

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

Company Income Statement and Schedule P Data  
September 30, 2024

A.S. Line Description	Policy Year 2014	Policy Year 2015	Policy Year 2016	Policy Year 2017	Policy Year 2018	Policy Year 2019	Policy Year 2020	Policy Year 2021	Policy Year 2022	Policy Year 2023	Policy Year 2024	CALENDAR YEAR 2024
<b>I Premiums Written</b>												
1.0 FIRE										(39,129.47)	1,335,226.20	1,296,096.73
2.0 EXTENDED COVERAGE										(12,836.37)	406,460.38	393,624.01
4.0 HOMEOWNERS									(185.97)	(5,126.43)	271,059.48	265,747.08
12.0 EARTHQUAKE										42.00	10,061.56	10,103.56
<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(185.97)	(57,050.27)	2,022,807.62	1,965,571.38
<b>S Less: Ceded Premiums</b>												
1.0 FIRE											104,836.52	104,836.52
2.0 EXTENDED COVERAGE										(166.36)	39,724.82	39,558.46
4.0 HOMEOWNERS											20,387.52	20,387.52
12.0 EARTHQUAKE											918.38	918.38
<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(166.36)	165,867.24	165,700.88
<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	(39,129.47)	1,230,389.68	1,191,260.21
2.0 EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(12,670.01)	366,735.56	354,065.55
4.0 HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(185.97)	(5,126.43)	250,671.96	245,359.56
12.0 EARTHQUAKE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42.00	9,143.18	9,185.18
<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(185.97)	(56,883.91)	1,856,940.38	1,799,870.50
<b>plus: Unearned Premiums - Previous 12/31</b>												
1.0 FIRE									811,772.16			811,772.16
2.0 EXTENDED COVERAGE									254,611.03			254,611.03
4.0 HOMEOWNERS									151,415.09			151,415.09
12.0 EARTHQUAKE									6,423.73			6,423.73
<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,224,222.01	0.00	0.00	1,224,222.01
<b>less: Ceded Unearned Premiums - Previous 12/31</b>												
1.0 FIRE												0.00
2.0 EXTENDED COVERAGE									3,396.48			3,396.48
4.0 HOMEOWNERS									105.53			105.53
12.0 EARTHQUAKE												0.00
<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,502.01	0.00	0.00	3,502.01
<b>less: Unearned Premiums - Current</b>												
1.0 FIRE										43,213.39	849,759.54	892,972.93
2.0 EXTENDED COVERAGE										13,751.37	252,572.10	266,323.47
4.0 HOMEOWNERS										8,115.06	167,323.71	175,438.77
12.0 EARTHQUAKE										298.30	5,972.75	6,271.05
<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65,378.12	1,275,628.10	1,341,006.22

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

**COMPANY INCOME STATEMENT**  
September 30, 2024

A.S. Line Description	Policy Year 2014	Policy Year 2015	Policy Year 2016	Policy Year 2017	Policy Year 2018	Policy Year 2019	Policy Year 2020	Policy Year 2021	Policy Year 2022	Policy Year 2023	Policy Year 2024	CALENDAR YEAR 2024
<b>plus: Ceded Unearned Premiums - Current</b>												
1.0 FIRE												0.00
2.0 EXTENDED COVERAGE										157.86	3,445.94	3,603.80
4.0 HOMEOWNERS										9.19	72.98	82.17
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>167.05</b>	<b>3,518.92</b>	<b>3,685.97</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	811,772.16	(82,342.86)	380,630.14	1,110,059.44
2.0 EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	251,214.55	(26,263.52)	117,609.40	342,560.43
4.0 HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151,123.59	(13,232.30)	83,421.23	221,312.52
12.0 EARTHQUAKE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,423.73	(256.30)	3,170.43	9,337.86
<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>1,220,534.03</b>	<b>(122,094.98)</b>	<b>584,831.20</b>	<b>1,683,270.25</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	128,400.57	39,500.00	167,900.57
2.0 EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,514.06	185,617.37	83,191.89	273,323.32
4.0 HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57,787.87	9,257.02	67,044.89
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
<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>4,514.06</b>	<b>371,805.81</b>	<b>131,948.91</b>	<b>508,268.78</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	83,996.33	90,858.69	174,855.02
2.0 EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,317.66	153,871.38	159,193.23	316,382.27
4.0 HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	622.20	39,963.85	46,623.34	87,209.39
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
<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>3,939.86</b>	<b>277,831.56</b>	<b>296,675.26</b>	<b>578,446.68</b>
<b>Commissions</b>												
1.0 FIRE										(1,956.47)	66,761.31	64,804.84
2.0 EXTENDED COVERAGE										(641.82)	20,323.02	19,681.20
4.0 HOMEOWNERS									(9.30)	(256.32)	13,552.97	13,287.35
12.0 EARTHQUAKE										2.10	503.08	505.18
<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>(9.30)</b>	<b>(2,852.51)</b>	<b>101,140.38</b>	<b>98,278.57</b>
<b>Less: Ceded Commissions</b>												
1.0 FIRE											880.94	880.94
2.0 EXTENDED COVERAGE										(8.32)	558.81	550.49
4.0 HOMEOWNERS											177.37	177.37
12.0 EARTHQUAKE											7.72	7.72
<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>(8.32)</b>	<b>1,624.84</b>	<b>1,616.52</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	(1,956.47)	65,880.37	63,923.90
2.0 EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(633.50)	19,764.21	19,130.71
4.0 HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(9.30)	(256.32)	13,375.60	13,109.98
12.0 EARTHQUAKE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.10	495.36	497.46
<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>(9.30)</b>	<b>(2,844.19)</b>	<b>99,515.54</b>	<b>96,662.05</b>

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

**COMPANY INCOME STATEMENT**  
September 30, 2024

A.S. Line Description	Policy Year 2014	Policy Year 2015	Policy Year 2016	Policy Year 2017	Policy Year 2018	Policy Year 2019	Policy Year 2020	Policy Year 2021	Policy Year 2022	Policy Year 2023	Policy Year 2024	CALENDAR YEAR 2024
<b>TOTAL OTHER OPERATING EXPENSES INCURRED</b>												
TOTAL											681,507.91	681,507.91
<b>TOTAL UNDERWRITING DEDUCTIONS</b>												
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,444.62	646,793.18	1,209,647.62	1,864,885.42
<b>NET UNDERWRITING GAIN or (LOSS)</b>												
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,212,089.41	(768,888.16)	(624,816.42)	(181,615.17)
<b>NET INVESTMENT INCOME INCURRED</b>												
NET INVESTMENT INCOME EARNED											252,073.32	252,073.32
NET CAPITAL GAIN (LOSS)											392,771.75	392,771.75
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	644,845.07	644,845.07
<b>NET OTHER INCOME</b>												
TOTAL											18,689.02	18,689.02
<b>NET INCOME (LOSS) before Taxes</b>												
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,212,089.41	(768,888.16)	38,717.67	481,918.92
<b>NET TAXES INCURRED</b>												
FEDERAL INCOME TAX											101,202.96	101,202.96
											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	101,202.96	101,202.96
<b>OTHER INCREASE (DECREASE) TO SURPLUS</b>												
UNREALIZED CAPITAL GAIN or (LOSS)										681,033.83	(711,878.48)	(30,844.65)
CHANGE IN NON-ADMITTED ASSETS										(665,156.89)	664,017.55	(1,139.34)
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	15,876.94	(47,860.93)	(31,983.99)
<b>NET CHANGE IN SURPLUS</b>												
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,212,089.41	(753,011.22)	(110,346.22)	348,731.97

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

**COMPANY SCHEDULE P REPORT OF LOSSES**  
September 30, 2024

A.S. Line Description	Policy Year 2014		Policy Year 2015		Policy Year 2016		Policy Year 2017		Policy Year 2018		Policy Year 2019		Policy Year 2020		Policy Year 2021		Policy Year 2022		Policy Year 2023		Policy Year 2024		CALENDAR YEAR 2024	
	Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year			
	2014	2015	2015	2016	2016	2017	2017	2018	2018	2019	2019	2020	2020	2021	2021	2022	2022	2023	2023	2024	2024	2025		
<b>Paid Losses</b>																								
1.0 FIRE																			29,795.95	108,604.62	39,500.00		177,900.57	
2.0 EXTENDED COVERAGE																	4,514.06		31,487.77	180,037.70	64,691.89		280,731.42	
4.0 HOMEOWNERS																			82,608.65	15,679.22	4,757.02		103,044.89	
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	4,514.06	0.00	4,514.06	143,892.37	304,321.54	108,948.91	0.00	561,676.88
<b>Paid Salv/Subro</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					(22,408.10)	
<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	
<b>Case Outstanding Losses - Current</b>																								
1.0 FIRE																							0.00	
2.0 EXTENDED COVERAGE																							21,000.00	
4.0 HOMEOWNERS																							104,500.00	
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	23,000.00	0.00	125,500.00
<b>IBNR Loss Reserves - Current</b>																								
1.0 FIRE															1,210.00		5,460.00		26,801.00				33,471.00	
2.0 EXTENDED COVERAGE																			35,651.00				35,651.00	
4.0 HOMEOWNERS																		444.00					444.00	
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	1,210.00	0.00	5,904.00	0.00	62,452.00	0.00	0.00	0.00	69,566.00	
<b>Case Outstanding Losses - Prior</b>																								
1.0 FIRE																			10,000.00				10,000.00	
2.0 EXTENDED COVERAGE																			6,000.00				6,000.00	
4.0 HOMEOWNERS																			140,500.00				140,500.00	
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	156,500.00	0.00	156,500.00	

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

**COMPANY SCHEDULE P REPORT OF LOSSES**  
September 30, 2024

A.S. Line Description	Policy Year 2014		Policy Year 2015		Policy Year 2016		Policy Year 2017		Policy Year 2018		Policy Year 2019		Policy Year 2020		Policy Year 2021		Policy Year 2022		Policy Year 2023		Policy Year 2024		CALENDAR	
	Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		YEAR	
	2014	2015	2015	2016	2016	2017	2017	2018	2018	2019	2019	2020	2020	2021	2021	2022	2022	2023	2023	2024	2024	2025	2024	
<b>IBNR Loss Reserves - Prior</b>																								
1.0 FIRE															1,210.00		5,460.00		26,801.00					33,471.00
2.0 EXTENDED COVERAGE																								35,651.00
4.0 HOMEOWNERS																	444.00							444.00
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	1,210.00	0.00	5,904.00	0.00	62,452.00	0.00	0.00	0.00	0.00	69,566.00
<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	19,795.95	108,604.62	39,500.00	0.00	0.00	167,900.57
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	0.00	0.00	0.00	0.00	0.00	4,514.06	3,420.49	182,196.88	83,191.89	0.00	0.00	273,323.32
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	42,108.65	15,679.22	9,257.02	0.00	0.00	67,044.89
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
<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	4,514.06	65,325.09	306,480.72	131,948.91	0.00	0.00	508,268.78
<b>Open Claims</b>																								
1.0 FIRE																								0
2.0 EXTENDED COVERAGE																					1			6
4.0 HOMEOWNERS																						1		2
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	1	1	6	0	0	8
<b>Claims Closed with Loss Payment</b>																								
1.0 FIRE							9	12	21	22	15	10	12	15	10	11	11	2	9	7	1			167
2.0 EXTENDED COVERAGE							8	41	46	47	38	48	29	24	53	35	25	88	32	18	11			543
4.0 HOMEOWNERS					1		7	43	34	35	31	28	15	13	12	13	10	34	21	4	1			302
12.0 EARTHQUAKE																								0
<b>TOTAL</b>	0	0	0	0	1	0	24	96	101	104	84	86	56	52	75	59	46	124	62	29	13	0	0	1,012
<b>Claims Closed w/o Loss Payment</b>																								
1.0 FIRE		1					1	2	3	3	1	1	2	1			1		1	3				20
2.0 EXTENDED COVERAGE							3	19	37	22	26	32	17	17	39	16	26	20	15	12				306
4.0 HOMEOWNERS							3	10	32	28	14	23	14	16	8	9	5	12	5	4				185
12.0 EARTHQUAKE																								0
<b>TOTAL</b>	0	1	0	0	0	0	7	31	72	53	41	56	33	34	47	25	32	32	21	19	7	0	0	511

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, 2024**

A.S. Line Description	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		Policy Year 2022 Accident Year		Policy Year 2023 Accident Year		Policy Year 2024 Accident Year		CALENDAR YEAR	
	2014	2015	2015	2016	2016	2017	2017	2018	2018	2019	2019	2020	2020	2021	2021	2022	2022	2023	2023	2024	2024	2025	2024	
<b>Paid Loss Adjustment Expense</b>																								
1.0 FIRE																								16,139.41
2.0 EXTENDED COVERAGE																	1,285.00	3,543.70	11,620.71		975.00			49,567.15
4.0 HOMEOWNERS																	1,122.20	3,630.22	5,307.25		1,970.70			12,030.37
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	2,407.20	19,260.99	40,581.12		15,487.62	0.00		77,736.93
<b>Paid Unallocated Loss Adjustment Fees</b>																								
1.0 FIRE																								160,215.61
2.0 EXTENDED COVERAGE																	2,032.66	13,416.98	56,914.94		89,883.69			252,824.12
4.0 HOMEOWNERS																		37,198.29	11,700.34		43,902.64			92,801.27
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	2,032.66	64,794.07	162,326.63		276,687.64	0.00		505,841.00
<b>Case Outstanding LAE - Current</b>																								
1.0 FIRE																								0.00
2.0 EXTENDED COVERAGE																					550.00			4,300.00
4.0 HOMEOWNERS																					750.00			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	550.00		4,500.00	0.00		5,050.00
<b>IBNR ALAE Reserves - Current</b>																								
1.0 FIRE																	670.00	19,369.00						20,039.00
2.0 EXTENDED COVERAGE																		15,191.00						15,191.00
4.0 HOMEOWNERS																	28.00							28.00
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	698.00	34,560.00	0.00		0.00	0.00			35,258.00
<b>IBNR Unallocated LAE Reserves - Current</b>																								
1.0 FIRE																428.00	1,933.00	11,877.00						14,238.00
2.0 EXTENDED COVERAGE																		443.00						443.00
4.0 HOMEOWNERS																	157.00	37,489.00						37,646.00
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	428.00	2,090.00	49,809.00	0.00		0.00	0.00			52,327.00
<b>Case Outstanding LAE - Prior</b>																								
1.0 FIRE																								1,500.00
2.0 EXTENDED COVERAGE																								5,500.00
4.0 HOMEOWNERS																		500.00						3,181.25
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	500.00	9,681.25	0.00		0.00	0.00		10,181.25

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, 2024

A.S. Line Description	Policy Year 2014		Policy Year 2015		Policy Year 2016		Policy Year 2017		Policy Year 2018		Policy Year 2019		Policy Year 2020		Policy Year 2021		Policy Year 2022		Policy Year 2023		Policy Year 2024		CALENDAR YEAR
	Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		2024
	2014	2015	2015	2016	2016	2017	2017	2018	2018	2019	2019	2020	2020	2021	2021	2022	2022	2023	2023	2024	2024	2025	2024
<b>IBNR ALAE Reserves - Prior</b>																							
1.0	FIRE																670.00		19,369.00				20,039.00
2.0	EXTENDED COVERAGE																						0.00
4.0	HOMEOWNERS																28.00		15,191.00				15,219.00
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	698.00	0.00	34,560.00	0.00	0.00	0.00	35,258.00
<b>IBNR Unallocated LAE Reserves - Prior</b>																							
1.0	FIRE														428.00		1,933.00		11,877.00				14,238.00
2.0	EXTENDED COVERAGE																		443.00				443.00
4.0	HOMEOWNERS																157.00		37,489.00				37,646.00
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	428.00	0.00	2,090.00	0.00	49,809.00	0.00	0.00	0.00	0.00	52,327.00
<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	15,460.68	68,535.65	90,858.69	0.00	174,855.02
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	3,317.66	35,956.87	117,914.51	159,193.23	0.00	316,382.27
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	622.20	22,956.26	17,007.59	46,623.34	0.00	87,209.39
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
	<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	3,939.86	74,373.81	203,457.75	296,675.26	0.00	0.00	578,446.68

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