

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

Company Income Statement and Schedule P Data
December 31, 2021

| A.S. Line Description | Policy Year 2013 | Policy Year 2014 | Policy Year 2015 | Policy Year 2016 | Policy Year 2017 | Policy Year 2018 | Policy Year 2019 | Policy Year 2020 | Policy Year 2021 | CALENDAR YEAR 2021 |
|---|------------------|------------------|------------------|------------------|------------------|------------------|------------------|---------------------|---------------------|---------------------|
| I | | | | | | | | | | |
| Premiums Written | | | | | | | | | | |
| 1.0 FIRE | | | | | | | | (94,617.77) | 2,067,681.04 | 1,973,063.27 |
| 2.0 EXTENDED COVERAGE | | | | | | | | (25,482.54) | 643,646.00 | 618,163.46 |
| 4.0 HOMEOWNERS | | | | | | | | (18,591.86) | 537,797.12 | 519,205.26 |
| 12.0 EARTHQUAKE | | | | | | | | 84.00 | 19,365.00 | 19,449.00 |
| TOTAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | (138,608.17) | 3,268,489.16 | 3,129,880.99 |
| S | | | | | | | | | | |
| Less: Ceded Premiums | | | | | | | | | | |
| 1.0 FIRE | | | | | | | | | 10,588.37 | 10,588.37 |
| 2.0 EXTENDED COVERAGE | | | | | | | | (338.65) | 116,985.08 | 116,646.43 |
| 4.0 HOMEOWNERS | | | | | | | | (39.73) | 28,121.33 | 28,081.60 |
| 12.0 EARTHQUAKE | | | | | | | | | | 0.00 |
| TOTAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | (378.38) | 155,694.78 | 155,316.40 |
| NET PREMIUMS WRITTEN | | | | | | | | | | |
| 1.0 FIRE | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | (94,617.77) | 2,057,092.67 | 1,962,474.90 |
| 2.0 EXTENDED COVERAGE | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | (25,143.89) | 526,660.92 | 501,517.03 |
| 4.0 HOMEOWNERS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | (18,552.13) | 509,675.79 | 491,123.66 |
| 12.0 EARTHQUAKE | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 84.00 | 19,365.00 | 19,449.00 |
| TOTAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | (138,229.79) | 3,112,794.38 | 2,974,564.59 |
| plus: Unearned Premiums - Previous 12/31 | | | | | | | | | | |
| 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 |
| TOTAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,850,982.85 | 0.00 | 1,850,982.85 |
| less: Ceded Unearned Premiums - Previous 12/31 | | | | | | | | | | |
| 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 |
| TOTAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 5,294.82 | 0.00 | 5,294.82 |
| less: Unearned Premiums - Current | | | | | | | | | | |
| 1.0 FIRE | | | | | | | | | 983,883.22 | 983,883.22 |
| 2.0 EXTENDED COVERAGE | | | | | | | | | 302,115.19 | 302,115.19 |
| 4.0 HOMEOWNERS | | | | | | | | | 241,361.31 | 241,361.31 |
| 12.0 EARTHQUAKE | | | | | | | | | 8,828.40 | 8,828.40 |
| TOTAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,536,188.12 | 1,536,188.12 |

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

| A.S. Line | Description | Policy Year 2013 | Policy Year 2014 | Policy Year 2015 | Policy Year 2016 | Policy Year 2017 | Policy Year 2018 | Policy Year 2019 | Policy Year 2020 | Policy Year 2021 | CALENDAR YEAR 2021 |
|--|-------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|--------------------|
| plus: Ceded Unearned Premiums - Current | | | | | | | | | | | |
| 1.0 | FIRE | | | | | | | | | | 0.00 |
| 2.0 | EXTENDED COVERAGE | | | | | | | | | 4,300.64 | 4,300.64 |
| 4.0 | HOMEOWNERS | | | | | | | | | 217.26 | 217.26 |
| 12.0 | EARTHQUAKE | | | | | | | | | | 0.00 |
| | TOTAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 4,517.90 | 4,517.90 |
| NET EARNED PREMIUMS | | | | | | | | | | | |
| 1.0 | FIRE | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,050,583.38 | 1,073,209.45 | 2,123,792.83 |
| 2.0 | EXTENDED COVERAGE | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 325,033.51 | 228,846.37 | 553,879.88 |
| 4.0 | HOMEOWNERS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 320,325.07 | 588,856.81 | 588,856.81 |
| 12.0 | EARTHQUAKE | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 11,516.28 | 10,536.60 | 22,052.88 |
| | TOTAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,707,458.24 | 1,581,124.16 | 3,288,582.40 |
| NET LOSSES INCURRED | | | | | | | | | | | |
| 1.0 | FIRE | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 362,811.83 | 221,798.74 | 584,610.57 |
| 2.0 | EXTENDED COVERAGE | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | (2,346.00) | 112,980.45 | 532,321.68 | 642,956.13 |
| 4.0 | HOMEOWNERS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6,968.63 | 228,492.03 | 178,041.41 | 413,502.07 |
| 12.0 | EARTHQUAKE | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | TOTAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 4,622.63 | 704,284.31 | 932,161.83 | 1,641,068.77 |
| NET LAE INCURRED | | | | | | | | | | | |
| 1.0 | FIRE | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 20,660.28 | 0.00 | 128,175.04 | 189,251.73 | 338,087.05 |
| 2.0 | EXTENDED COVERAGE | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,414.64 | 52,439.60 | 232,450.75 | 286,304.99 |
| 4.0 | HOMEOWNERS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2,367.57 | 50,780.23 | 118,731.79 | 171,879.59 |
| 12.0 | EARTHQUAKE | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | TOTAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 20,660.28 | 3,782.21 | 231,394.87 | 540,434.27 | 796,271.63 |
| Commissions | | | | | | | | | | | |
| 1.0 | FIRE | | | | | | | | (9,461.78) | 148,604.05 | 139,142.27 |
| 2.0 | EXTENDED COVERAGE | | | | | | | | (2,548.26) | 46,744.06 | 44,195.80 |
| 4.0 | HOMEOWNERS | | | | | | | | (929.60) | 26,889.86 | 25,960.26 |
| 12.0 | EARTHQUAKE | | | | | | | | 8.42 | 1,273.79 | 1,282.21 |
| | TOTAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | (12,931.22) | 223,511.76 | 210,580.54 |
| Less: Ceded Commissions | | | | | | | | | | | |
| 1.0 | FIRE | | | | | | | | | 2,412.50 | 2,412.50 |
| 2.0 | EXTENDED COVERAGE | | | | | | 0.00 | 0.00 | (33.87) | 255.13 | 221.26 |
| 4.0 | HOMEOWNERS | | | | | | 0.00 | 0.00 | (1.99) | 31.93 | 29.94 |
| 12.0 | EARTHQUAKE | | | | | | | | | | 0.00 |
| | TOTAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | (35.86) | 2,699.56 | 2,663.70 |
| NET COMMISSIONS INCURRED | | | | | | | | | | | |
| 1.0 | FIRE | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | (9,461.78) | 146,191.55 | 136,729.77 |
| 2.0 | EXTENDED COVERAGE | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | (2,514.39) | 46,488.93 | 43,974.54 |
| 4.0 | HOMEOWNERS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | (927.61) | 26,857.93 | 25,930.32 |
| 12.0 | EARTHQUAKE | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 8.42 | 1,273.79 | 1,282.21 |
| | TOTAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | (12,895.36) | 220,812.20 | 207,916.84 |

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

| I N C O M E S T A T E M E N T | A.S. | Policy Year 2013 | Policy Year 2014 | Policy Year 2015 | Policy Year 2016 | Policy Year 2017 | Policy Year 2018 | Policy Year 2019 | Policy Year 2020 | Policy Year 2021 | CALENDAR YEAR 2021 | I N C O M E S T A T E M E N T |
|---|--|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|--------------------------|---|
| | Line Description | | | | | | | | | | | |
| | TOTAL OTHER OPERATING EXPENSES INCURRED | | | | | | | | | 1,024,609.80 | 1,024,609.80 | |
| | TOTAL | | | | | | | | | 1,024,609.80 | 1,024,609.80 | |
| | TOTAL UNDERWRITING DEDUCTIONS | | | | | | | | | 2,718,018.10 | 3,669,867.04 | |
| | TOTAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 20,660.28 | 8,404.84 | 922,783.82 | 2,718,018.10 | 3,669,867.04 | |
| | NET UNDERWRITING GAIN or (LOSS) | | | | | | | | | (1,136,893.94) | (381,284.64) | |
| | TOTAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | (20,660.28) | (8,404.84) | 784,674.42 | (1,136,893.94) | (381,284.64) | |
| | NET INVESTMENT INCOME INCURRED | | | | | | | | | | | |
| | NET INVESTMENT INCOME EARNED | | | | | | | | | 112,175.52 | 112,175.52 | |
| | NET CAPITAL GAIN (LOSS) | | | | | | | | | 974,797.79 | 974,797.79 | |
| | TOTAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,086,973.31 | 1,086,973.31 | |
| | NET OTHER INCOME | | | | | | | | | | | |
| | TOTAL | | | | | | | | | 37,583.64 | 37,583.64 | |
| | NET INCOME (LOSS) before Taxes | | | | | | | | | | | |
| | TOTAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | (20,660.28) | (8,404.84) | 784,674.42 | (12,336.99) | 743,272.31 | |
| | NET TAXES INCURRED | | | | | | | | | | | |
| | FEDERAL INCOME TAX | | | | | | | | | 137,028.00 | 137,028.00 | |
| | | | | | | | | | | | 0.00 | |
| | | | | | | | | | | | 0.00 | |
| | TOTAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 137,028.00 | 137,028.00 | |
| | OTHER INCREASE (DECREASE) TO SURPLUS | | | | | | | | | | | |
| | UNREALIZED CAPITAL GAIN or (LOSS) | | | | | | | | 876,396.15 | (999,777.54) | (123,381.39) | |
| | CHANGE IN NON-ADMITTED ASSETS | | | | | | | | 634,496.20 | (653,115.40) | (18,619.20) | |
| | OTHER ADJUSTMENTS | | | | | | | | | | 0.00 | |
| | CHANGE IN NET DEFERRED INCOME TAX | | | | | | | | | 22,500.00 | 22,500.00 | |
| | TOTAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,510,892.35 | (1,630,392.94) | (119,500.59) | |
| | NET CHANGE IN SURPLUS | | | | | | | | | | | |
| | TOTAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | (20,660.28) | (8,404.84) | 2,295,566.77 | (1,779,757.93) | 486,743.72 | |

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

SCHEDULE DATA

SCHEDULE DATA

| A.S. | Line Description | Policy Year 2013 | | Policy Year 2014 | | Policy Year 2015 | | Policy Year 2016 | | Policy Year 2017 | | Policy Year 2018 | | Policy Year 2019 | | Policy Year 2020 | | Policy Year 2021 | | CALENDAR YEAR 2021 |
|--|-------------------|------------------|------|------------------|------|------------------|------|------------------|------|------------------|------|------------------|----------|------------------|-------------|------------------|------------|------------------|------|-----------------------|
| | | Accident Year | | Accident Year | | Accident Year | | Accident Year | | Accident Year | | Accident Year | | Accident Year | | Accident Year | | Accident Year | | |
| | | 2013 | 2014 | 2014 | 2015 | 2015 | 2016 | 2016 | 2017 | 2017 | 2018 | 2018 | 2019 | 2019 | 2020 | 2020 | 2021 | 2021 | 2022 | |
| Paid Losses | | | | | | | | | | | | | | | | | | | | |
| 1.0 | FIRE | | | | | | | | | | | | | | | 19,000.00 | 369,811.83 | 206,798.74 | | 595,610.57 |
| 2.0 | EXTENDED COVERAGE | | | | | | | | | | | | | | | 25,132.95 | 118,346.50 | 211,607.46 | | 355,086.91 |
| 4.0 | HOMEOWNERS | | | | | | | | | | | | 3,850.00 | 3,672.63 | 40,470.00 | 87,963.03 | 104,534.12 | | | 240,489.78 |
| 12.0 | EARTHQUAKE | | | | | | | | | | | | | | | | | | | 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 | 3,850.00 | 3,672.63 | 84,602.95 | 576,121.36 | 522,940.32 | 0.00 | | 1,191,187.26 |
| Paid Salv/Subro | | | | | | | | | | | | | | | | | | | | |
| 1.0 | FIRE | | | | | | | | | | | | | | | (15,000.00) | | | | (15,000.00) |
| 2.0 | EXTENDED COVERAGE | | | | | | | | | | | | | | | (21,000.00) | | | | (21,000.00) |
| 4.0 | HOMEOWNERS | | | | | | | | | | | | | | | | | | | 0.00 |
| 12.0 | EARTHQUAKE | | | | | | | | | | | | | | | | | | | 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 | 0.00 | 0.00 | (36,000.00) | 0.00 | 0.00 | 0.00 | | (36,000.00) |
| Salv/Subro Reserve | | | | | | | | | | | | | | | | | | | | |
| 1.0 | FIRE | | | | | | | | | | | | | | | | | | | 0.00 |
| 2.0 | EXTENDED COVERAGE | | | | | | | | | | | | | | | | | | | 0.00 |
| 4.0 | HOMEOWNERS | | | | | | | | | | | | | | | | | | | 0.00 |
| 12.0 | EARTHQUAKE | | | | | | | | | | | | | | | | | | | 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 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Case Outstanding Losses - Current | | | | | | | | | | | | | | | | | | | | |
| 1.0 | FIRE | | | | | | | | | | | | | | | | | 15,000.00 | | 15,000.00 |
| 2.0 | EXTENDED COVERAGE | | | | | | | | | | | | | | | | 15,000.00 | 309,441.22 | | 324,441.22 |
| 4.0 | HOMEOWNERS | | | | | | | | | | | | | | | | 102,000.00 | 44,054.29 | | 146,054.29 |
| 12.0 | EARTHQUAKE | | | | | | | | | | | | | | | | | | | 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 | 0.00 | 0.00 | 0.00 | 117,000.00 | 368,495.51 | 0.00 | | 485,495.51 |
| IBNR Loss Reserves - Current | | | | | | | | | | | | | | | | | | | | |
| 1.0 | FIRE | | | | | | | | | | | | | | | | | | | 0.00 |
| 2.0 | EXTENDED COVERAGE | | | | | | | | | | | | | | | 2,453.00 | | 11,273.00 | | 13,726.00 |
| 4.0 | HOMEOWNERS | | | | | | | | | | | | | | 598.00 | | 29,453.00 | | | 30,051.00 |
| 12.0 | EARTHQUAKE | | | | | | | | | | | | | | | | | | | 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 | 0.00 | 0.00 | 3,051.00 | 0.00 | 40,726.00 | 0.00 | | 43,777.00 |
| Case Outstanding Losses - Prior | | | | | | | | | | | | | | | | | | | | |
| 1.0 | FIRE | | | | | | | | | | | | | | | 11,000.00 | | | | 11,000.00 |
| 2.0 | EXTENDED COVERAGE | | | | | | | | | | | | | | | 24,500.00 | | | | 24,500.00 |
| 4.0 | HOMEOWNERS | | | | | | | | | | | | | | | | | | | 0.00 |
| 12.0 | EARTHQUAKE | | | | | | | | | | | | | | | | | | | 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 | 0.00 | 0.00 | 35,500.00 | 0.00 | 0.00 | 0.00 | | 35,500.00 |

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

SCHEDULE P DATA

SCHEDULE P DATA

| A.S. | Line Description | Policy Year 2013 | | Policy Year 2014 | | Policy Year 2015 | | Policy Year 2016 | | Policy Year 2017 | | Policy Year 2018 | | Policy Year 2019 | | Policy Year 2020 | | Policy Year 2021 | | CALENDAR YEAR |
|--|-------------------|------------------|------|------------------|------|------------------|------|------------------|------|------------------|------|------------------|------|------------------|----------|------------------|------------|------------------|------|---------------|
| | | Accident Year | | Accident Year | | Accident Year | | Accident Year | | Accident Year | | Accident Year | | Accident Year | | Accident Year | | Accident Year | | |
| | | 2013 | 2014 | 2014 | 2015 | 2015 | 2016 | 2016 | 2017 | 2017 | 2018 | 2018 | 2019 | 2019 | 2020 | 2020 | 2021 | 2021 | 2022 | 2021 |
| IBNR Loss Reserves - Prior | | | | | | | | | | | | | | | | | | | | |
| 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 |
| | 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 | 2,900.00 | 0.00 | 4,991.00 | 0.00 | 0.00 | 0.00 | 7,891.00 |
| Incurred Losses | | | | | | | | | | | | | | | | | | | | |
| 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 | (7,000.00) | 369,811.83 | 221,798.74 | 0.00 | 584,610.57 |
| 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 | (2,346.00) | 0.00 | (20,366.05) | 133,346.50 | 532,321.68 | 0.00 | 642,956.13 |
| 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 | 3,296.00 | 3,672.63 | 38,529.00 | 189,963.03 | 178,041.41 | 0.00 | 413,502.07 |
| 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 |
| | 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 | 950.00 | 3,672.63 | 11,162.95 | 693,121.36 | 932,161.83 | 0.00 | 1,641,068.77 |
| Open Claims | | | | | | | | | | | | | | | | | | | | |
| 1.0 | FIRE | | | | | | | | | | | 1 | | | | | | 1 | | 2 |
| 2.0 | EXTENDED COVERAGE | | | | | | | | | | | | | | | | 1 | 36 | | 37 |
| 4.0 | HOMEOWNERS | | | | | | | | | | | | | | | | 1 | 3 | | 4 |
| 12.0 | EARTHQUAKE | | | | | | | | | | | | | | | | | | | 0 |
| | TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 2 | 40 | 0 | 43 |
| Claims Closed with Loss Payment | | | | | | | | | | | | | | | | | | | | |
| 1.0 | FIRE | | | | | | 1 | | 9 | 12 | 21 | 21 | 15 | 10 | 12 | 15 | 8 | | | 124 |
| 2.0 | EXTENDED COVERAGE | | | | | | | | 8 | 41 | 46 | 47 | 38 | 48 | 29 | 22 | 22 | | | 301 |
| 4.0 | HOMEOWNERS | | | | | | | | 7 | 43 | 34 | 35 | 31 | 28 | 15 | 12 | 9 | | | 214 |
| 12.0 | EARTHQUAKE | | | | | | | | | | | | | | | | | | | 0 |
| | TOTAL | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 24 | 96 | 101 | 103 | 84 | 86 | 56 | 49 | 39 | 0 | | 639 |
| Claims Closed w/o Loss Payment | | | | | | | | | | | | | | | | | | | | |
| 1.0 | FIRE | | | | 1 | | | | 1 | 2 | 3 | 3 | 1 | 1 | 2 | 1 | | | | 15 |
| 2.0 | EXTENDED COVERAGE | | | | | | | | 3 | 19 | 37 | 21 | 26 | 32 | 17 | 17 | 22 | | | 194 |
| 4.0 | HOMEOWNERS | | | | | | | | 3 | 10 | 32 | 28 | 14 | 23 | 14 | 15 | 8 | | | 147 |
| 12.0 | EARTHQUAKE | | | | | | | | | | | | | | | | | | | 0 |
| | TOTAL | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 7 | 31 | 72 | 52 | 41 | 56 | 33 | 33 | 30 | 0 | | 356 |

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

SCHEDULE P DATA

SCHEDULE P DATA

| A.S. Line | Description | 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 | | Policy Year 2021 Accident Year | | CALENDAR YEAR |
|--|-------------------|-----------------------------------|------|-----------------------------------|------|-----------------------------------|------|-----------------------------------|------|-----------------------------------|------|-----------------------------------|-----------|-----------------------------------|----------|-----------------------------------|------------|-----------------------------------|------|------------------|
| | | 2013 | 2014 | 2014 | 2015 | 2015 | 2016 | 2016 | 2017 | 2017 | 2018 | 2018 | 2019 | 2019 | 2020 | 2020 | 2021 | 2021 | 2022 | 2021 |
| Paid Loss Adjustment Expense | | | | | | | | | | | | | | | | | | | | |
| 1.0 | FIRE | | | | | | | | | | | | 23,636.03 | | | 5,846.77 | 23,911.03 | 13,366.17 | | 66,760.00 |
| 2.0 | EXTENDED COVERAGE | | | | | | | | | | | | | 653.64 | 1,299.00 | 2,151.69 | 24,958.28 | 26,907.39 | | 55,970.00 |
| 4.0 | HOMEOWNERS | | | | | | | | | | | | | 254.80 | 737.00 | 3,013.31 | 14,151.68 | 7,294.59 | | 25,451.38 |
| 12.0 | EARTHQUAKE | | | | | | | | | | | | | | | | | | | 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 | 23,636.03 | 908.44 | 2,036.00 | 11,011.77 | 63,020.99 | 47,568.15 | 0.00 | 148,181.38 |
| Paid Unallocated Loss Adjustment Fees | | | | | | | | | | | | | | | | | | | | |
| 1.0 | FIRE | | | | | | | | | | | | | | | 4,371.42 | 98,787.82 | 170,910.56 | | 274,069.80 |
| 2.0 | EXTENDED COVERAGE | | | | | | | | | | | | | | | 5,782.45 | 35,398.18 | 122,212.36 | | 163,392.99 |
| 4.0 | HOMEOWNERS | | | | | | | | | | | | | 885.79 | 844.98 | 9,311.12 | 25,771.12 | 73,848.20 | | 110,661.21 |
| 12.0 | EARTHQUAKE | | | | | | | | | | | | | | | | | | | 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 | 0.00 | 885.79 | 844.98 | 19,464.99 | 159,957.12 | 366,971.12 | 0.00 | 548,124.00 |
| Case Outstanding LAE - Current | | | | | | | | | | | | | | | | | | | | |
| 1.0 | FIRE | | | | | | | | | | | | 2,024.25 | | | | | 1,000.00 | | 3,024.25 |
| 2.0 | EXTENDED COVERAGE | | | | | | | | | | | | | | | | 1,000.00 | 29,750.00 | | 30,750.00 |
| 4.0 | HOMEOWNERS | | | | | | | | | | | | | | | | 3,500.00 | 5,000.00 | | 8,500.00 |
| 12.0 | EARTHQUAKE | | | | | | | | | | | | | | | | | | | 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 | 2,024.25 | 0.00 | 0.00 | 0.00 | 4,500.00 | 35,750.00 | 0.00 | 42,274.25 |
| IBNR ALAE Reserves - Current | | | | | | | | | | | | | | | | | | | | |
| 1.0 | FIRE | | | | | | | | | | | | | | | | | | | 0.00 |
| 2.0 | EXTENDED COVERAGE | | | | | | | | | | | | | | | 1,537.00 | | | | 1,537.00 |
| 4.0 | HOMEOWNERS | | | | | | | | | | | | | | | 75.00 | | | | 75.00 |
| 12.0 | EARTHQUAKE | | | | | | | | | | | | | | | | | | | 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 | 0.00 | 0.00 | 0.00 | 1,612.00 | 0.00 | 0.00 | 0.00 | 1,612.00 |
| IBNR Unallocated LAE Reserves - Current | | | | | | | | | | | | | | | | | | | | |
| 1.0 | FIRE | | | | | | | | | | | | | | | | | 3,975.00 | | 3,975.00 |
| 2.0 | EXTENDED COVERAGE | | | | | | | | | | | | | | | 780.00 | | 53,581.00 | | 54,361.00 |
| 4.0 | HOMEOWNERS | | | | | | | | | | | | | | | 190.00 | | 32,589.00 | | 32,779.00 |
| 12.0 | EARTHQUAKE | | | | | | | | | | | | | | | | | | | 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 | 0.00 | 0.00 | 0.00 | 970.00 | 0.00 | 90,145.00 | 0.00 | 91,115.00 |
| Case Outstanding LAE - Prior | | | | | | | | | | | | | | | | | | | | |
| 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 |
| | TOTAL | 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 | 0.00 | 0.00 | 11,500.00 |

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

| A.S. | Line Description | Policy Year 2013 | | Policy Year 2014 | | Policy Year 2015 | | Policy Year 2016 | | Policy Year 2017 | | Policy Year 2018 | | Policy Year 2019 | | Policy Year 2020 | | Policy Year 2021 | | CALENDAR |
|------|--|------------------|------|------------------|------|------------------|------|------------------|------|------------------|------|------------------|-----------|------------------|----------|------------------|------------|------------------|------|------------|
| | | Accident Year | | Accident Year | | Accident Year | | Accident Year | | Accident Year | | Accident Year | | Accident Year | | Accident Year | | Accident Year | | YEAR |
| | | 2013 | 2014 | 2014 | 2015 | 2015 | 2016 | 2016 | 2017 | 2017 | 2018 | 2018 | 2019 | 2019 | 2020 | 2020 | 2021 | 2021 | 2022 | 2021 |
| | IBNR ALAE Reserves - Prior | | | | | | | | | | | | | | | | | | | |
| 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 |
| | 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 | 228.00 | 0.00 | 17,430.00 | | 0.00 | 0.00 | 17,658.00 |
| | IBNR Unallocated LAE Reserves - Prior | | | | | | | | | | | | | | | | | | | |
| 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 |
| | 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 | 665.00 | 0.00 | 5,212.00 | | 0.00 | 0.00 | 5,877.00 |
| | Incurred Loss Adjustment Expense | | | | | | | | | | | | | | | | | | | |
| 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 | 20,660.28 | 0.00 | 0.00 | 5,476.19 | 122,698.85 | 189,251.73 | 0.00 | 338,087.05 |
| 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 | 115.64 | 1,299.00 | (8,916.86) | 61,356.46 | 232,450.75 | 0.00 | 286,304.99 |
| 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 | 785.59 | 1,581.98 | 7,357.43 | 43,422.80 | 118,731.79 | 0.00 | 171,879.59 |
| 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 |
| | TOTAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 20,660.28 | 901.23 | 2,880.98 | 3,916.76 | 227,478.11 | 540,434.27 | 0.00 | 796,271.63 |

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