-Backed Securities						
Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Commercial Mortgage-Backed Securities						
Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Other Loan-Backed and Structured Securities						
Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations						
Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Residential Mortgage-Backed Securities						
Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Commercial Mortgage-Backed Securities						
Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Other Loan-Backed and Structured Securities						
Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Issuer Obligations						
Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Residential Mortgage-Backed Securities						
Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Commercial Mortgage-Backed Securities						
Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Other Loan-Backed and Structured Securities						
Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						
Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities						
Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities						
Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities						
Bonds - Hybrid Securities - Issuer Obligations						
Bonds - Hybrid Securities - Residential Mortgage-Backed Securities						
Bonds - Hybrid Securities - Commercial Mortgage-Backed Securities						
Bonds - Hybrid Securities - Other Loan-Backed and Structured Securities						
Bonds - Parent, Subsidiaries and Affiliates - Issuer Obligations						
Bonds - Parent, Subsidiaries and Affiliates - Residential Mortgage-Backed Securities						
Bonds - Parent, Subsidiaries and Affiliates - Commercial Mortgage-Backed Securities						
Bonds - Parent, Subsidiaries and Affiliates - Other Loan-Backed and Structured Securities						
Bonds - Parent, Subsidiaries and Affiliates - Affiliated Bank Loans - Issued						
Bonds - Parent, Subsidiaries and Affiliates - Affiliated Bank Loans - Acquired						
Bonds - SVO Identified Funds - Exchange Traded Funds - as Identified by the SVO						
Bonds - Unaffiliated Bank Loans - Unaffiliated Bank Loans - Issued						
Bonds - Unaffiliated Bank Loans - Unaffiliated Bank Loans - Acquired						
Bonds - Unaffiliated Certificates of Deposit						
Stocks - Preferred Stocks - Industrial and Miscellaneous (Unaffiliated) - Perpetual Preferred						
Stocks - Preferred Stocks - Industrial and Miscellaneous (Unaffiliated) - Redeemable Preferred						
Stocks - Preferred Stocks - Parent, Subsidiaries and Affiliates - Perpetual Preferred						
Stocks - Preferred Stocks - Parent, Subsidiaries and Affiliates - Redeemable Preferred						
Stocks - Common Stocks - Industrial and Miscellaneous (Unaffiliated) - Publicly Traded						
Stocks - Common Stocks - Industrial and Miscellaneous (Unaffiliated) - Other						
Stocks - Common Stocks - Mutual Funds - Designations Assigned by the SVO						
Stocks - Common Stocks - Mutual Funds - Designation Not Assigned by SVO						
Stocks - Common Stocks - Unit Investment Trusts - Designations Assigned by the SVO						
Stocks - Common Stocks - Unit Investment Trusts - Designations Not Assigned by the SVO						
Stocks - Common Stocks - Closed-End Funds - Designations Assigned by the SVO						
Stocks - Common Stocks - Closed-End Funds - Designations Not Assigned by the SVO						
Stocks - Common Stocks - Exchange Traded Funds						
Stocks - Common Stocks - Parent, Subsidiaries and Affiliates - Publicly Traded						
Stocks - Common Stocks - Parent, Subsidiaries and Affiliates - Other						
Real Estate (Schedule A type)						
Mortgage Loans on Real Estate (Schedule B type)						
Other Invested Assets (Schedule BA type)						
Short-Term Invested Assets (Schedule DA, Part 1 type)						
Cash (Schedule E, Part 1 type)						
Cash Equivalents (Schedule E, Part 2 type)						
Other Assets						
9999999999 Totals				0	0	XXX

General Interrogatories:

1. Total activity for the yearFair Value \$ Book/Adjusted Carrying Value \$
2. Average balance for the year.....Fair Value \$ Book/Adjusted Carrying Value \$
3.

Line
Number Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

3A 1A \$0 1B \$0 1C \$0 1D \$0 1E \$0 1F \$0 1G \$0
3B 2A \$0 2B \$0 2C \$0
3C 3A \$0 3B \$0 3C \$0
3D 4A \$0 4B \$0 4C \$0
3E 5A \$0 5B \$0 5C \$0
3F 6 \$0

SCHEDULE DL - PART 2
SECURITIES LENDING COLLATERAL ASSETS

Reinvested Collateral Assets Owned December 31 Current Year
(Securities lending collateral assets included on Schedules A, B, BA, D, DB and E
and not reported in aggregate on Line 10 of the Assets page (Line 9 for Separate Accounts))

1	2	3	4	5	6	7
CUSIP Identification	Description	Code	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Fair Value	Book/Adjusted Carrying Value	Maturity Date
	Bonds - U.S. Governments - Issuer Obligations					
	Bonds - U.S. Governments - Residential Mortgage-Backed Securities					
	Bonds - U.S. Governments - Commercial Mortgage-Backed Securities					
	Bonds - U.S. Governments - Other Loan-Backed and Structured Securities					
	Bonds - All Other Governments - Issuer Obligations					
	Bonds - All Other Governments - Residential Mortgage-Backed Securities					
	Bonds - All Other Governments - Commercial Mortgage-Backed Securities					
	Bonds - All Other Governments - Other Loan-Backed and Structured Securities					
	Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations					
	Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Residential Mortgage-Backed Securities					
	Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Commercial Mortgage-Backed Securities					
	Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Other Loan-Backed and Structured Securities					
	Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations					
	Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Residential Mortgage-Backed Securities					
	Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Commercial Mortgage-Backed Securities					
	Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Other Loan-Backed and Structured Securities					
	Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Issuer Obligations					
	Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Residential Mortgage-Backed Securities					
	Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Commercial Mortgage-Backed Securities					
	Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Other Loan-Backed and Structured Securities					
	Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations					
	Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities					
	Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities					
	Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities					
	Bonds - Hybrid Securities - Issuer Obligations					
	Bonds - Hybrid Securities - Residential Mortgage-Backed Securities					
	Bonds - Hybrid Securities - Commercial Mortgage-Backed Securities					
	Bonds - Hybrid Securities - Other Loan-Backed and Structured Securities					
	Bonds - Parent, Subsidiaries and Affiliates - Issuer Obligations					
	Bonds - Parent, Subsidiaries and Affiliates - Residential Mortgage-Backed Securities					
	Bonds - Parent, Subsidiaries and Affiliates - Commercial Mortgage-Backed Securities					
	Bonds - Parent, Subsidiaries and Affiliates - Other Loan-Backed and Structured Securities					
	Bonds - Parent, Subsidiaries and Affiliates - Affiliated Bank Loans - Issued					
	Bonds - Parent, Subsidiaries and Affiliates - Affiliated Bank Loans - Acquired					
	Bonds - SVO Identified Funds - Exchange Traded Funds - as Identified by the SVO					
	Bonds - Unaffiliated Bank Loans - Unaffiliated Bank Loans - Issued					
	Bonds - Unaffiliated Bank Loans - Unaffiliated Bank Loans - Acquired					
	Bonds - Unaffiliated Certificates of Deposit					
	Stocks - Preferred Stocks - Industrial and Miscellaneous (Unaffiliated) - Perpetual Preferred					
	Stocks - Preferred Stocks - Industrial and Miscellaneous (Unaffiliated) - Redeemable Preferred					
	Stocks - Preferred Stocks - Parent, Subsidiaries and Affiliates - Perpetual Preferred					
	Stocks - Preferred Stocks - Parent, Subsidiaries and Affiliates - Redeemable Preferred					
	Stocks - Common Stocks - Industrial and Miscellaneous (Unaffiliated) - Publicly Traded					
	Stocks - Common Stocks - Industrial and Miscellaneous (Unaffiliated) - Other					
	Stocks - Common Stocks - Mutual Funds - Designations Assigned by the SVO					
	Stocks - Common Stocks - Mutual Funds - Designation Not Assigned by SVO					
	Stocks - Common Stocks - Unit Investment Trusts - Designations Assigned by the SVO					
	Stocks - Common Stocks - Unit Investment Trusts - Designations Not Assigned by the SVO					
	Stocks - Common Stocks - Closed-End Funds - Designations Assigned by the SVO					
	Stocks - Common Stocks - Closed-End Funds - Designations Not Assigned by the SVO					
	Stocks - Common Stocks - Exchange Traded Funds					
	Stocks - Common Stocks - Parent, Subsidiaries and Affiliates - Publicly Traded					
	Stocks - Common Stocks - Parent, Subsidiaries and Affiliates - Other					
	Real Estate (Schedule A)					
	Mortgage Loans on Real Estate (Schedule B)					
	Other Invested Assets (Schedule BA)					
	Short-Term Invested Assets (Schedule DA, Part 1)					
	Cash (Schedule E, Part 1)					
	Cash Equivalents (Schedule E, Part 2)					
	Other Assets					
	9999999999 Totals			0	0	XXX

General Interrogatories:

1. Total activity for the year.....Fair Value \$ Book/Adjusted Carrying Value \$
2. Average balance for the yearFair Value \$ Book/Adjusted Carrying Value \$

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Show Investments Owned December 31 of Current Year								
1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due & Accrued	9 Amount Received During Year
Bonds - U.S. Governments - Issuer Obligations								
Bonds - U.S. Governments - Residential Mortgage-Backed Securities								
Bonds - U.S. Governments - Commercial Mortgage-Backed Securities								
Bonds - U.S. Governments - Other Loan-Backed and Structured Securities								
Bonds - All Other Governments - Issuer Obligations								
Bonds - All Other Governments - Residential Mortgage-Backed Securities								
Bonds - All Other Governments - Commercial Mortgage-Backed Securities								
Bonds - All Other Governments - Other Loan-Backed and Structured Securities								
Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations								
Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Residential Mortgage-Backed Securities								
Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Commercial Mortgage-Backed Securities								
Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Other Loan-Backed and Structured Securities								
Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations								
Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Residential Mortgage-Backed Securities								
Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Commercial Mortgage-Backed Securities								
Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Other Loan-Backed and Structured Securities								
Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Issuer Obligations								
Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Residential Mortgage-Backed Securities								
U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Commercial Mortgage-Backed Securities								
Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Other Loan-Backed and Structured Securities								
Bonds - Industrial and Miscellaneous - Issuer Obligations								
Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities								
Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities								
Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities								
Bonds - Hybrid Securities - Issuer Obligations								
Bonds - Hybrid Securities - Residential Mortgage-Backed Securities								
Bonds - Hybrid Securities - Commercial Mortgage-Backed Securities								
Bonds - Hybrid Securities - Other Loan-Backed and Structured Securities								
Bonds - Parent, Subsidiaries and Affiliates Bonds - Issuer Obligations								
Bonds - Parent, Subsidiaries and Affiliates Bonds - Residential Mortgage-Backed Securities								
Bonds - Parent, Subsidiaries and Affiliates Bonds - Commercial Mortgage-Backed Securities								
Bonds - Parent, Subsidiaries and Affiliates Bonds - Other Loan-Backed and Structured Securities								
Bonds - Parent, Subsidiaries and Affiliates Bonds - Affiliated Bank Loans - Issued								
Bonds - Parent, Subsidiaries and Affiliates Bonds - Affiliated Bank Loans - Acquired								
Bonds - SV0 Identified Funds - Exchange Traded Funds -as Identified by the SV0								
Bonds - Unaffiliated Bank Loans - Unaffiliated Bank Loans - Issued								
Bonds - Unaffiliated Bank Loans - Unaffiliated Bank Loans - Acquired								
Sweep Accounts								
Exempt Money Market Mutual Funds - as Identified by SV0								
All Other Money Market Mutual Funds								
999746-68-8.....	FEDERATED US TREASURY.....		12/27/2024..		XXX.....	99,541	2,960	
8309999999	All Other Money Market Mutual Funds					99,541	2,960	0
Qualified Cash Pools Under SSAP No. 2R								
Other Cash Equivalents								
8609999999 Total Cash Equivalents						99,541	2,960	0

Line Number	Book/Adjusted Carrying Value by NAIC Designation Category	Footnote:
1A	1A \$ 0	1B \$ 0
1B	2A \$ 0	2B \$ 0
1C	3A \$ 0	3B \$ 0
1D	4A \$ 0	4B \$ 0
1E	5A \$ 0	5B \$ 0
1F	6 \$ 0	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, etc.	1	2	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
	Type of Deposits	Purpose of Deposits	3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR					
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA					
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA					
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM					
33. New York	NY					
34. North Carolina	NC					
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA					
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR					
55. U.S. Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CAN					
58. Aggregate Alien and Other	OT		.0	.0	.0	.0
59. Total	XXX	XXX	0	0	0	0
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Sum of remaining write-ins for Line 58 from overflow page	XXX	XXX	.0	.0	.0	.0
5899. Totals (Lines 5801 - 5803 + 5898) (Line 58 above)	XXX	XXX	0	0	0	0



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

Audited Financial Report



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

Accountants Letter of Qualifications



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

Communication of Internal Control Related Matters Noted in Audit



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

Relief from the five-year rotation requirement for lead audit partner



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

Relief from the one-year cooling off period for independent CPA



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

Relief from the Requirements for Audit Committees

SUPPLEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

PART 6 – NATIONWIDE CREDIT PROPERTY PREMIUMS AND UNDERWRITING EXPENSES

	1 Creditor Placed Home	2 Creditor Placed Auto	3 Personal Property	4 Other (a)
1. Premiums:				
1.1 Direct written premiums.....				
1.2 Direct earned premiums				
2. Underwriting expenses incurred:				
2.1 Commissions and brokerage expenses incurred				
2.2 Taxes, licenses and fees incurred				
2.3 Other acquisitions, field supervision and collection expenses incurred				
2.4 General expenses incurred				

(a) Provide a description of "other" coverages (including their percent of Line 1.2, Column 4):



(To Be Filed by March 1)

NAIC Group Code 00000..... NAIC Company Code 00000..... Employer's ID Number 05-0356382.....

PART 1

Showing Total Net Exposures (Principal & Interest) By Year Payable
On Municipal Bond Guaranties In Force As Of Year End

Year Payable	1 Municipal Obligation Bonds	2 Special Revenue Bonds	Industrial Development Bonds			6 Totals
			3 Type I	4 Type II	5 Type III	
1. 2025						0
2. 2026						0
3. 2027						0
4. 2028						0
5. 2029						0
6. 2030						0
7. 2031						0
8. 2032						0
9. 2033						0
10. 2034						0
11. 2035						0
12. 2036						0
13. 2037						0
14. 2038						0
15. 2039						0
16. 2040 - 44						0
17. 2045 - 49						0
18. 2050+						0
19. Totals	0	0	0	0	0	0

PART 2

Showing Total Net Exposures (Principal & Interest) By Year Payable
On Non-Municipal Bond Guaranties In Force As Of Year End

Year Payable	Corporate Obligations			4 Cons Debt Obligations	5 Pass-Thru Securities	6 Ltd Partnerships	7 Other Non- Investment Grade Obligations	8 All Other Guaranties	9 Totals
	1 Type I	2 Type II	3 Type III						
1. 2025									0
2. 2026									0
3. 2027									0
4. 2028									0
5. 2029									0
6. 2030									0
7. 2031									0
8. 2032									0
9. 2033									0
10. 2034									0
11. 2035									0
12. 2036									0
13. 2037									0
14. 2038									0
15. 2039									0
16. 2040 - 44									0
17. 2045 - 49									0
18. 2050+									0
19. Totals	0	0	0	0	0	0	0	0	0

CONTINGENCY RESERVE FOR MUNICIPAL OBLIGATIONS

PART 3A

MUNICIPAL OBLIGATION BONDS

Calendar Year Written	1 Net Premiums Written	2 Net Principal Guaranteed	3 Average Premium (Cols. 1/2)	4 Current Year Earned Premium	5 Prior Year Reserve	Current Year		8 Contingency Reserve (Cols. 5 + 6 - 7)
						6 Addition to Reserve	7 Withdrawals from Reserve	
1. 2024 S.P.			0					0
2. 2024 I.P.			0					0
3. 2023 S.P. ....0		0	0		0			0
4. 2023 I.P. ....0		0	0		0			0
5. 2022 S.P. ....0		0	0		0			0
6. 2022 I.P. ....0		0	0		0			0
7. 2021 S.P. ....0		0	0		0			0
8. 2021 I.P. ....0		0	0		0			0
9. 2020 S.P. ....0		0	0		0			0
10. 2020 I.P. ....0		0	0		0			0
11. 2019 S.P. ....0		0	0		0			0
12. 2019 I.P. ....0		0	0		0			0
13. 2018 S.P. ....0		0	0		0			0
14. 2018 I.P. ....0		0	0		0			0
15. 2017 S.P. ....0		0	0		0			0
16. 2017 I.P. ....0		0	0		0			0
17. 2016 S.P. ....0		0	0		0			0
18. 2016 I.P. ....0		0	0		0			0
19. 2015 S.P. ....0		0	0		0			0
20. 2015 I.P. ....0		0	0		0			0
21. 2014 S.P. ....0		0	0		0			0
22. 2014 I.P. ....0		0	0		0			0
23. 2013 S.P. ....0		0	0		0			0
24. 2013 I.P. ....0		0	0		0			0
25. 2012 S.P. ....0		0	0		0			0
26. 2012 I.P. ....0		0	0		0			0
27. 2011 S.P. ....0		0	0		0			0
28. 2011 I.P. ....0		0	0		0			0
29. 2010 S.P. ....0		0	0		0			0
30. 2010 I.P. ....0		0	0		0			0
31. 2009 S.P. ....0		0	0		0			0
32. 2009 I.P. ....0		0	0		0			0
33. 2008 S.P. ....0		0	0		0			0
34. 2008 I.P. ....0		0	0		0			0
35. 2007 S.P. ....0		0	0		0			0
36. 2007 I.P. ....0		0	0		0			0
37. 2006 S.P. ....0		0	0		0			0
38. 2006 I.P. ....0		0	0		0			0
39. 2005 S.P. ....0		0	0		0			0
40. 2005 I.P. ....0		0	0		0			0
41. Prior to 2005 S.P. ....0		0	0		0			0
42. Prior to 2005 I.P. ....0		0	0		0			0
43. Totals	0	0	0	0	0	0	0	0

S.P. = Single Premiums

I.P. = Installment Premiums

CONTINGENCY RESERVE FOR MUNICIPAL OBLIGATIONS

PART 3B

SPECIAL REVENUE BONDS

Calendar Year Written	1 Net Premiums Written	2 Net Principal Guaranteed	3 Average Premium (Cols. 1/2)	4 Current Year Earned Premium	5 Prior Year Reserve	Current Year		8 Contingency Reserve (Cols. 5 + 6 - 7)
						6 Addition to Reserve	7 Withdrawals from Reserve	
1. 2024 S.P.			0					0
2. 2024 I.P.			0					0
3. 2023 S.P. ....0		0	0		0			0
4. 2023 I.P. ....0		0	0		0			0
5. 2022 S.P. ....0		0	0		0			0
6. 2022 I.P. ....0		0	0		0			0
7. 2021 S.P. ....0		0	0		0			0
8. 2021 I.P. ....0		0	0		0			0
9. 2020 S.P. ....0		0	0		0			0
10. 2020 I.P. ....0		0	0		0			0
11. 2019 S.P. ....0		0	0		0			0
12. 2019 I.P. ....0		0	0		0			0
13. 2018 S.P. ....0		0	0		0			0
14. 2018 I.P. ....0		0	0		0			0
15. 2017 S.P. ....0		0	0		0			0
16. 2017 I.P. ....0		0	0		0			0
17. 2016 S.P. ....0		0	0		0			0
18. 2016 I.P. ....0		0	0		0			0
19. 2015 S.P. ....0		0	0		0			0
20. 2015 I.P. ....0		0	0		0			0
21. 2014 S.P. ....0		0	0		0			0
22. 2014 I.P. ....0		0	0		0			0
23. 2013 S.P. ....0		0	0		0			0
24. 2013 I.P. ....0		0	0		0			0
25. 2012 S.P. ....0		0	0		0			0
26. 2012 I.P. ....0		0	0		0			0
27. 2011 S.P. ....0		0	0		0			0
28. 2011 I.P. ....0		0	0		0			0
29. 2010 S.P. ....0		0	0		0			0
30. 2010 I.P. ....0		0	0		0			0
31. 2009 S.P. ....0		0	0		0			0
32. 2009 I.P. ....0		0	0		0			0
33. 2008 S.P. ....0		0	0		0			0
34. 2008 I.P. ....0		0	0		0			0
35. 2007 S.P. ....0		0	0		0			0
36. 2007 I.P. ....0		0	0		0			0
37. 2006 S.P. ....0		0	0		0			0
38. 2006 I.P. ....0		0	0		0			0
39. 2005 S.P. ....0		0	0		0			0
40. 2005 I.P. ....0		0	0		0			0
41. Prior to 2005 S.P. ....0		0	0		0			0
42. Prior to 2005 I.P. ....0		0	0		0			0
43. Totals	0	0	0	0	0	0	0	0

S.P. = Single Premiums

I.P. = Installment Premiums

CONTINGENCY RESERVE FOR MUNICIPAL OBLIGATIONS

PART 3C

INDUSTRIAL DEVELOPMENT BONDS - TYPE I								
Calendar Year Written	1 Net Premiums Written	2 Net Principal Guaranteed	3 Average Premium (Cols. 1/2)	4 Current Year Earned Premium	5 Prior Year Reserve	Current Year		8 Contingency Reserve (Cols. 5 + 6 - 7)
						6 Addition to Reserve	7 Withdrawals from Reserve	
1. 2024 S.P.			0					0
2. 2024 I.P.			0					0
3. 2023 S.P. ....0		0	0		0			0
4. 2023 I.P. ....0		0	0		0			0
5. 2022 S.P. ....0		0	0		0			0
6. 2022 I.P. ....0		0	0		0			0
7. 2021 S.P. ....0		0	0		0			0
8. 2021 I.P. ....0		0	0		0			0
9. 2020 S.P. ....0		0	0		0			0
10. 2020 I.P. ....0		0	0		0			0
11. 2019 S.P. ....0		0	0		0			0
12. 2019 I.P. ....0		0	0		0			0
13. 2018 S.P. ....0		0	0		0			0
14. 2018 I.P. ....0		0	0		0			0
15. 2017 S.P. ....0		0	0		0			0
16. 2017 I.P. ....0		0	0		0			0
17. 2016 S.P. ....0		0	0		0			0
18. 2016 I.P. ....0		0	0		0			0
19. 2015 S.P. ....0		0	0		0			0
20. 2015 I.P. ....0		0	0		0			0
21. 2014 S.P. ....0		0	0		0			0
22. 2014 I.P. ....0		0	0		0			0
23. 2013 S.P. ....0		0	0		0			0
24. 2013 I.P. ....0		0	0		0			0
25. 2012 S.P. ....0		0	0		0			0
26. 2012 I.P. ....0		0	0		0			0
27. 2011 S.P. ....0		0	0		0			0
28. 2011 I.P. ....0		0	0		0			0
29. 2010 S.P. ....0		0	0		0			0
30. 2010 I.P. ....0		0	0		0			0
31. 2009 S.P. ....0		0	0		0			0
32. 2009 I.P. ....0		0	0		0			0
33. 2008 S.P. ....0		0	0		0			0
34. 2008 I.P. ....0		0	0		0			0
35. 2007 S.P. ....0		0	0		0			0
36. 2007 I.P. ....0		0	0		0			0
37. 2006 S.P. ....0		0	0		0			0
38. 2006 I.P. ....0		0	0		0			0
39. 2005 S.P. ....0		0	0		0			0
40. 2005 I.P. ....0		0	0		0			0
41. Prior to 2005 S.P. ....0		0	0		0			0
42. Prior to 2005 I.P. ....0		0	0		0			0
43. Totals	0	0	0	0	0	0	0	0

S.P. = Single Premiums

I.P. = Installment Premiums

CONTINGENCY RESERVE FOR MUNICIPAL OBLIGATIONS

PART 3D

INDUSTRIAL DEVELOPMENT BONDS - TYPE II								
Calendar Year Written	1 Net Premiums Written	2 Net Principal Guaranteed	3 Average Premium (Cols. 1/2)	4 Current Year Earned Premium	5 Prior Year Reserve	Current Year		8 Contingency Reserve (Cols. 5 + 6 - 7)
						6 Addition to Reserve	7 Withdrawals from Reserve	
1. 2024 S.P.			0					0
2. 2024 I.P.			0					0
3. 2023 S.P.	0	0	0		0			0
4. 2023 I.P.	0	0	0		0			0
5. 2022 S.P.	0	0	0		0			0
6. 2022 I.P.	0	0	0		0			0
7. 2021 S.P.	0	0	0		0			0
8. 2021 I.P.	0	0	0		0			0
9. 2020 S.P.	0	0	0		0			0
10. 2020 I.P.	0	0	0		0			0
11. 2019 S.P.	0	0	0		0			0
12. 2019 I.P.	0	0	0		0			0
13. 2018 S.P.	0	0	0		0			0
14. 2018 I.P.	0	0	0		0			0
15. 2017 S.P.	0	0	0		0			0
16. 2017 I.P.	0	0	0		0			0
17. 2016 S.P.	0	0	0		0			0
18. 2016 I.P.	0	0	0		0			0
19. 2015 S.P.	0	0	0		0			0
20. 2015 I.P.	0	0	0		0			0
21. 2014 S.P.	0	0	0		0			0
22. 2014 I.P.	0	0	0		0			0
23. 2013 S.P.	0	0	0		0			0
24. 2013 I.P.	0	0	0		0			0
25. 2012 S.P.	0	0	0		0			0
26. 2012 I.P.	0	0	0		0			0
27. 2011 S.P.	0	0	0		0			0
28. 2011 I.P.	0	0	0		0			0
29. 2010 S.P.	0	0	0		0			0
30. 2010 I.P.	0	0	0		0			0
31. 2009 S.P.	0	0	0		0			0
32. 2009 I.P.	0	0	0		0			0
33. 2008 S.P.	0	0	0		0			0
34. 2008 I.P.	0	0	0		0			0
35. 2007 S.P.	0	0	0		0			0
36. 2007 I.P.	0	0	0		0			0
37. 2006 S.P.	0	0	0		0			0
38. 2006 I.P.	0	0	0		0			0
39. 2005 S.P.	0	0	0		0			0
40. 2005 I.P.	0	0	0		0			0
41. Prior to 2005 S.P.	0	0	0		0			0
42. Prior to 2005 I.P.	0	0	0		0			0
43. Totals	0	0	0	0	0	0	0	0

S.P. = Single Premiums

I.P. = Installment Premiums

CONTINGENCY RESERVE FOR MUNICIPAL OBLIGATIONS

PART 3E

INDUSTRIAL DEVELOPMENT BONDS - TYPE III								
Calendar Year Written	1 Net Premiums Written	2 Net Principal Guaranteed	3 Average Premium (Cols. 1/2)	4 Current Year Earned Premium	5 Prior Year Reserve	Current Year		8 Contingency Reserve (Cols. 5 + 6 - 7)
						6 Addition to Reserve	7 Withdrawals from Reserve	
1. 2024 S.P.			0					0
2. 2024 I.P.			0					0
3. 2023 S.P. ....0		0	0		0			0
4. 2023 I.P. ....0		0	0		0			0
5. 2022 S.P. ....0		0	0		0			0
6. 2022 I.P. ....0		0	0		0			0
7. 2021 S.P. ....0		0	0		0			0
8. 2021 I.P. ....0		0	0		0			0
9. 2020 S.P. ....0		0	0		0			0
10. 2020 I.P. ....0		0	0		0			0
11. 2019 S.P. ....0		0	0		0			0
12. 2019 I.P. ....0		0	0		0			0
13. 2018 S.P. ....0		0	0		0			0
14. 2018 I.P. ....0		0	0		0			0
15. 2017 S.P. ....0		0	0		0			0
16. 2017 I.P. ....0		0	0		0			0
17. 2016 S.P. ....0		0	0		0			0
18. 2016 I.P. ....0		0	0		0			0
19. 2015 S.P. ....0		0	0		0			0
20. 2015 I.P. ....0		0	0		0			0
21. 2014 S.P. ....0		0	0		0			0
22. 2014 I.P. ....0		0	0		0			0
23. 2013 S.P. ....0		0	0		0			0
24. 2013 I.P. ....0		0	0		0			0
25. 2012 S.P. ....0		0	0		0			0
26. 2012 I.P. ....0		0	0		0			0
27. 2011 S.P. ....0		0	0		0			0
28. 2011 I.P. ....0		0	0		0			0
29. 2010 S.P. ....0		0	0		0			0
30. 2010 I.P. ....0		0	0		0			0
31. 2009 S.P. ....0		0	0		0			0
32. 2009 I.P. ....0		0	0		0			0
33. 2008 S.P. ....0		0	0		0			0
34. 2008 I.P. ....0		0	0		0			0
35. 2007 S.P. ....0		0	0		0			0
36. 2007 I.P. ....0		0	0		0			0
37. 2006 S.P. ....0		0	0		0			0
38. 2006 I.P. ....0		0	0		0			0
39. 2005 S.P. ....0		0	0		0			0
40. 2005 I.P. ....0		0	0		0			0
41. Prior to 2005 S.P. ....0		0	0		0			0
42. Prior to 2005 I.P. ....0		0	0		0			0
43. Totals	0	0	0	0	0	0	0	0

S.P. = Single Premiums

I.P. = Installment Premiums

CONTINGENCY RESERVE FOR MUNICIPAL OBLIGATIONS

PART 3F

TOTALS - ALL MUNICIPAL BONDS WRITTEN								
Calendar Year Written	1 Net Premiums Written	2 Net Principal Guaranteed	3 Average Premium (Cols. 1/2)	4 Current Year Earned Premium	5 Prior Year Reserve	Current Year		8 Contingency Reserve (Cols. 5 + 6 - 7)
						6 Addition to Reserve	7 Withdrawals from Reserve	
1. 2024 S.P.	0	0	0	0	0	0	0	0
2. 2024 I.P.	0	0	0	0	0	0	0	0
3. 2023 S.P.	0	0	0	0	0	0	0	0
4. 2023 I.P.	0	0	0	0	0	0	0	0
5. 2022 S.P.	0	0	0	0	0	0	0	0
6. 2022 I.P.	0	0	0	0	0	0	0	0
7. 2021 S.P.	0	0	0	0	0	0	0	0
8. 2021 I.P.	0	0	0	0	0	0	0	0
9. 2020 S.P.	0	0	0	0	0	0	0	0
10. 2020 I.P.	0	0	0	0	0	0	0	0
11. 2019 S.P.	0	0	0	0	0	0	0	0
12. 2019 I.P.	0	0	0	0	0	0	0	0
13. 2018 S.P.	0	0	0	0	0	0	0	0
14. 2018 I.P.	0	0	0	0	0	0	0	0
15. 2017 S.P.	0	0	0	0	0	0	0	0
16. 2017 I.P.	0	0	0	0	0	0	0	0
17. 2016 S.P.	0	0	0	0	0	0	0	0
18. 2016 I.P.	0	0	0	0	0	0	0	0
19. 2015 S.P.	0	0	0	0	0	0	0	0
20. 2015 I.P.	0	0	0	0	0	0	0	0
21. 2014 S.P.	0	0	0	0	0	0	0	0
22. 2014 I.P.	0	0	0	0	0	0	0	0
23. 2013 S.P.	0	0	0	0	0	0	0	0
24. 2013 I.P.	0	0	0	0	0	0	0	0
25. 2012 S.P.	0	0	0	0	0	0	0	0
26. 2012 I.P.	0	0	0	0	0	0	0	0
27. 2011 S.P.	0	0	0	0	0	0	0	0
28. 2011 I.P.	0	0	0	0	0	0	0	0
29. 2010 S.P.	0	0	0	0	0	0	0	0
30. 2010 I.P.	0	0	0	0	0	0	0	0
31. 2009 S.P.	0	0	0	0	0	0	0	0
32. 2009 I.P.	0	0	0	0	0	0	0	0
33. 2008 S.P.	0	0	0	0	0	0	0	0
34. 2008 I.P.	0	0	0	0	0	0	0	0
35. 2007 S.P.	0	0	0	0	0	0	0	0
36. 2007 I.P.	0	0	0	0	0	0	0	0
37. 2006 S.P.	0	0	0	0	0	0	0	0
38. 2006 I.P.	0	0	0	0	0	0	0	0
39. 2005 S.P.	0	0	0	0	0	0	0	0
40. 2005 I.P.	0	0	0	0	0	0	0	0
41. Prior to 2005 S.P.	0	0	0	0	0	0	0	0
42. Prior to 2005 I.P.	0	0	0	0	0	0	0	0
43. Totals	0	0	0	0	0	0	0	0

S.P. = Single Premiums

I.P. = Installment Premiums

CONTINGENCY RESERVE FOR NON-MUNICIPAL OBLIGATIONS

PART 4A

CORPORATE OBLIGATIONS TYPE I								
Calendar Year Written	1 Net Premiums Written	2 Net Principal Guaranteed	3 Average Premium (Cols. 1/2)	4 Current Year Earned Premium	5 Prior Year Reserve	Current Year		8 Contingency Reserve (Cols. 5 + 6 - 7)
						6 Addition to Reserve	7 Withdrawals from Reserve	
1. 2024 S.P.			0					0
2. 2024 I.P.			0					0
3. 2023 S.P.	0	0	0		0			0
4. 2023 I.P.	0	0	0		0			0
5. 2022 S.P.	0	0	0		0			0
6. 2022 I.P.	0	0	0		0			0
7. 2021 S.P.	0	0	0		0			0
8. 2021 I.P.	0	0	0		0			0
9. 2020 S.P.	0	0	0		0			0
10. 2020 I.P.	0	0	0		0			0
11. 2019 S.P.	0	0	0		0			0
12. 2019 I.P.	0	0	0		0			0
13. 2018 S.P.	0	0	0		0			0
14. 2018 I.P.	0	0	0		0			0
15. 2017 S.P.	0	0	0		0			0
16. 2017 I.P.	0	0	0		0			0
17. 2016 S.P.	0	0	0		0			0
18. 2016 I.P.	0	0	0		0			0
19. 2015 S.P.	0	0	0		0			0
20. 2015 I.P.	0	0	0		0			0
21. Prior to 2015 S.P.	0	0	0		0			0
22. Prior to 2015 I.P.	0	0	0		0			0
23. Totals	0	0	0	0	0	0	0	0

CONTINGENCY RESERVE FOR NON-MUNICIPAL OBLIGATIONS

PART 4B

CORPORATE OBLIGATIONS TYPE II								
Calendar Year Written	1 Net Premiums Written	2 Net Principal Guaranteed	3 Average Premium (Cols. 1/2)	4 Current Year Earned Premium	5 Prior Year Reserve	Current Year		8 Contingency Reserve (Cols. 5 + 6 - 7)
						6 Addition to Reserve	7 Withdrawals from Reserve	
1. 2024 S.P.			0					0
2. 2024 I.P.			0					0
3. 2023 S.P.	0	0	0		0			0
4. 2023 I.P.	0	0	0		0			0
5. 2022 S.P.	0	0	0		0			0
6. 2022 I.P.	0	0	0		0			0
7. 2021 S.P.	0	0	0		0			0
8. 2021 I.P.	0	0	0		0			0
9. 2020 S.P.	0	0	0		0			0
10. 2020 I.P.	0	0	0		0			0
11. 2019 S.P.	0	0	0		0			0
12. 2019 I.P.	0	0	0		0			0
13. 2018 S.P.	0	0	0		0			0
14. 2018 I.P.	0	0	0		0			0
15. 2017 S.P.	0	0	0		0			0
16. 2017 I.P.	0	0	0		0			0
17. 2016 S.P.	0	0	0		0			0
18. 2016 I.P.	0	0	0		0			0
19. 2015 S.P.	0	0	0		0			0
20. 2015 I.P.	0	0	0		0			0
21. Prior to 2015 S.P.	0	0	0		0			0
22. Prior to 2015 I.P.	0	0	0		0			0
23. Totals	0	0	0	0	0	0	0	0

S.P. = Single Premiums
I.P. = Installment Premiums

CONTINGENCY RESERVE FOR NON-MUNICIPAL OBLIGATIONS

PART 4C

CORPORATE OBLIGATIONS TYPE III

Calendar Year Written	1 Net Premiums Written	2 Net Principal Guaranteed	3 Average Premium (Cols. 1/2)	4 Current Year Earned Premium	5 Prior Year Reserve	Current Year		8 Contingency Reserve (Cols. 5 + 6 - 7)
						6 Addition to Reserve	7 Withdrawals from Reserve	
1. 2024 S.P.			0					0
2. 2024 I.P.			0					0
3. 2023 S.P. ....0		0	0		0			0
4. 2023 I.P. ....0		0	0		0			0
5. 2022 S.P. ....0		0	0		0			0
6. 2022 I.P. ....0		0	0		0			0
7. 2021 S.P. ....0		0	0		0			0
8. 2021 I.P. ....0		0	0		0			0
9. 2020 S.P. ....0		0	0		0			0
10. 2020 I.P. ....0		0	0		0			0
11. 2019 S.P. ....0		0	0		0			0
12. 2019 I.P. ....0		0	0		0			0
13. 2018 S.P. ....0		0	0		0			0
14. 2018 I.P. ....0		0	0		0			0
15. 2017 S.P. ....0		0	0		0			0
16. 2017 I.P. ....0		0	0		0			0
17. 2016 S.P. ....0		0	0		0			0
18. 2016 I.P. ....0		0	0		0			0
19. 2015 S.P. ....0		0	0		0			0
20. 2015 I.P. ....0		0	0		0			0
21. Prior to 2015 S.P. ....0		0	0		0			0
22. Prior to 2015 I.P. ....0		0	0		0			0
23. Totals	0	0	0	0	0	0	0	0

CONTINGENCY RESERVE FOR NON-MUNICIPAL OBLIGATIONS

PART 4D

CONSUMER DEBT OBLIGATIONS

Calendar Year Written	1 Net Premiums Written	2 Net Principal Guaranteed	3 Average Premium (Cols. 1/2)	4 Current Year Earned Premium	5 Prior Year Reserve	Current Year		8 Contingency Reserve (Cols. 5 + 6 - 7)
						6 Addition to Reserve	7 Withdrawals from Reserve	
1. 2024 S.P.			0					0
2. 2024 I.P.			0					0
3. 2023 S.P. ....0		0	0		0			0
4. 2023 I.P. ....0		0	0		0			0
5. 2022 S.P. ....0		0	0		0			0
6. 2022 I.P. ....0		0	0		0			0
7. 2021 S.P. ....0		0	0		0			0
8. 2021 I.P. ....0		0	0		0			0
9. 2020 S.P. ....0		0	0		0			0
10. 2020 I.P. ....0		0	0		0			0
11. 2019 S.P. ....0		0	0		0			0
12. 2019 I.P. ....0		0	0		0			0
13. 2018 S.P. ....0		0	0		0			0
14. 2018 I.P. ....0		0	0		0			0
15. 2017 S.P. ....0		0	0		0			0
16. 2017 I.P. ....0		0	0		0			0
17. 2016 S.P. ....0		0	0		0			0
18. 2016 I.P. ....0		0	0		0			0
19. 2015 S.P. ....0		0	0		0			0
20. 2015 I.P. ....0		0	0		0			0
21. Prior to 2015 S.P. ....0		0	0		0			0
22. Prior to 2015 I.P. ....0		0	0		0			0
23. Totals	0	0	0	0	0	0	0	0

S.P. = Single Premiums
I.P. = Installment Premiums

CONTINGENCY RESERVE FOR NON-MUNICIPAL OBLIGATIONS

PART 4E

PASS - THROUGH SECURITIES

Calendar Year Written	1 Net Premiums Written	2 Net Principal Guaranteed	3 Average Premium (Cols. 1/2)	4 Current Year Earned Premium	5 Prior Year Reserve	Current Year		8 Contingency Reserve (Cols. 5 + 6 - 7)
						6 Addition to Reserve	7 Withdrawals from Reserve	
1. 2024 S.P.			0					0
2. 2024 I.P.			0					0
3. 2023 S.P. ....0	0	0	0		0			0
4. 2023 I.P. ....0	0	0	0		0			0
5. 2022 S.P. ....0	0	0	0		0			0
6. 2022 I.P. ....0	0	0	0		0			0
7. 2021 S.P. ....0	0	0	0		0			0
8. 2021 I.P. ....0	0	0	0		0			0
9. 2020 S.P. ....0	0	0	0		0			0
10. 2020 I.P. ....0	0	0	0		0			0
11. 2019 S.P. ....0	0	0	0		0			0
12. 2019 I.P. ....0	0	0	0		0			0
13. 2018 S.P. ....0	0	0	0		0			0
14. 2018 I.P. ....0	0	0	0		0			0
15. 2017 S.P. ....0	0	0	0		0			0
16. 2017 I.P. ....0	0	0	0		0			0
17. 2016 S.P. ....0	0	0	0		0			0
18. 2016 I.P. ....0	0	0	0		0			0
19. 2015 S.P. ....0	0	0	0		0			0
20. 2015 I.P. ....0	0	0	0		0			0
21. Prior to 2015 S.P. ....0	0	0	0		0			0
22. Prior to 2015 I.P. ....0	0	0	0		0			0
23. Totals	0	0	0	0	0	0	0	0

CONTINGENCY RESERVE FOR NON-MUNICIPAL OBLIGATIONS

PART 4F

LIMITED PARTNERSHIPS

Calendar Year Written	1 Net Premiums Written	2 Net Principal Guaranteed	3 Average Premium (Cols. 1/2)	4 Current Year Earned Premium	5 Prior Year Reserve	Current Year		8 Contingency Reserve (Cols. 5 + 6 - 7)
						6 Addition to Reserve	7 Withdrawals from Reserve	
1. 2024 S.P.			0					0
2. 2024 I.P.			0					0
3. 2023 S.P. ....0	0	0	0		0			0
4. 2023 I.P. ....0	0	0	0		0			0
5. 2022 S.P. ....0	0	0	0		0			0
6. 2022 I.P. ....0	0	0	0		0			0
7. 2021 S.P. ....0	0	0	0		0			0
8. 2021 I.P. ....0	0	0	0		0			0
9. 2020 S.P. ....0	0	0	0		0			0
10. 2020 I.P. ....0	0	0	0		0			0
11. 2019 S.P. ....0	0	0	0		0			0
12. 2019 I.P. ....0	0	0	0		0			0
13. 2018 S.P. ....0	0	0	0		0			0
14. 2018 I.P. ....0	0	0	0		0			0
15. 2017 S.P. ....0	0	0	0		0			0
16. 2017 I.P. ....0	0	0	0		0			0
17. 2016 S.P. ....0	0	0	0		0			0
18. 2016 I.P. ....0	0	0	0		0			0
19. 2015 S.P. ....0	0	0	0		0			0
20. 2015 I.P. ....0	0	0	0		0			0
21. Prior to 2015 S.P. ....0	0	0	0		0			0
22. Prior to 2015 I.P. ....0	0	0	0		0			0
23. Totals	0	0	0	0	0	0	0	0

S.P. = Single Premiums
I.P. = Installment Premiums

CONTINGENCY RESERVE FOR NON-MUNICIPAL OBLIGATIONS

PART 4G

OTHER NON-INVESTMENT GRADE OBLIGATIONS								
Calendar Year Written	1 Net Premiums Written	2 Net Principal Guaranteed	3 Average Premium (Cols. 1/2)	4 Current Year Earned Premium	5 Prior Year Reserve	Current Year		8 Contingency Reserve (Cols. 5 + 6 - 7)
						6 Addition to Reserve	7 Withdrawals from Reserve	
1. 2024 S.P.			0					0
2. 2024 I.P.			0					0
3. 2023 S.P. ....0		0	0		0			0
4. 2023 I.P. ....0		0	0		0			0
5. 2022 S.P. ....0		0	0		0			0
6. 2022 I.P. ....0		0	0		0			0
7. 2021 S.P. ....0		0	0		0			0
8. 2021 I.P. ....0		0	0		0			0
9. 2020 S.P. ....0		0	0		0			0
10. 2020 I.P. ....0		0	0		0			0
11. 2019 S.P. ....0		0	0		0			0
12. 2019 I.P. ....0		0	0		0			0
13. 2018 S.P. ....0		0	0		0			0
14. 2018 I.P. ....0		0	0		0			0
15. 2017 S.P. ....0		0	0		0			0
16. 2017 I.P. ....0		0	0		0			0
17. 2016 S.P. ....0		0	0		0			0
18. 2016 I.P. ....0		0	0		0			0
19. 2015 S.P. ....0		0	0		0			0
20. 2015 I.P. ....0		0	0		0			0
21. Prior to 2015 S.P. ....0		0	0		0			0
22. Prior to 2015 I.P. ....0		0	0		0			0
23. Totals	0	0	0	0	0	0	0	0

CONTINGENCY RESERVE FOR NON-MUNICIPAL OBLIGATIONS

PART 4H

ALL OTHER GUARANTIES								
Calendar Year Written	1 Net Premiums Written	2 Net Principal Guaranteed	3 Average Premium (Cols. 1/2)	4 Current Year Earned Premium	5 Prior Year Reserve	Current Year		8 Contingency Reserve (Cols. 5 + 6 - 7)
						6 Addition to Reserve	7 Withdrawals from Reserve	
1. 2024 S.P.			0					0
2. 2024 I.P.			0					0
3. 2023 S.P. ....0		0	0		0			0
4. 2023 I.P. ....0		0	0		0			0
5. 2022 S.P. ....0		0	0		0			0
6. 2022 I.P. ....0		0	0		0			0
7. 2021 S.P. ....0		0	0		0			0
8. 2021 I.P. ....0		0	0		0			0
9. 2020 S.P. ....0		0	0		0			0
10. 2020 I.P. ....0		0	0		0			0
11. 2019 S.P. ....0		0	0		0			0
12. 2019 I.P. ....0		0	0		0			0
13. 2018 S.P. ....0		0	0		0			0
14. 2018 I.P. ....0		0	0		0			0
15. 2017 S.P. ....0		0	0		0			0
16. 2017 I.P. ....0		0	0		0			0
17. 2016 S.P. ....0		0	0		0			0
18. 2016 I.P. ....0		0	0		0			0
19. 2015 S.P. ....0		0	0		0			0
20. 2015 I.P. ....0		0	0		0			0
21. Prior to 2015 S.P. ....0		0	0		0			0
22. Prior to 2015 I.P. ....0		0	0		0			0
23. Totals	0	0	0	0	0	0	0	0

S.P. = Single Premiums
I.P. = Installment Premiums

CONTINGENCY RESERVE FOR NON-MUNICIPAL OBLIGATIONS

PART 4I - TOTALS - ALL NON-MUNICIPAL OBLIGATIONS WRITTEN								
Calendar Year Written	1 Net Premiums Written	2 Net Principal Guaranteed	3 Average Premium (Cols. 1/2)	4 Current Year Earned Premium	5 Prior Year Reserve	Current Year		8 Contingency Reserve (Cols. 5 + 6 - 7)
						6 Addition to Reserve	7 Withdrawals from Reserve	
1. 2024 S.P.	0	0	0	0	0	0	0	0
2. 2024 I.P.	0	0	0	0	0	0	0	0
3. 2023 S.P.	0	0	0	0	0	0	0	0
4. 2023 I.P.	0	0	0	0	0	0	0	0
5. 2022 S.P.	0	0	0	0	0	0	0	0
6. 2022 I.P.	0	0	0	0	0	0	0	0
7. 2021 S.P.	0	0	0	0	0	0	0	0
8. 2021 I.P.	0	0	0	0	0	0	0	0
9. 2020 S.P.	0	0	0	0	0	0	0	0
10. 2020 I.P.	0	0	0	0	0	0	0	0
11. 2019 S.P.	0	0	0	0	0	0	0	0
12. 2019 I.P.	0	0	0	0	0	0	0	0
13. 2018 S.P.	0	0	0	0	0	0	0	0
14. 2018 I.P.	0	0	0	0	0	0	0	0
15. 2017 S.P.	0	0	0	0	0	0	0	0
16. 2017 I.P.	0	0	0	0	0	0	0	0
17. 2016 S.P.	0	0	0	0	0	0	0	0
18. 2016 I.P.	0	0	0	0	0	0	0	0
19. 2015 S.P.	0	0	0	0	0	0	0	0
20. 2015 I.P.	0	0	0	0	0	0	0	0
21. Prior to 2015 S.P.	0	0	0	0	0	0	0	0
22. Prior to 2015 I.P.	0	0	0	0	0	0	0	0
23. Totals	0	0	0	0	0	0	0	0

S.P. = Single Premiums
I.P. = Installment Premiums

MUNICIPAL BOND EXPOSURES WRITTEN

PART 5A - GROSS EXPOSURES WRITTEN DURING YEAR				
	1 Direct Exposure Written	2 Assumed Exposure Written	3 Ceded Exposure Written	4 Net Exposure Written (Cols. 1 + 2 - 3)
1. MUNIC OBLIGATION BONDS				0
2. SPECIAL REVENUE BONDS				0
3. IDB'S - TYPE I				0
4. IDB'S - TYPE II				0
5. IDB'S - TYPE III				0
6. TOTAL MUNICIPAL BONDS	0	0	0	0

MUNICIPAL BOND EXPOSURES WRITTEN

PART 5B - NET OUTSTANDING EXPOSURE						
	1 Net Outstanding Exposure (Part 5A, Col. 4)	2 Less Collateral Held	3 Exposures Net of Collateral	4 Net Exposure Prior Year	5 Net Exposure Expired During Year	6 Net Outstanding Exposure
1. MUNIC OBLIGATION BONDS	0		0	0		0
2. SPECIAL REVENUE BONDS	0		0	0		0
3. IDB'S - TYPE I	0		0	0		0
4. IDB'S - TYPE II	0		0	0		0
5. IDB'S - TYPE III	0		0	0		0
6. TOTAL MUNICIPAL BONDS	0	0	0	0	0	0

MUNICIPAL BOND EXPOSURES WRITTEN

PART 5C - BREAKDOWN OF NET OUTSTANDING EXPOSURES AT YEAR-END					
	1	2	Ceded Exposure		5 Net Outstanding Exposure (Part 5B, Col. 6) (Cols. 1 + 2 - 3 - 4)
			3	4	
	Direct Exposure	Assumed Exposure	Authorized	Unauthorized	
1. MUNIC OBLIGATION BONDS					0
2. SPECIAL REVENUE BONDS					0
3. IDB'S - TYPE I					0
4. IDB'S - TYPE II					0
5. IDB'S - TYPE III					0
6. TOTAL MUNICIPAL BONDS	0	0	0	0	0

NON-MUNICIPAL BOND EXPOSURES WRITTEN

PART 6A - GROSS EXPOSURES WRITTEN DURING YEAR				
	1	2	3	4
	Direct Exposure Written	Assumed Exposure Written	Ceded Exposure Written	Net Exposure Written (Cols. 1 + 2 - 3)
1. CORP OBLIG BDS-TYPE I .....				.0
2. CORP OBLIG BDS-TYPE II .....				.0
3. CORP OBLIG BDS-TYPE III .....				.0
4. CONSUMER DEBT OBLIGATIONS .....				.0
5. PASS THROUGH SECURITIES .....				.0
6. LIMITED PARTNERSHIPS .....				.0
7. OTHER NON-INVESTMENT GRADE OBLIGATIONS .....				.0
8. ALL OTHER GUARANTEES .....				.0
9. TOTAL NON-MUNICIPAL BONDS	0	0	0	0

NON-MUNICIPAL BOND EXPOSURES WRITTEN

PART 6B - NET OUTSTANDING EXPOSURE						
	1	2	3	4	5	6
	Net Outstanding Exposure (Part 6A, Col. 4)	Less Collateral Held	Exposures Net of Collateral	Net Exposure Prior Year	Net Exposure Expired During Year	Net Outstanding Exposure
1. CORP OBLIG BDS-TYPE I .....	.0		.0	.0		.0
2. CORP OBLIG BDS-TYPE II .....	.0		.0	.0		.0
3. CORP OBLIG BDS-TYPE III .....	.0		.0	.0		.0
4. CONSUMER DEBT OBLIGATIONS .....	.0		.0	.0		.0
5. PASS THROUGH SECURITIES .....	.0		.0	.0		.0
6. LIMITED PARTNERSHIPS .....	.0		.0	.0		.0
7. OTHER NON-INVESTMENT GRADE OBLIGATIONS .....	.0		.0	.0		.0
8. ALL OTHER GUARANTEES .....	.0		.0	.0		.0
9. TOTAL NON-MUNICIPAL BONDS	0	0	0	0	0	0

NON-MUNICIPAL BOND EXPOSURES WRITTEN

PART 6C - BREAKDOWN OF NET OUTSTANDING EXPOSURES AT YEAR-END					
	1	2	Ceded Exposure		5
			3	4	
	Direct Exposure	Assumed Exposure	Authorized	Unauthorized	Net Outstanding Exposure (Part 6B, Col. 6) (Cols. 1 + 2 - 3 - 4)
1. CORP OBLIG BDS-TYPE I .....					.0
2. CORP OBLIG BDS-TYPE II .....					.0
3. CORP OBLIG BDS-TYPE III .....					.0
4. CONSUMER DEBT OBLIGATIONS .....					.0
5. PASS THROUGH SECURITIES .....					.0
6. LIMITED PARTNERSHIPS .....					.0
7. OTHER NON-INVESTMENT GRADE OBLIGATIONS .....					.0
8. ALL OTHER GUARANTEES .....					.0
9. TOTAL NON-MUNICIPAL BONDS	0	0	0	0	0

SUPPLEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

PART 7 - LOSS DEVELOPMENT (\$000 OMITTED)

	Losses Paid During the Year Less Reinsurance Received During the Year			Salvage and Subrogation Received in the Current Year			7	8 Losses paid during 2023 on losses incurred prior to 2023	Losses Unpaid December 31 of Current Year				Development 13 On losses incurred prior to 2024 (Cols. 2+3 +10+11)	Estimated Liability on Unpaid Losses			Change in such Estimated Liability	
	1	2	3	4	5	6			9	10	11	12		14	15	16	17	18
	On losses incurred during 2024	On losses incurred during 2023	On losses incurred prior to 2023	On losses incurred during 2024	On losses incurred during 2023	On losses incurred prior to 2023			Total (Cols. 1+ 2+3-4- 5-6)	On losses incurred during 2024	On losses incurred during 2023	On losses incurred prior to 2023		Total Per Col. 5, Part 3A (Cols. 9 + 10 + 11)	On losses incurred prior to 2023 (Cols. 3+8 +11)	Dec. 31, 2023	Dec. 31, 2022	Dec. 31, 2023 (Col. 13 less Col. 15)	Dec. 31, 2022 (Col. 14 less Col. 16)
1. Municipal Obligation Bonds .....							.0					.0	.0	.0	.0	.0	.0	.0
2. Special Revenue Bonds .....							.0					.0	.0	.0	.0	.0	.0	.0
3. IDB's - Class I .....							.0					.0	.0	.0	.0	.0	.0	.0
4. IDB's - Class II .....							.0					.0	.0	.0	.0	.0	.0	.0
5. IDB's - Class III .....							.0					.0	.0	.0	.0	.0	.0	.0
6. Total Municipal Bonds .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
7. Corporate Obligation Bonds - Class I .....							.0					.0	.0	.0	.0	.0	.0	.0
8. Corporate Obligation Bonds - Class II .....							.0					.0	.0	.0	.0	.0	.0	.0
9. Corporate Obligation Bonds - Class III .....							.0					.0	.0	.0	.0	.0	.0	.0
10. Consumer Debt Obligations .....							.0					.0	.0	.0	.0	.0	.0	.0
11. Pass Through Securities .....							.0					.0	.0	.0	.0	.0	.0	.0
12. Limited Partnerships .....							.0					.0	.0	.0	.0	.0	.0	.0
13. Other Non-Investment Grade Obligations .....							.0					.0	.0	.0	.0	.0	.0	.0
14. All Other Non-Municipal .....							.0					.0	.0	.0	.0	.0	.0	.0
15. Total Non-Municipal Bonds .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
16. Totals	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 RHODE ISLAND JOINT REINSURANCE ASSOCIATION

INSURANCE EXPENSE EXHIBIT

FOR THE YEAR ENDED DECEMBER 31, 2024
(To Be Filed by April 1)

OF THE (Name) RHODE ISLAND JOINT REINSURANCE ASSOCIATION

ADDRESS (City, State and Zip Code) BOSTON, MA 02108.....

NAIC Group Code 00000..... NAIC Company Code 00000..... Employer's Identification Number (FEIN) 05-0356382.....

Contact Person LINDA MORO..... Title Telephone

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

INTERROGATORIES

1. Indicate amounts received from securities subject to proration for federal tax purposes. Report amounts in whole dollars only:
- 1.1 Amount included on Exhibit of Net Investment Income, Line 1.1, Column 2

\$
- 1.2 Amount included on Exhibit of Net Investment Income, Line 2.1, Column 2

\$
- 1.3 Amount included on Exhibit of Net Investment Income, Line 2.11, Column 2

\$
- 1.4 Amount included on Exhibit of Net Investment Income, Line 2.2, Column 2

\$
- 1.5 Amount included on Exhibit of Net Investment Income, Line 2.21, Column 2

\$
2. Indicate amounts shown in the Annual Statement for the following items. Report amounts in whole dollars only:
- 2.1 Net Investment Income, Page 4, Line 9, Column 1

\$1,437,823
- 2.2 Net realized Capital Gain or (Loss), Page 4, Line 10, Column 1

\$(720,999)
- 3.1 The information provided in the Insurance Expense Exhibit will be used by many persons to estimate the allocation of expenses and profit to the various lines of business. Are there any items requiring special comment or explanation?

Yes [] No []
- 3.2 Are items allocated to lines of business in Parts II and III using methods not defined in the instructions? Statements may be attached

Yes [] No [X]
- 3.3 If yes, explain:

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

PART I - ALLOCATION TO EXPENSE GROUPS

Operating Expense Classifications	1 Loss Adjustment Expense	Other Underwriting Expenses			5 Investment Expenses	6 Total Expenses
		2 Acquisition, Field Supervision and Collection Expenses	3 General Expenses	4 Taxes, Licenses and Fees		
1. Claim adjustment services:						
1.1 Direct	706				.0	706
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)	706	0	0	0	.0	706
2. Commission and brokerage:						
2.1 Direct excluding contingent	0	4,651			.0	4,651
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	4,651	0	0	.0	4,651
3. Allowances to managers and agents	0				.0	0
4. Advertising	0		1		.0	1
5. Boards, bureaus and associations	0		104		.0	104
6. Surveys and underwriting reports	0		409		.0	409
7. Audit of assureds' records	0				.0	0
8. Salary related items:						
8.1 Salaries	0				.0	0
8.2 Payroll taxes	0				.0	0
9. Employee relations and welfare	0				.0	0
10. Insurance	0				.0	0
11. Directors' fees	0				.0	0
12. Travel and travel items	2		4		.0	6
13. Rent and rent items	0				.0	0
14. Equipment	0				.0	0
15. Cost or depreciation of EDP equipment and software	0				.0	0
16. Printing and stationery	5		9		.0	14
17. Postage, telephone and telegraph, exchange and express	5		10		.0	15
18. Legal and auditing	55		11		0	66
19. Totals (Lines 3 to 18)	68	0	548	0	.0	616
20. Taxes, licenses and fees:						
20.1 State and local insurance taxes deducting guaranty association credits of \$ 0	12			801	.0	813
20.2 Insurance department licenses and fees	0			.0	.0	0
20.3 Gross guaranty association assessments	0			.0	.0	0
20.4 All other (excluding Fed. 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)	12	0	0	801	.0	813
21. Real estate expenses	0				.0	0
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	911	0	1,281	0	48	2,240
25. TOTAL EXPENSES INCURRED	1,697	4,651	1,829	801	48	9,026
DETAILS OF WRITE-INS						
2401. Management fees	887		1,178			2,065
2402. Other	24		103		48	175
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)	911	0	1,281	0	48	2,240

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

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				Unpaid Losses (Pg. 10, Pt. 2A, Col. 8)		Loss Adjustment Expense				Unearned Premium Reserves (Pg. 7, Pt. 1A, Col. 5)		Agents' Balances	
										Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred				Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid					
		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	2,684	.XXX	2,399	100.0		.0	2,358	98.3		.0		.0	897	37.4	51	2.1		.0	1,633	68.1		.0
2.1	Allied Lines	7,042	.XXX	5,915	100.0		.0	3,835	64.8		.0		.0	1,198	20.2	130	2.2		.0	4,348	73.5		.0
2.2	Multiple Peril Crop .....	.0	.XXX	.0	100.0		.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
2.4	Private Crop .....	.0	.XXX	.0	100.0		.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
3.	Farmowners Multiple Peril .....	.0	.XXX	.0	100.0		.0	.0	.0		.0		.0	.0	.0		.0		.0	.0	.0		.0
4.	Homeowners Multiple Peril	22,676	.XXX	19,020	100.0		.0	9,042	47.5		.0		.0	4,818	25.3	997	5.2		.0	14,422	75.8		.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
5.2	Comm Mult Peril (Liab) .....	.0	.XXX	.0	100.0		.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
8.	Ocean Marine .....	.0	.XXX	.0	100.0		.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
9.2	Pet Insurance Plans .....	.0	.XXX	.0	100.0		.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
11.1	Med Prof Liab-Occurrence .....	.0	.XXX	.0	100.0		.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
12.	Earthquake .....	.0	.XXX	.0	100.0		.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
13.2	Comprehensive Group .....	.0	.XXX	.0	100.0		.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
15.1	Vision Only .....	.0	.XXX	.0	100.0		.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
15.3	Disability Income .....	.0	.XXX	.0	100.0		.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
15.5	Medicaid Title XIX .....	.0	.XXX	.0	100.0		.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
15.7	Long-Term Care .....	.0	.XXX	.0	100.0		.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
15.9	Other Health .....	.0	.XXX	.0	100.0		.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
17.1	Other Liability-Occurrence	1,236	.XXX	1,217	100.0		.0	378	31.0		.0		.0	1,895	155.7	715	58.7		.0	635	52.2		.0
17.2	Other Liability-Claims-Made .....	.2	.XXX	.2	100.0		.0	.0	.0		.0		.0	.0	.0		.0		.0	.2	98.8		.0
17.3	Excess Workers' Compensation .....	.0	.XXX	.0	100.0		.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
18.2	Products Liab-Claims-Made .....	.0	.XXX	.0	100.0		.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
19.2	Other Priv Passenger Auto Liab .....	.0	.XXX	.0	100.0		.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
19.4	Other Commercial Auto Liability .....	.0	.XXX	.0	100.0		.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
21.2	Commercial Auto Phys Damage .....	.0	.XXX	.0	100.0		.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
23.	Fidelity .....	.0	.XXX	.0	100.0		.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
26.	Burglary and Theft .....	.0	.XXX	.0	100.0		.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
28.	Credit .....	.0	.XXX	.0	100.0		.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
30.	Warranty .....	.0	.XXX	.0	100.0		.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
32.	Reins-Nonproportional Assumed Liab .....	.0	.XXX	.0	100.0		.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
34.	Aggr Write-Ins for Other Lines of Bus .....	.0	.XXX	.0	100.0		.0	.0	.0		.0	1,697	.0	.0	.0		.0		.0	.0	.0		.0
35.	TOTAL (Lines 1 through 34)	33,640	.XXX	28,554	100.0	0	.0	15,613	54.7	0	.0	1,697	5.9	8,807	30.8	1,893	6.6	0	.0	21,040	73.7	0	.0
DETAILS OF WRITE-INS																							
3401.	Service Fees .....		.XXX	100.0		.0		.0			.0		.0		.0		.0		.0		.0		.0
3402.	Filing Fees .....		.XXX	100.0		.0		.0			.0		.0		.0		.0		.0		.0		.0
3403.	Loss Adjustment Expense .....		.XXX	100.0		.0		.0			.0	1,697			.0		.0		.0		.0		.0
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
3499.	TOTAL (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	.XXX	0	100.0	0	.0	0	.0	0	.0	1,697	.0	0	.0	0	.0	0	.0	0	.0	0	.0

(000 OMITTED)

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.

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PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR DIRECT BUSINESS WRITTEN
(\$000 OMITTED)

DETAILS OF WRITE-INS		3401.		3402.		3403.		3498.		3499.	
		XXX	100.0								
		XXX	100.0								
		XXX	100.0								
	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
	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

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

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								Other Income Less Other Expenses		Pre-Tax Profit or Loss Excluding All Investment	
		Commission and Brokerage Expenses Incurred		Taxes, Licenses & Fees Incurred		Other Acquisitions, Field Supervision, and Collection Expenses Incurred		General Expenses Incurred					
		23 Amount	24 %	25 Amount	26 %	27 Amount	28 %	29 Amount	30 %			31 Amount	32 %	33 Amount	34 %
1.	Fire .....	.376	13.2	.0	.0	.0	.0	.0	.0	.0	.0	(.83)	(2.9)
2.1	Allied Lines .....	.979	13.9	.0	.0	.0	.0	.0	.0	.0	.0	1,866	26.5
2.2	Multiple Peril Crop .....	.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
2.4	Private Crop .....	.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
3.	Farmowners Multiple Peril .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4.	Homeowners Multiple Peril	3,148	13.9	.0	.0	.0	.0	.0	.0	.0	.0	9,172	40.5
5.1	Comm Mult Peril (Non-Liab) .....	.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
6.	Mortgage Guaranty .....	.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
9.1	Inland Marine .....	.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
10.	Financial Guaranty .....	.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
11.2	Med Prof Liab-Claims-Made .....	.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
13.1	Comprehensive Individual .....	.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
14.	Credit A&H .....	.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
15.2	Dental Only .....	.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
15.4	Medicare Supplement .....	.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
15.6	Medicare Title XVIII .....	.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
15.8	FEHBP .....	.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
16.	Workers' Compensation .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17.1	Other Liability-Occurrence	148	12.2	.0	.0	.0	.0	.0	.0	.0	.0	841	69.1
17.2	Other Liability-Claims-Made .....	.0	16.1	.0	.0	.0	.0	.0	.0	.0	.0	1	83.9
17.3	Excess Workers' Compensation .....	.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
18.2	Products Liab-Claims-Made .....	.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
19.2	Other Priv Passenger Auto Liab .....	.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
19.4	Other Commercial Auto Liability .....	.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
21.2	Commercial Auto Phys Damage .....	.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
23.	Fidelity .....	.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
26.	Burglary and Theft .....	.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
28.	Credit .....	.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
30.	Warranty.....	.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
35.	TOTAL (Lines 1 through 34)	4,651	13.8	0	0.0	0	0.0	0	0.0	0	0.0	11,797	34.9
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
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

OVERFLOW PAGE FOR WRITE-INS

270 Additional Aggregate Lines for Page IEE Part 2 Line 34.

*IEEPTII																					
3404. General Expense.....		XXX		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0	
3497. Summary of remaining write-ins for Line 34 from IEE Part 2	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

P270 Additional Aggregate Lines for Page IEE Part 2 (cont.) Line 34.

*IEEPTII																				
3404. General Expense		0.0		0.0		0.0	1,830	0.0		0.0	(1,830)	0.0		0.0	(1,830)	0.0		0.0	(1,830)	0.0
3497. Summary of remaining write-ins for Line 34 from page IEE Part 2 (cont.)	0	0.0	0	0.0	0	0.0	1,830	0.0	0	0.0	(1,830)	0.0	0	0.0	(1,830)	0.0	0	0.0	(1,830)	0.0



SUPPLEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

SUPPLEMENTAL INVESTMENT RISKS INTERROGATORIES

For The Year Ended December 31, 2024

(To Be Filed by April 1)

Of The RHODE ISLAND JOINT REINSURANCE ASSOCIATION

Address (City, State and Zip Code) BOSTON, MA 02108

NAIC Group Code 00000NAIC Company Code 00000Employer's ID Number 05-0356382

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. \$ 59,642,200
2. Ten largest exposures to a single issuer/borrower/investment.

	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
	<u>Issuer</u>	<u>Description of Exposure</u>	<u>Amount</u>	<u>Percentage of Total Admitted Assets</u>
2.01	Federal National Mortgage Association.....	CMO, MBS.....	\$ 2,124,529	3.6 %
2.02	Federal Home Loan Mortgage Corporation.....	CMO, MBS.....	\$ 2,015,392	3.4 %
2.03	JPMDB Commercial Mortgage Securities Trust 2017-C5.....	MBS.....	\$ 728,091	1.2 %
2.04	Dollar General Corporation.....	Bonds.....	\$ 499,808	0.8 %
2.05	BMO 2024-5C4 Mortgage Trust.....	MBS.....	\$ 497,939	0.8 %
2.06	Alabama State Federal Aid Highway Finance Authority.....	Municipal.....	\$ 475,000	0.8 %
2.07	Citigroup Inc.....	Bonds.....	\$ 460,000	0.8 %
2.08	Stanley Black & Decker, Inc.....	Bonds.....	\$ 459,446	0.8 %
2.09	Wells Fargo Commercial Mortgage Trust 2016-C34.....	MBS.....	\$ 452,685	0.8 %
2.10	Amgen Inc.....	Bonds.....	\$ 450,425	0.8 %

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

<u>Bonds</u>		<u>1</u>	<u>2</u>	<u>Preferred Stocks</u>	<u>3</u>	<u>4</u>
3.01	NAIC 1	\$ 40,067,823	67.2 %	3.07	NAIC 1	\$ 0.0 %
3.02	NAIC 2	\$ 10,841,376	18.2 %	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.
- 4.02 Total admitted assets held in foreign investments \$ 1,629,924 2.7 %
- 4.03 Foreign-currency-denominated investments \$ 0.0 %
- 4.04 Insurance liabilities denominated in that same foreign currency \$ 0.0 %

5. Aggregate foreign investment exposure categorized by NAIC sovereign designation:
- | | <u>1</u> | <u>2</u> |
|--|--------------|----------|
| 5.01 Countries designated NAIC 1..... | \$ 1,629,924 | 2.7 % |
| 5.02 Countries designated NAIC 2..... | \$ 0.0 | 0.0 % |
| 5.03 Countries designated NAIC 3 or below..... | \$ 0.0 | 0.0 % |

6. Largest foreign investment exposures by country, categorized by the country's NAIC sovereign designation:
- | | <u>1</u> | <u>2</u> |
|---------------------------------------|------------|----------|
| Countries designated NAIC 1: | | |
| 6.01 Country 1: Japan..... | \$ 900,000 | 1.5 % |
| 6.02 Country 2: United Kingdom..... | \$ 500,000 | 0.8 % |
| Countries designated NAIC 2: | | |
| 6.03 Country 1: | \$ 0.0 | 0.0 % |
| 6.04 Country 2: | \$ 0.0 | 0.0 % |
| Countries designated NAIC 3 or below: | | |
| 6.05 Country 1: | \$ 0.0 | 0.0 % |
| 6.06 Country 2: | \$ 0.0 | 0.0 % |

7. Aggregate unhedged foreign currency exposure..... \$ 0.0 %



SUPPLEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

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

	<u>1</u>	<u>2</u>	
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:

Countries designated NAIC 1:		<u>1</u>	<u>2</u>	
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:

	<u>1</u> Issuer	<u>2</u> NAIC Designation	<u>3</u>	<u>4</u>	
10.01 Sumitomo Mitsui Financial Group, Inc.....	1FE.....	\$	450,000	.....	0.8 %
10.02 Mitsubishi UFJ Financial Group, Inc.....	1FE.....	\$	450,000	.....	0.8 %
10.03 Lloyds Banking Group plc.....	2FE.....	\$	300,000	.....	0.5 %
10.04 Westpac Banking Corporation.....	1FE.....	\$	229,924	.....	0.4 %
10.05 HSBC Holdings plc.....	1FE.....	\$	200,000	.....	0.3 %
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	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>
If response to 11.01 is yes, detail is not required for the remainder of Interrogatory 11.							
		<u>1</u>		<u>2</u>			
11.02	Total admitted assets held in Canadian investments.....	\$	674,498		1.1	%	
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	<input checked="" type="checkbox"/>	No
	If response to 12.01 is yes, responses are not required for the remainder of Interrogatory 12.					
	<u>1</u>	<u>2</u>	<u>3</u>			
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 interest less than 2.5% of the reporting entity's total admitted assets?			Yes	<input checked="" type="checkbox"/>	X	No
If response to 13.01 is yes, responses are not required for the remainder of Interrogatory 13.							
	<u>1</u>		<u>2</u>		<u>3</u>		
	<u>Issuer</u>						
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	%	

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 []	
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SUPPLEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

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

	<u>1</u>	<u>2</u>	<u>3</u>	
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:

	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
	Fund Manager	Total Invested	Diversified	Non-Diversified
14.06	FEDERATED US TREASURY.....	\$99,541	\$	\$
14.07	.....	\$ .....	\$ .....	\$ .....
14.08	.....	\$ .....	\$ .....	\$ .....
14.09	.....	\$ .....	\$ .....	\$ .....
14.10	.....	\$ .....	\$ .....	\$ .....
14.11	.....	\$ .....	\$ .....	\$ .....
14.12	.....	\$ .....	\$ .....	\$ .....
14.13	.....	\$ .....	\$ .....	\$ .....
14.14	.....	\$ .....	\$ .....	\$ .....
14.15	.....	\$ .....	\$ .....	\$ .....

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.		

	<u>1</u>	<u>2</u>	<u>3</u>	
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 %

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.		

	<u>1</u>	<u>2</u>	<u>3</u>	
	Type (Residential, Commercial, Agricultural)			
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:

	Loan-to-Value	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>
		Residential		Commercial		Agricultural	
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.		



SUPPLEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

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

	Description			
	<u>1</u>	<u>2</u>	<u>3</u>	
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.

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			At End of Each Quarter		
	<u>1</u>	<u>2</u>	<u>3</u>	<u>1st Qtr</u>	<u>2nd Qtr</u>	<u>3rd Qtr</u>
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	
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			Written		
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	
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			At End of Each Quarter		
	<u>1</u>	<u>2</u>	<u>3</u>	<u>1st Qtr</u>	<u>2nd Qtr</u>	<u>3rd Qtr</u>
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	
22.01 Hedging .....	\$.....	.....0.0	%	\$.....	\$.....	\$.....
22.02 Income generation .....	\$.....	.....0.0	%	\$.....	\$.....	\$.....
22.03 Replications .....	\$.....	.....0.0	%	\$.....	\$.....	\$.....
22.04 Other .....	\$.....	.....0.0	%	\$.....	\$.....	\$.....

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

	At Year-End			At End of Each Quarter		
	<u>1</u>	<u>2</u>	<u>3</u>	<u>1st Qtr</u>	<u>2nd Qtr</u>	<u>3rd Qtr</u>
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	
23.01 Hedging .....	\$ .....	.....0.0	%	\$	\$	\$
23.02 Income generation .....	\$ .....	.....0.0	%	\$	\$	\$
23.03 Replications .....	\$ .....	.....0.0	%	\$	\$	\$
23.04 Other .....	\$ .....	.....0.0	%	\$	\$	\$

(a) Indicate whether policies on claims that have triggered waiver of premium are considered paid-up or paid by waiver. ☐ Paid by Waiver
☐ Paid Up



REPORTING YEAR 2024
(To Be Filed By April 1)

NAIC Company Code 00000

Group Code	1 Calendar Year of Peak Issues	2 Percent Male Lives Insured	3 Average Attained Age	4 Earned Premiums	5 Incurred Claims	6 Number of Lives In Force Year End	7 Number of Terminations	8 Number of New Lives Insured
Primarily 2003 and Prior Issue Years								
1. Current (Comprehensive)								
2. Total Inception-to-Date (Comprehensive)			xxx			xxx	xxx	
3. Current (Institutional Only)								
4. Total Inception-to-Date (Institutional Only)			xxx			xxx	xxx	
5. Current (Non-Institutional Only)								
6. Total Inception-to-Date (Non-Institutional Only)			xxx			xxx	xxx	
7. Current (Grand Total)				0	0	0	0	0
8. Total Inception-to-Date (Grand Total)			xxx	0	0	xxx	xxx	0
Primarily 2004 to 2011 Issue Years								
9. Current (Comprehensive)								
10. Total Inception-to-Date (Comprehensive)			xxx			xxx	xxx	
11. Current (Institutional Only)								
12. Total Inception-to-Date (Institutional Only)			xxx			xxx	xxx	
13. Current (Non-Institutional Only)								
14. Total Inception-to-Date (Non-Institutional Only)			xxx			xxx	xxx	
15. Current (Grand Total)				0	0	0	0	0
16. Total Inception-to-Date (Grand Total)			xxx	0	0	xxx	xxx	0
Primarily 2012 and Later Issue Years								
17. Current (Comprehensive)								
18. Total Inception-to-Date (Comprehensive)			xxx			xxx	xxx	
19. Current (Institutional Only)								
20. Total Inception-to-Date (Institutional Only)			xxx			xxx	xxx	
21. Current (Non-Institutional Only)								
22. Total Inception-to-Date (Non-Institutional Only)			xxx			xxx	xxx	
23. Current (Grand Total)				0	0	0	0	0
24. Total Inception-to-Date (Grand Total)			xxx	0	0	xxx	xxx	0

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SUPPLEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

LONG-TERM CARE EXPERIENCE REPORTING FORM 3
LTC EXPERIENCE DEVELOPMENT (\$000 OMITTED) ^(a)

REPORTING YEAR 2024
(To Be Filed By April 1)

NAIC Group Code 00000

NAIC Company Code 00000

Incurred Year	1 2017	2 2018	3 2019	4 2020	5 2021	6 2022	7 2023	8 2024
A. Individual								
PART 1 – Total (Direct and Transferred) Amount Paid Policyholders								
1. Prior								
2. 2017								
3. 2018	.XXX							
4. 2019	.XXX	.XXX						
5. 2020	.XXX	.XXX	.XXX					
6. 2021	.XXX	.XXX	.XXX	.XXX				
7. 2022	.XXX	.XXX	.XXX	.XXX	.XXX			
8. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		
9. 2024	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	
Incurred Year	1 2017	2 2018	3 2019	4 2020	5 2021	6 2022	7 2023	8 2024
PART 2 – Sum of Total Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year								
1. Prior								
2. 2017								
3. 2018	.XXX							
4. 2019	.XXX	.XXX						
5. 2020	.XXX	.XXX	.XXX					
6. 2021	.XXX	.XXX	.XXX	.XXX				
7. 2022	.XXX	.XXX	.XXX	.XXX	.XXX			
8. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		
9. 2024	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	
Incurred Year	1 2017	2 2018	3 2019	4 2020	5 2021	6 2022	7 2023	8 2024
PART 3 – Transferred Reserves								
1. Prior								
2. 2017								
3. 2018	.XXX							
4. 2019	.XXX	.XXX						
5. 2020	.XXX	.XXX	.XXX					
6. 2021	.XXX	.XXX	.XXX	.XXX				
7. 2022	.XXX	.XXX	.XXX	.XXX	.XXX			
8. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		
9. 2024	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	
Incurred Year	1 2017	2 2018	3 2019	4 2020	5 2021	6 2022	7 2023	8 2024
PART 4 – Present Value of Incurred Claims								
1. Prior								
2. 2017								
3. 2018	.XXX							
4. 2019	.XXX	.XXX						
5. 2020	.XXX	.XXX	.XXX					
6. 2021	.XXX	.XXX	.XXX	.XXX				
7. 2022	.XXX	.XXX	.XXX	.XXX	.XXX			
8. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		
9. 2024	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	

LONG-TERM CARE EXPERIENCE REPORTING FORM 3 (continued)
LTC EXPERIENCE DEVELOPMENT (\$000 OMITTED) ^(a)

Incurred Year	1 2017	2 2018	3 2019	4 2020	5 2021	6 2022	7 2023	8 2024
B. Group								
PART 1 – Total (Direct and Transferred) Amount Paid Policyholders								
1. Prior								
2. 2017								
3. 2018	.XXX							
4. 2019	.XXX	.XXX						
5. 2020	.XXX	.XXX	.XXX					
6. 2021	.XXX	.XXX	.XXX	.XXX				
7. 2022	.XXX	.XXX	.XXX	.XXX	.XXX			
8. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		
9. 2024	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	

Incurred Year	1 2017	2 2018	3 2019	4 2020	5 2021	6 2022	7 2023	8 2024
PART 2 – Sum of Total Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year								
1. Prior								
2. 2017								
3. 2018	.XXX							
4. 2019	.XXX	.XXX						
5. 2020	.XXX	.XXX	.XXX					
6. 2021	.XXX	.XXX	.XXX	.XXX				
7. 2022	.XXX	.XXX	.XXX	.XXX	.XXX			
8. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		
9. 2024	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	

Incurred Year	1 2017	2 2018	3 2019	4 2020	5 2021	6 2022	7 2023	8 2024
PART 3 – Transferred Reserves								
1. Prior								
2. 2017								
3. 2018	.XXX							
4. 2019	.XXX	.XXX						
5. 2020	.XXX	.XXX	.XXX					
6. 2021	.XXX	.XXX	.XXX	.XXX				
7. 2022	.XXX	.XXX	.XXX	.XXX	.XXX			
8. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		
9. 2024	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	

Incurred Year	1 2017	2 2018	3 2019	4 2020	5 2021	6 2022	7 2023	8 2024
PART 4 – Present Value of Incurred Claims								
1. Prior								
2. 2017								
3. 2018	.XXX							
4. 2019	.XXX	.XXX						
5. 2020	.XXX	.XXX	.XXX					
6. 2021	.XXX	.XXX	.XXX	.XXX				
7. 2022	.XXX	.XXX	.XXX	.XXX	.XXX			
8. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		
9. 2024	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	

LONG-TERM CARE EXPERIENCE REPORTING FORM 3 (continued)
LTC EXPERIENCE DEVELOPMENT (\$000 OMITTED) ^(a)

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SUPPLEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

LONG-TERM CARE EXPERIENCE REPORTING FORM 4
DIRECT GROUP EXPERIENCE – STAND-ALONE ONLY (\$000 OMITTED)

REPORTING YEAR 2024
(To Be Filed By April 1)

NAIC Group Code 00000

NAIC Company Code 00000

	1 Calendar Year of Peak Issues	2 Third Party Funding (%)	3 Average Attained Age	4 Earned Premiums	5 Incurred Claims	6 Number of Lives In Force Year End	7 Number of Terminations	8 Number of New Lives Insured
1. Current (Comprehensive)								
2. Total Inception-to-Date (Comprehensive)			XXX			XXX	XXX	
3. Current (Institutional Only)								
4. Total Inception-to-Date (Institutional Only)			XXX			XXX	XXX	
5. Current (Non-Institutional Only)								
6. Total Inception-to-Date (Non-Institutional Only)			XXX			XXX	XXX	
7. Current (Grand Total)				0	0	0	0	0
8. Total Inception-to-Date (Grand Total)			XXX	0	0	XXX	XXX	0



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

Management’s Discussion and Analysis



SUPPLEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

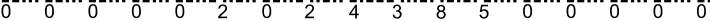
MEDICARE PART D COVERAGE SUPPLEMENT

(Net of Reinsurance)
(To Be Filed By March 1)

NAIC Group Code 00000

NAIC Company Code 00000

	Individual Coverage		Group Coverage		5 Total Cash
	1 Insured	2 Uninsured	3 Insured	4 Uninsured	
1. Premiums Collected					
1.1 Standard Coverage					
1.11 With Reinsurance Coverage.....		XXX		XXX	.0
1.12 Without Reinsurance Coverage.....		XXX		XXX	.0
1.13 Risk-Corridor Payment Adjustments.....		XXX		XXX	.0
1.2 Supplemental Benefits.....		XXX		XXX	.0
2. Premiums Due and Uncollected-change					
2.1 Standard Coverage					
2.11 With Reinsurance Coverage.....		XXX		XXX	XXX
2.12 Without Reinsurance Coverage.....		XXX		XXX	XXX
2.2 Supplemental Benefits.....		XXX		XXX	XXX
3. Unearned Premium and Advance Premium-change					
3.1 Standard Coverage					
3.11 With Reinsurance Coverage.....		XXX		XXX	XXX
3.12 Without Reinsurance Coverage.....		XXX		XXX	XXX
3.2 Supplemental Benefits.....		XXX		XXX	XXX
4. Risk-Corridor Payment Adjustments-change					
4.1 Receivable.....		XXX		XXX	XXX
4.2 Payable.....		XXX		XXX	XXX
5. Earned Premiums					
5.1 Standard Coverage					
5.11 With Reinsurance Coverage.....		XXX		XXX	XXX
5.12 Without Reinsurance Coverage.....		XXX		XXX	XXX
5.13 Risk-Corridor Payment Adjustments.....		XXX		XXX	XXX
5.2 Supplemental Benefits.....		XXX		XXX	XXX
6. Total Premiums.....	0	XXX	0	XXX	0
7. Claims Paid					
7.1 Standard Coverage					
7.11 With Reinsurance Coverage.....		XXX		XXX	.0
7.12 Without Reinsurance Coverage.....		XXX		XXX	.0
7.2 Supplemental Benefits.....		XXX		XXX	.0
8. Claim Reserves and Liabilities-change					
8.1 Standard Coverage					
8.11 With Reinsurance Coverage.....		XXX		XXX	XXX
8.12 Without Reinsurance Coverage.....		XXX		XXX	XXX
8.2 Supplemental Benefits.....		XXX		XXX	XXX
9. Health Care Receivables-change					
9.1 Standard Coverage					
9.11 With Reinsurance Coverage.....		XXX		XXX	XXX
9.12 Without Reinsurance Coverage.....		XXX		XXX	XXX
9.2 Supplemental Benefits.....		XXX		XXX	XXX
10. Claims Incurred					
10.1 Standard Coverage					
10.11 With Reinsurance Coverage.....	0	XXX	0	XXX	XXX
10.12 Without Reinsurance Coverage.....	0	XXX	0	XXX	XXX
10.2 Supplemental Benefits.....	0	XXX	0	XXX	XXX
11. Total Claims	0	XXX	0	XXX	0
12. Reinsurance Coverage and Low Income Cost Sharing					
12.1 Claims Paid – Net of Reimbursements Applied.....	XXX		XXX		.0
12.2 Reimbursements Received but Not Applied-change.....	XXX		XXX		.0
12.3 Reimbursements Receivable-change.....	XXX		XXX		XXX
12.4 Health Care Receivables-change.....	XXX		XXX		XXX
13. Aggregate Policy Reserves-change.....					XXX
14. Expenses Paid.....		XXX		XXX	.0
15. Expenses Incurred.....		XXX		XXX	XXX
16. Underwriting Gain/Loss.....	0	XXX	0	XXX	XXX
17. Cash Flow Result	XXX	XXX	XXX	XXX	0



PREMIUMS ATTRIBUTED TO PROTECTED CELLS EXHIBIT

(To Be Filed by March 1)

Insurance Company

DETAILS OF WRITE-INS



SUPPLEMENT FOR THE YEAR 2024 OF THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION

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:


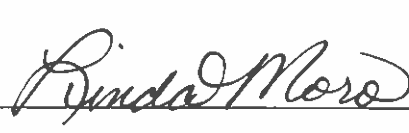
- (I) Consistent with SSAP No. 62R—Property and Casualty Reinsurance, there are no separate written or oral agreements between the reporting entity (or its affiliates or companies it controls) and the assuming reinsurer that would under any circumstances, reduce, limit, mitigate or otherwise affect any 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.

Exceptions

For reporting period ended December 31, 2024

Signed:

	
_____ Chief Executive Officer	_____ Chief Financial Officer
_____ Date	_____ Date