

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

Company Income Statement and Schedule P Data  
December 31, 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>														
1.0	FIRE										(8.47)	(73,398.27)	2,384,095.24	2,310,688.50
2.0	EXTENDED COVERAGE										(3.96)	(22,185.26)	757,283.85	735,094.63
4.0	HOMEOWNERS										(124.67)	(31,498.24)	727,353.76	695,730.85
12.0	EARTHQUAKE											16.00	23,477.90	23,493.90
	<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(137.10)	(127,065.77)	3,892,210.75	3,765,007.88
<b>S Less: Ceded Premiums</b>														
1.0	FIRE												77,965.85	77,965.85
2.0	EXTENDED COVERAGE										(0.19)	(229.53)	36,720.38	36,720.38
4.0	HOMEOWNERS										(1.72)	(71.67)	27,100.65	27,027.26
12.0	EARTHQUAKE												933.33	933.33
	<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(1.91)	(301.20)	142,949.93	142,646.82
<b>NET PREMIUMS WRITTEN</b>														
1.0	FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(8.47)	(73,398.27)	2,306,129.39	2,232,722.65
2.0	EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(3.77)	(21,955.73)	720,333.75	698,374.25
4.0	HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(122.95)	(31,426.57)	700,253.11	668,703.59
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	22,544.57	22,560.57
	<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(135.19)	(126,764.57)	3,749,260.82	3,622,361.06
<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
	<b>TOTAL</b>	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
	<b>TOTAL</b>	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												1,145,201.15	1,145,201.15
2.0	EXTENDED COVERAGE												355,111.61	355,111.61
4.0	HOMEOWNERS												339,237.81	339,237.81
12.0	EARTHQUAKE												11,432.28	11,432.28
	<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	1,850,982.85	1,850,982.85

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

**COMPANY INCOME STATEMENT**  
December 31, 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												4,934.21	4,934.21
4.0	HOMEOWNERS												360.61	360.61
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	5,294.82	5,294.82
<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	0.00	1,181,483.67	1,160,928.24	2,342,403.44
2.0	EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(8.47)	400,355.67	370,156.35	770,508.25
4.0	HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(122.95)	396,879.57	361,375.91	758,132.53
12.0	EARTHQUAKE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,461.24	11,112.29	24,573.53
	<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(135.19)	1,992,180.15	1,903,572.79	3,895,617.75
<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)	575,500.36	499,537.45	1,060,037.81
2.0	EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,975.82	203,613.13	205,134.11	414,723.06
4.0	HOMEOWNERS	0.00	(3,911.25)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,638.10	101,535.72	70,449.17	171,711.74
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>	0.00	(3,911.25)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(5,386.08)	880,649.21	775,120.73	1,646,472.61
<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	18,733.93	129,895.24	249,086.01	397,715.18
2.0	EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	372.92	71,631.18	125,142.76	197,146.86
4.0	HOMEOWNERS	0.00	(559.94)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	118.78	58,127.19	77,808.11	135,494.14
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>	0.00	(559.94)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19,225.63	259,653.61	452,036.88	730,356.18
<b>Commissions</b>														
1.0	FIRE										(0.85)	(7,339.83)	238,409.52	231,068.84
2.0	EXTENDED COVERAGE										(0.40)	(2,218.52)	75,728.39	73,509.47
4.0	HOMEOWNERS										(6.23)	(1,574.92)	36,367.70	34,786.55
12.0	EARTHQUAKE											4.60	2,025.49	2,030.09
	<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(7.48)	(11,128.67)	352,531.10	341,394.95
<b>Less: Ceded Commissions</b>														
1.0	FIRE													0.00
2.0	EXTENDED COVERAGE										(0.06)	(68.86)	3,033.75	2,964.83
4.0	HOMEOWNERS										(0.52)	(21.50)	226.27	204.25
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	(0.58)	(90.36)	3,260.02	3,169.08
<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)	(7,339.83)	238,409.52	231,068.84
2.0	EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(0.34)	(2,149.66)	72,694.64	70,544.64
4.0	HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(5.71)	(1,553.42)	36,141.43	34,582.30
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	2,025.49	2,030.09
	<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(6.90)	(11,038.31)	349,271.08	338,225.87

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

**COMPANY INCOME STATEMENT**  
December 31, 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>INCOME STATEMENT</b>														
	<b>TOTAL OTHER OPERATING EXPENSES INCURRED</b>													
	TOTAL												1,062,536.94	1,062,536.94
	<b>TOTAL UNDERWRITING DEDUCTIONS</b>													
	TOTAL	0.00	(4,471.19)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,832.65	1,129,264.51	2,638,965.63	3,777,591.60
	<b>NET UNDERWRITING GAIN or (LOSS)</b>													
	TOTAL	0.00	4,471.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(13,967.84)	862,915.64	(735,392.84)	118,026.15
	<b>NET INVESTMENT INCOME INCURRED</b>													
	NET INVESTMENT INCOME EARNED													124,931.56
	NET CAPITAL GAIN (LOSS)													460,196.51
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	585,128.07
	<b>NET OTHER INCOME</b>													
	TOTAL												45,915.84	45,915.84
	<b>NET INCOME (LOSS) before Taxes</b>													
	TOTAL	0.00	4,471.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(13,967.84)	862,915.64	(104,348.93)	749,070.06
	<b>NET TAXES INCURRED</b>													
	FEDERAL INCOME TAX													148,507.00
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148,507.00
	<b>OTHER INCREASE (DECREASE) TO SURPLUS</b>													
	UNREALIZED CAPITAL GAIN or (LOSS)												(407,409.75)	876,396.15
	CHANGE IN NON-ADMITTED ASSETS												(563,735.50)	634,496.20
	OTHER ADJUSTMENTS													0.00
	CHANGE IN NET DEFERRED INCOME TAX												(80,000.00)	(80,000.00)
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(971,145.25)	1,430,892.35	459,747.10
	<b>NET CHANGE IN SURPLUS</b>													
	TOTAL	0.00	4,471.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(13,967.84)	(108,229.61)	1,178,036.42	1,060,310.16

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

**COMPANY SCHEDULE P REPORT OF LOSSES**  
December 31, 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		
<b>Paid Losses</b>																											
1.0	FIRE																				80,000.00	39,691.06	581,328.09	488,537.45		1,189,556.60	
2.0	EXTENDED COVERAGE																				8,269.82	14,546.18	216,589.95	178,182.11		417,588.06	
4.0	HOMEOWNERS																				3,924.10	171,612.49	113,430.39	67,910.17		356,877.15	
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	92,193.92	225,849.73	911,348.43	734,629.73	0.00	1,964,021.81	
<b>Paid Salv/Subro</b>																											
1.0	FIRE																							(15,318.79)		(15,318.79)	
2.0	EXTENDED COVERAGE																									0.00	
4.0	HOMEOWNERS				(3,911.25)																					(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																									11,000.00	11,000.00
2.0	EXTENDED COVERAGE																									24,500.00	24,500.00
4.0	HOMEOWNERS																									0.00	0.00
12.0	EARTHQUAKE																									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	0.00	0.00	0.00	35,500.00	0.00	35,500.00	
<b>IBNR Loss Reserves - Current</b>																											
1.0	FIRE																									0.00	
2.0	EXTENDED COVERAGE																					2,346.00		2,452.00		4,798.00	
4.0	HOMEOWNERS																					554.00		2,539.00		3,093.00	
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	2,900.00	0.00	4,991.00	0.00	7,891.00		
<b>Case Outstanding Losses - Prior</b>																											
1.0	FIRE																				95,000.00	30,200.00				125,200.00	
2.0	EXTENDED COVERAGE																					27,500.00				27,500.00	
4.0	HOMEOWNERS																					179,038.16				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	0.00	95,000.00	236,738.16	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**  
December 31, 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>IBNR Loss Reserves - Prior</b>																											
1.0 FIRE																										0.00	
2.0 EXTENDED COVERAGE																				2,294.00			2,369.00			4,663.00	
4.0 HOMEOWNERS																				286.00			5,023.00			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	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	(15,000.00)	9,491.06	566,009.30	499,537.45	0.00	1,060,037.81	
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	(2,294.00)	8,269.82	(12,976.82)	216,589.95	205,134.11	0.00	414,723.06		
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	(286.00)	3,924.10	(11,894.67)	113,430.39	70,449.17	0.00	171,711.74		
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		
<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	(2,580.00)	(2,806.08)	(15,380.43)	896,029.64	775,120.73	0.00	1,646,472.61		
<b>Open Claims</b>																											
1.0 FIRE																					1			2		3	
2.0 EXTENDED COVERAGE																								2		2	
4.0 HOMEOWNERS																										0	
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	1	0	0	4	0	5		
<b>Claims Closed with Loss Payment</b>																											
1.0 FIRE																				9	12	21	21	15	10	10	98
2.0 EXTENDED COVERAGE																				8	41	46	47	38	47	27	254
4.0 HOMEOWNERS															1					7	43	34	35	30	27	14	191
12.0 EARTHQUAKE																											0
<b>TOTAL</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0			24	96	101	103	83	84	51	0	543
<b>Claims Closed w/o Loss Payment</b>																											
1.0 FIRE											1									1	2	3	3	1	1	2	14
2.0 EXTENDED COVERAGE																				3	19	37	21	25	31	15	151
4.0 HOMEOWNERS																				3	10	32	28	15	23	14	125
12.0 EARTHQUAKE																											0
<b>TOTAL</b>	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0			7	31	72	52	41	55	31	0	290

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

**COMPANY SCHEDULE P REPORT OF LOSS ADJUSTMENT EXPENSE**  
December 31, 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	2021	2020	
<b>Paid Loss Adjustment Expense</b>																											
1.0	FIRE																				3,986.73	4,457.91	26,676.72	23,109.02			58,230.38
2.0	EXTENDED COVERAGE																				979.00	8,281.87	46,636.24	26,661.61			82,558.72
4.0	HOMEOWNERS																				600.00	9,934.29	24,926.73	17,375.93			52,836.95
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	22,674.07	98,239.69	67,146.56	0.00		193,626.05
<b>Paid Unallocated Loss Adjustment Fees</b>																											
1.0	FIRE																				11,452.93	5,682.24	97,841.37	221,234.99			336,211.53
2.0	EXTENDED COVERAGE																				1,183.92	2,082.45	36,985.62	79,313.15			119,565.14
4.0	HOMEOWNERS				(559.94)																561.78	24,568.32	21,291.99	55,200.18			101,062.33
12.0	EARTHQUAKE																									0.00	
	<b>TOTAL</b>	0.00	0.00	0.00	(559.94)	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	13,198.63	32,333.01	156,118.98	355,748.32	0.00		556,839.00
<b>Case Outstanding LAE - Current</b>																											
1.0	FIRE																				5,000.00			4,500.00			9,500.00
2.0	EXTENDED COVERAGE																							2,000.00			2,000.00
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	5,000.00	0.00	0.00	6,500.00	0.00		11,500.00
<b>IBNR ALAE Reserves - Current</b>																											
1.0	FIRE																							127.00			127.00
2.0	EXTENDED COVERAGE																							12,653.00			12,653.00
4.0	HOMEOWNERS																					228.00		4,650.00			4,878.00
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	228.00	0.00	17,430.00	0.00	17,658.00
<b>IBNR Unallocated LAE Reserves - Current</b>																											
1.0	FIRE																							115.00			115.00
2.0	EXTENDED COVERAGE																						538.00		4,515.00		5,053.00
4.0	HOMEOWNERS																						127.00		582.00		709.00
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	665.00	0.00	5,212.00	0.00	5,877.00
<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	1,000.00	1,705.73	14,801.14	0.00	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**  
December 31, 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 ALAE Reserves - Prior</b>																											
1.0	FIRE																				1,446.00					0.00	
2.0	EXTENDED COVERAGE																									7,044.00	
4.0	HOMEOWNERS																									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	11,261.00	
<b>IBNR Unallocated LAE Reserves - Prior</b>																											
1.0	FIRE																				344.00					263.00	
2.0	EXTENDED COVERAGE																				43.00					11,889.00	
4.0	HOMEOWNERS																									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	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	18,733.93	5,377.15	124,518.09	249,086.01	0.00	397,715.18
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	(1,790.00)	2,162.92	(11,990.68)	83,621.86	125,142.76	0.00	197,146.86
4.0	HOMEOWNERS	0.00	0.00	0.00	(559.94)	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	(1,043.00)	1,161.78	11,908.47	46,218.72	77,808.11	0.00	135,494.14
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	
	<b>TOTAL</b>	0.00	0.00	0.00	(559.94)	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	(2,833.00)	22,058.63	5,294.94	254,358.67	452,036.88	0.00	730,356.18

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