

EXHIBIT 18

Employers Mutual Casualty Company intends to withdraw our Cyber program in California. This decision is the result of a strategic evaluation of our business operations and is necessary to maintain a sustainable business model in the current market environment.

Transition Plan: Employers Mutual Casualty Company has developed a comprehensive plan to manage this transition responsibly. A summary of this plan is as follows:

Existing Policies: All in-force policies in this program will be run-off according to their terms. Our company will continue to meet all contractual obligations for these policies, including claims processing, until their expiration.

Non-Renewals: Notices of non-renewal will be issued to affected policyholders consistent with California Insurance Code and CDI regulations.

Impacted Insureds: This program withdrawal will impact 593 policyholders in California, which represents a premium volume of \$172,538.