

KENTUCKY FAIR PLAN REINSURANCE ASSOCIATION  
PO Box 437249  
Louisville, Kentucky 40243

Company Income Statement and Schedule P Data  
September 30, 2020

A.S. Line Description	Policy Year 2009	Policy Year 2010	Policy Year 2011	Policy Year 2012	Policy Year 2013	Policy Year 2014	Policy Year 2015	Policy Year 2016	Policy Year 2017	Policy Year 2018	Policy Year 2019	Policy Year 2020	CALENDAR YEAR 2020
<b>I Premiums Written</b>													
N 1.0 FIRE										(8.47)	(71,324.54)	1,871,521.83	1,800,188.82
C 2.0 EXTENDED COVERAGE										(3.96)	(21,207.65)	593,405.05	572,193.44
O 4.0 HOMEOWNERS										(124.67)	(30,315.07)	590,448.96	560,009.22
M 12.0 EARTHQUAKE											16.00	17,155.90	17,171.90
E TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(137.10)	(122,831.26)	3,072,531.74	2,949,563.38
<b>S Less: Ceded Premiums</b>													
T 1.0 FIRE												64,146.81	64,146.81
A 2.0 EXTENDED COVERAGE										(0.19)	(222.68)	30,185.70	29,962.83
T 4.0 HOMEOWNERS										(1.72)	(71.67)	22,200.90	22,127.51
M 12.0 EARTHQUAKE												767.32	767.32
E TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(1.91)	(294.35)	117,300.73	117,004.47
<b>NET PREMIUMS WRITTEN</b>													
T 1.0 FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(8.47)	(71,324.54)	1,807,375.02	1,736,042.01
T 2.0 EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(3.77)	(20,984.97)	563,219.35	542,230.61
T 4.0 HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(122.95)	(30,243.40)	568,248.06	537,881.71
T 12.0 EARTHQUAKE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16.00	16,388.58	16,404.58
E TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(135.19)	(122,536.91)	2,955,231.01	2,832,558.91
<b>plus: Unearned Premiums - Previous 12/31</b>													
1.0 FIRE											1,254,881.94		1,254,881.94
2.0 EXTENDED COVERAGE											427,699.88		427,699.88
4.0 HOMEOWNERS											428,686.74		428,686.74
12.0 EARTHQUAKE											13,445.24		13,445.24
E TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,124,713.80	0.00	2,124,713.80
<b>less: Ceded Unearned Premiums - Previous 12/31</b>													
1.0 FIRE													0.00
2.0 EXTENDED COVERAGE											5,388.48		5,388.48
4.0 HOMEOWNERS											380.60		380.60
12.0 EARTHQUAKE													0.00
E TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,769.08	0.00	5,769.08
<b>less: Unearned Premiums - Current</b>													
1.0 FIRE											65,772.86	1,159,514.98	1,225,287.84
2.0 EXTENDED COVERAGE											22,726.65	358,801.52	381,528.17
4.0 HOMEOWNERS											18,910.20	367,683.88	386,594.08
12.0 EARTHQUAKE											762.75	10,396.54	11,159.29
E TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	108,172.46	1,896,396.92	2,004,569.38

Note: Column totals and line totals may not balance due to the rounding of cents.

**COMPANY INCOME STATEMENT**  
September 30, 2020

A.S. Line Description	Policy Year 2009	Policy Year 2010	Policy Year 2011	Policy Year 2012	Policy Year 2013	Policy Year 2014	Policy Year 2015	Policy Year 2016	Policy Year 2017	Policy Year 2018	Policy Year 2019	Policy Year 2020	CALENDAR YEAR 2020
<b>plus: Ceded Unearned Premiums - Current</b>													
1.0 FIRE													0.00
2.0 EXTENDED COVERAGE											261.78	5,078.55	5,340.33
4.0 HOMEOWNERS											19.63	328.07	347.70
12.0 EARTHQUAKE													0.00
<b>TOTAL</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>281.41</b>	<b>5,406.62</b>	<b>5,688.03</b>
<b>NET EARNED PREMIUMS</b>													
1.0 FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(8.47)	1,117,784.54	647,860.04	1,765,636.11
2.0 EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(3.77)	378,861.56	209,496.38	588,354.17
4.0 HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(122.95)	379,172.17	200,892.25	579,941.47
12.0 EARTHQUAKE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,698.49	5,992.04	18,690.53
<b>TOTAL</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(135.19)</b>	<b>1,888,516.76</b>	<b>1,064,240.71</b>	<b>2,952,622.28</b>
<b>NET LOSSES INCURRED</b>													
1.0 FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(15,000.00)	578,646.26	176,094.44	739,740.70
2.0 EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,300.82	188,854.21	153,619.52	348,774.55
4.0 HOMEOWNERS	0.00	(3,911.25)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,678.10	94,287.79	54,744.87	148,799.51
12.0 EARTHQUAKE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>0.00</b>	<b>(3,911.25)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(5,021.08)</b>	<b>861,788.26</b>	<b>384,458.83</b>	<b>1,237,314.76</b>
<b>NET LAE INCURRED</b>													
1.0 FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,469.19	101,282.05	123,218.12	236,969.36
2.0 EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496.18	56,347.99	96,707.80	153,551.97
4.0 HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62.75	50,656.33	71,345.16	122,064.24
12.0 EARTHQUAKE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>13,028.12</b>	<b>208,286.37</b>	<b>291,271.08</b>	<b>512,585.57</b>
<b>Commissions</b>													
1.0 FIRE										(0.85)	(7,132.45)	187,152.18	180,018.88
2.0 EXTENDED COVERAGE										(0.40)	(2,120.77)	59,340.50	57,219.33
4.0 HOMEOWNERS										(6.23)	(1,515.75)	29,522.45	28,000.47
12.0 EARTHQUAKE											4.60	1,469.60	1,474.20
<b>TOTAL</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(7.48)</b>	<b>(10,764.37)</b>	<b>277,484.73</b>	<b>266,712.88</b>
<b>Less: Ceded Commissions</b>													
1.0 FIRE													0.00
2.0 EXTENDED COVERAGE										(0.06)	(66.80)	2,398.12	2,331.26
4.0 HOMEOWNERS										(0.52)	(21.50)	167.10	145.08
12.0 EARTHQUAKE													0.00
<b>TOTAL</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(0.58)</b>	<b>(88.30)</b>	<b>2,565.22</b>	<b>2,476.34</b>
<b>NET COMMISSIONS INCURRED</b>													
1.0 FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(0.85)	(7,132.45)	187,152.18	180,018.88
2.0 EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(0.34)	(2,053.97)	56,942.38	54,888.07
4.0 HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(5.71)	(1,494.25)	29,355.35	27,855.39
12.0 EARTHQUAKE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.60	1,469.60	1,474.20
<b>TOTAL</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(6.90)</b>	<b>(10,676.07)</b>	<b>274,919.51</b>	<b>264,236.54</b>

Note: Column totals and line totals may not balance due to the rounding of cents.

**COMPANY INCOME STATEMENT**  
September 30, 2020

A.S. Line Description	Policy Year 2009	Policy Year 2010	Policy Year 2011	Policy Year 2012	Policy Year 2013	Policy Year 2014	Policy Year 2015	Policy Year 2016	Policy Year 2017	Policy Year 2018	Policy Year 2019	Policy Year 2020	CALENDAR YEAR 2020
<b>TOTAL OTHER OPERATING EXPENSES INCURRED</b>													
TOTAL												746,882.10	746,882.10
<b>TOTAL UNDERWRITING DEDUCTIONS</b>													
TOTAL	0.00	(3,911.25)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,000.14	1,059,398.56	1,697,531.52	2,761,018.97
<b>NET UNDERWRITING GAIN or (LOSS)</b>													
TOTAL	0.00	3,911.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(8,135.33)	829,118.20	(633,290.81)	191,603.31
<b>NET INVESTMENT INCOME INCURRED</b>													
NET INVESTMENT INCOME EARNED											71,201.72	2,984.73	74,186.45
NET CAPITAL GAIN (LOSS)												279,084.36	279,084.36
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	71,201.72	282,069.09	353,270.81
<b>NET OTHER INCOME</b>													
TOTAL												35,072.85	35,072.85
<b>NET INCOME (LOSS) before Taxes</b>													
TOTAL	0.00	3,911.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(8,135.33)	900,319.92	(316,148.87)	579,946.97
<b>NET TAXES INCURRED</b>													
FEDERAL INCOME TAX												121,789.15	121,789.15
													0.00
													0.00
													0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	121,789.15	121,789.15
<b>OTHER INCREASE (DECREASE) TO SURPLUS</b>													
UNREALIZED CAPITAL GAIN or (LOSS)											(368,182.05)	407,409.75	39,227.70
CHANGE IN NON-ADMITTED ASSETS											(488,790.47)	563,735.50	74,945.03
OTHER ADJUSTMENTS													0.00
CHANGE IN NET DEFERRED INCOME TAX													0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(856,972.52)	971,145.25	114,172.73
<b>NET CHANGE IN SURPLUS</b>													
TOTAL	0.00	3,911.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(8,135.33)	43,347.40	533,207.23	572,330.55

Note: Column totals and line totals may not balance due to the rounding of cents.

**COMPANY SCHEDULE P REPORT OF LOSSES**  
September 30, 2020

A.S. Line Description	Policy Year 2009		Policy Year 2010		Policy Year 2011		Policy Year 2012		Policy Year 2013		Policy Year 2014		Policy Year 2015		Policy Year 2016		Policy Year 2017		Policy Year 2018		Policy Year 2019		Policy Year 2020		CALENDAR YEAR 2020	
	Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year			
	2009	2010	2010	2011	2011	2012	2012	2013	2013	2014	2014	2015	2015	2016	2016	2017	2017	2018	2018	2019	2019	2020	2020	2021		2021
<b>Paid Losses</b>																										
1.0 FIRE																				80,000.00	39,691.06	493,880.24	176,094.44		789,665.74	
2.0 EXTENDED COVERAGE																				8,269.82	14,546.18	186,931.03	144,640.52		354,387.55	
4.0 HOMEOWNERS																				3,924.10	171,612.49	106,053.46	41,297.87		322,887.92	
12.0 EARTHQUAKE																									0.00	
<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92,193.92	225,849.73	786,864.73	362,032.83	0.00	1,466,941.21		
<b>Paid Salv/Subro</b>																										
1.0 FIRE																										(15,318.79)
2.0 EXTENDED COVERAGE																										0.00
4.0 HOMEOWNERS																										(3,911.25)
12.0 EARTHQUAKE																										0.00
<b>TOTAL</b>	0.00	0.00	0.00	(3,911.25)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(15,318.79)	0.00	0.00	(19,230.04)	
<b>Salv/Subro Reserve</b>																										
1.0 FIRE																										0.00
2.0 EXTENDED COVERAGE																										0.00
4.0 HOMEOWNERS																										0.00
12.0 EARTHQUAKE																										0.00
<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Case Outstanding Losses - Current</b>																										
1.0 FIRE																										90,593.75
2.0 EXTENDED COVERAGE																										3,500.00
4.0 HOMEOWNERS																										7,000.00
12.0 EARTHQUAKE																										9,500.00
<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,500.00	102,093.75	16,500.00	0.00	0.00	122,093.75	
<b>IBNR Loss Reserves - Current</b>																										
1.0 FIRE																										0.00
2.0 EXTENDED COVERAGE																				325.00		2,246.00	1,979.00		4,550.00	
4.0 HOMEOWNERS																				40.00		683.00	3,947.00		4,670.00	
12.0 EARTHQUAKE																										0.00
<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	365.00	2,929.00	0.00	5,926.00	0.00	0.00	9,220.00	
<b>Case Outstanding Losses - Prior</b>																										
1.0 FIRE																										125,200.00
2.0 EXTENDED COVERAGE																										27,500.00
4.0 HOMEOWNERS																										179,038.16
12.0 EARTHQUAKE																										0.00
<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	95,000.00	236,738.16	0.00	0.00	0.00	0.00	331,738.16	

Note: Column totals and line totals may not balance due to the rounding of cents.

**COMPANY SCHEDULE P REPORT OF LOSSES**  
September 30, 2020

A.S. Line Description	Policy Year 2009 Accident Year		Policy Year 2010 Accident Year		Policy Year 2011 Accident Year		Policy Year 2012 Accident Year		Policy Year 2013 Accident Year		Policy Year 2014 Accident Year		Policy Year 2015 Accident Year		Policy Year 2016 Accident Year		Policy Year 2017 Accident Year		Policy Year 2018 Accident Year		Policy Year 2019 Accident Year		Policy Year 2020 Accident Year		CALENDAR YEAR		
	2009	2010	2010	2011	2011	2012	2012	2013	2013	2014	2014	2015	2015	2016	2016	2017	2017	2018	2018	2019	2019	2020	2020	2021	2020		
<b>IBNR Loss Reserves - Prior</b>																											
1.0 FIRE																										0.00	
2.0 EXTENDED COVERAGE																					2,294.00					4,663.00	
4.0 HOMEOWNERS																					286.00					5,309.00	
12.0 EARTHQUAKE																										0.00	
<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,580.00	0.00	7,392.00	0.00	0.00	0.00	9,972.00	
<b>Incurred Losses</b>																											
1.0 FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(15,000.00)	9,491.06	569,155.20	176,094.44	0.00	739,740.70
2.0 EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(1,969.00)	8,269.82	(9,576.82)	198,431.03	153,619.52	0.00	348,774.55	
4.0 HOMEOWNERS	0.00	0.00	0.00	(3,911.25)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(246.00)	3,924.10	(11,765.67)	106,053.46	54,744.87	0.00	148,799.51	
12.0 EARTHQUAKE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
<b>TOTAL</b>	0.00	0.00	0.00	(3,911.25)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(2,215.00)	(2,806.08)	(11,851.43)	873,639.69	384,458.83	0.00	1,237,314.76	
<b>Open Claims</b>																											
1.0 FIRE																								1	1	1	2
2.0 EXTENDED COVERAGE																							1	4	2	7	
4.0 HOMEOWNERS																									3	3	
12.0 EARTHQUAKE																										0	
<b>TOTAL</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	5	6	0	12	
<b>Claims Closed with Loss Payment</b>																											
1.0 FIRE																					9	12	21	21	15	9	93
2.0 EXTENDED COVERAGE																					8	41	46	47	38	43	245
4.0 HOMEOWNERS																				1	7	34	35	30	25	184	
12.0 EARTHQUAKE																										0	
<b>TOTAL</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	24	96	101	103	83	77	37	0	522	
<b>Claims Closed w/o Loss Payment</b>																											
1.0 FIRE											1										1	2	3	3	1	1	14
2.0 EXTENDED COVERAGE																					3	19	37	21	12	26	142
4.0 HOMEOWNERS																					3	10	32	28	15	23	119
12.0 EARTHQUAKE																										0	
<b>TOTAL</b>	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	7	31	72	52	40	50	22	0	275	

Note: Column totals and line totals may not balance due to the rounding of cents.

**COMPANY SCHEDULE P REPORT OF LOSS ADJUSTMENT EXPENSE**  
September 30, 2020

A.S. Line Description	Policy Year 2009 Accident Year		Policy Year 2010 Accident Year		Policy Year 2011 Accident Year		Policy Year 2012 Accident Year		Policy Year 2013 Accident Year		Policy Year 2014 Accident Year		Policy Year 2015 Accident Year		Policy Year 2016 Accident Year		Policy Year 2017 Accident Year		Policy Year 2018 Accident Year		Policy Year 2019 Accident Year		Policy Year 2020 Accident Year		CALENDAR YEAR	
	2009	2010	2010	2011	2011	2012	2012	2013	2013	2014	2014	2015	2015	2016	2016	2017	2017	2018	2018	2019	2019	2020	2020	2021	2020	
<b>Paid Loss Adjustment Expense</b>																										
1.0 FIRE																				3,986.73	4,457.91	20,305.72	8,523.82			37,274.18
2.0 EXTENDED COVERAGE																				979.00	7,710.08	36,740.09	21,045.58			66,474.75
4.0 HOMEOWNERS																				600.00	9,934.29	23,745.69	11,785.28			46,065.26
12.0 EARTHQUAKE																									0.00	
<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,565.73	22,102.28	80,791.50	41,354.68	0.00		149,814.19
<b>Paid Unallocated Loss Adjustment Fees</b>																										
1.0 FIRE																				10,188.19	5,054.75	72,953.42	112,935.30			201,131.66
2.0 EXTENDED COVERAGE																				1,053.18	1,852.49	28,319.33	59,039.22			90,264.22
4.0 HOMEOWNERS																				499.75	21,855.27	17,618.22	42,267.88			82,241.12
12.0 EARTHQUAKE																									0.00	
<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,741.12	28,762.51	118,890.97	214,242.40	0.00		373,637.00
<b>Case Outstanding LAE - Current</b>																										
1.0 FIRE																						3,273.25	1,500.00			4,773.25
2.0 EXTENDED COVERAGE																					500.00	2,000.00	1,250.00			3,750.00
4.0 HOMEOWNERS																							1,750.00			1,750.00
12.0 EARTHQUAKE																										0.00
<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	500.00	5,273.25	4,500.00	0.00	10,273.25
<b>IBNR ALAE Reserves - Current</b>																										
1.0 FIRE																										0.00
2.0 EXTENDED COVERAGE																				205.00		1,799.00	4,677.00			6,681.00
4.0 HOMEOWNERS																					382.00		3,313.00			3,695.00
12.0 EARTHQUAKE																										0.00
<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	205.00	0.00	2,181.00	0.00	7,990.00	0.00	10,376.00
<b>IBNR Unallocated LAE Reserves - Current</b>																										
1.0 FIRE																							259.00			259.00
2.0 EXTENDED COVERAGE																				49.00		320.00	10,696.00			11,065.00
4.0 HOMEOWNERS																				6.00		70.00	12,229.00			12,305.00
12.0 EARTHQUAKE																										0.00
<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	55.00	0.00	390.00	0.00	23,184.00	0.00	23,629.00
<b>Case Outstanding LAE - Prior</b>																										
1.0 FIRE																					1,705.73	4,500.00				6,205.73
2.0 EXTENDED COVERAGE																						5,750.00				5,750.00
4.0 HOMEOWNERS																				1,000.00		4,551.14				5,551.14
12.0 EARTHQUAKE																										0.00
<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,705.73	4,500.00	14,801.14	0.00	0.00	17,506.87

Note: Column totals and line totals may not balance due to the rounding of cents.

**COMPANY SCHEDULE P REPORT OF LOSS ADJUSTMENT EXPENSE**  
September 30, 2020

A.S. Line Description	Policy Year 2009		Policy Year 2010		Policy Year 2011		Policy Year 2012		Policy Year 2013		Policy Year 2014		Policy Year 2015		Policy Year 2016		Policy Year 2017		Policy Year 2018		Policy Year 2019		Policy Year 2020		CALENDAR	
	Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		YEAR	
	2009	2010	2010	2011	2011	2012	2012	2013	2013	2014	2014	2015	2015	2016	2016	2017	2017	2018	2018	2019	2019	2020	2020	2020	2020	
<b>IBNR ALAE Reserves - Prior</b>																										
1.0 FIRE																										0.00
2.0 EXTENDED COVERAGE																					1,446.00			5,598.00		7,044.00
4.0 HOMEOWNERS																							4,217.00			4,217.00
12.0 EARTHQUAKE																										0.00
<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,446.00	0.00	9,815.00	0.00	0.00	0.00	11,261.00
<b>IBNR Unallocated LAE Reserves - Prior</b>																										
1.0 FIRE																										263.00
2.0 EXTENDED COVERAGE																					344.00			11,545.00		11,889.00
4.0 HOMEOWNERS																					43.00			14,181.00		14,224.00
12.0 EARTHQUAKE																										0.00
<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	387.00	0.00	25,989.00	0.00	0.00	0.00	26,376.00
<b>Incurred Loss Adjustment Expense</b>																										
1.0 FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,469.19	4,749.66	96,532.39	123,218.12	0.00	236,969.36
2.0 EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(1,536.00)	2,032.18	(10,711.43)	67,059.42	96,707.80	0.00	153,551.97
4.0 HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(1,037.00)	1,099.75	9,292.42	41,363.91	71,345.16	0.00	122,064.24
12.0 EARTHQUAKE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(2,573.00)	15,601.12	3,330.65	204,955.72	291,271.08	0.00	512,585.57

Note: Column totals and line totals may not balance due to the rounding of cents.