

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

Company Income Statement and Schedule P Data
December 31, 2025

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	Policy Year 2025	CALENDAR YEAR 2025
I Premiums Written														
N 1.0	FIRE										(5.42)	(54,910.00)	1,703,056.09	1,648,140.67
C 2.0	EXTENDED COVERAGE										(0.88)	(10,325.97)	531,672.42	521,345.57
O 4.0	HOMEOWNERS											(9,156.65)	324,041.98	314,885.33
M 12.0	EARTHQUAKE											107.22	11,329.00	11,436.22
E	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(6.30)	(74,285.40)	2,570,999.49	2,495,807.79
S Less: Ceded Premiums														
T 1.0	FIRE												139,606.02	139,606.02
A 2.0	EXTENDED COVERAGE											(185.87)	54,702.21	54,516.34
T 4.0	HOMEOWNERS												27,301.25	27,301.25
E 12.0	EARTHQUAKE												1,222.97	1,222.97
M	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(185.87)	222,832.45	222,646.58
NET PREMIUMS WRITTEN														
N 1.0	FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(5.42)	(54,910.00)	1,563,450.07	1,508,534.65
T 2.0	EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(0.88)	(10,140.10)	476,970.21	466,829.23
A 4.0	HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		(9,156.65)	296,740.73	287,584.08
T 12.0	EARTHQUAKE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		107.22	10,106.03	10,213.25
M	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(6.30)	(74,099.53)	2,347,267.04	2,273,161.21
plus: Unearned Premiums - Previous 12/31														
T 1.0	FIRE											850,798.72		850,798.72
A 2.0	EXTENDED COVERAGE											259,606.26		259,606.26
T 4.0	HOMEOWNERS											168,580.49		168,580.49
E 12.0	EARTHQUAKE											6,047.69		6,047.69
M	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,285,033.16	0.00	1,285,033.16
less: Ceded Unearned Premiums - Previous 12/31														
T 1.0	FIRE													0.00
A 2.0	EXTENDED COVERAGE											3,335.69		3,335.69
T 4.0	HOMEOWNERS											113.95		113.95
E 12.0	EARTHQUAKE													0.00
M	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,449.64	0.00	3,449.64
less: Unearned Premiums - Current														
T 1.0	FIRE												833,513.36	833,513.36
A 2.0	EXTENDED COVERAGE												253,218.26	253,218.26
T 4.0	HOMEOWNERS												159,167.56	159,167.56
E 12.0	EARTHQUAKE												5,237.77	5,237.77
M	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,251,136.95	1,251,136.95

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

COMPANY INCOME STATEMENT
December 31, 2025

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	Policy Year 2025	CALENDAR YEAR 2025
	plus: Ceded Unearned Premiums - Current												
1.0 FIRE													0.00
2.0 EXTENDED COVERAGE												4,662.32	4,662.32
4.0 HOMEOWNERS												194.08	194.08
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	4,856.40	4,856.40
NET EARNED PREMIUMS													
1.0 FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(5.42)	795,888.72	729,936.71	1,525,820.01
2.0 EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(0.88)	246,130.47	228,414.27	474,543.86
4.0 HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	159,309.89	137,767.25	297,077.14
12.0 EARTHQUAKE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,154.91	4,868.26	11,023.17
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(6.30)	1,207,483.99	1,100,986.49	2,308,464.18
NET LOSSES INCURRED													
1.0 FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147,602.37	50,235.99	197,838.36
2.0 EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,339.43	516,211.24	170,884.49	695,435.16
4.0 HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(384.00)	183,853.76	129,402.82	312,872.58
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
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,955.43	847,667.37	350,523.30	1,206,146.10
NET LAE INCURRED													
1.0 FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(442.40)	(2,489.00)	95,109.76	128,473.47	220,651.83
2.0 EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,407.94	99,876.38	187,593.08	289,877.40
4.0 HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(85.00)	61,174.60	94,151.67	155,241.27
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
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(442.40)	(166.06)	256,160.74	410,218.22	665,770.50
Commissions													
1.0 FIRE										(0.27)	(2,745.50)	85,183.10	82,437.33
2.0 EXTENDED COVERAGE										(0.04)	(516.30)	26,563.62	26,067.28
4.0 HOMEOWNERS											(457.83)	16,202.10	15,744.27
12.0 EARTHQUAKE											5.36	566.45	571.81
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(0.31)	(3,714.27)	128,535.27	124,820.69
Less: Ceded Commissions													
1.0 FIRE												1,498.48	1,498.48
2.0 EXTENDED COVERAGE											(9.29)	940.78	931.49
4.0 HOMEOWNERS												306.63	306.63
12.0 EARTHQUAKE												13.12	13.12
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(9.29)	2,759.01	2,749.72
NET COMMISSIONS INCURRED													
1.0 FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(0.27)	(2,745.50)	83,684.62	80,938.85
2.0 EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(0.04)	(507.01)	25,642.84	25,135.79
4.0 HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(457.83)	15,895.47	15,437.64
12.0 EARTHQUAKE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.36	553.33	558.69
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(0.31)	(3,704.98)	125,776.26	122,070.97

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

COMPANY INCOME STATEMENT														CALENDAR
December 31, 2025														YEAR
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	Policy Year 2025	YEAR 2025	
INCOME STATEMENT														
TOTAL OTHER OPERATING EXPENSES INCURRED														
TOTAL												1,237,933.90	1,237,933.90	
TOTAL UNDERWRITING DEDUCTIONS														
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(442.40)	7,789.06	1,100,123.13	2,124,451.68	3,231,921.47	
NET UNDERWRITING GAIN or (LOSS)														
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	442.40	(7,795.36)	107,360.86	(1,023,465.19)	(923,457.29)	
NET INVESTMENT INCOME INCURRED														
NET INVESTMENT INCOME EARNED													331,780.17	
NET CAPITAL GAIN (LOSS)													156,987.23	
OTHER INCOME (LOSS) - SERVICE PROVIDER													(356,195.14)	
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132,572.26	132,572.26	
NET OTHER INCOME														
TOTAL													31,252.65	
NET INCOME (LOSS) before Taxes														
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	442.40	(7,795.36)	107,360.86	(859,640.28)	(759,632.38)	
NET TAXES INCURRED														
FEDERAL INCOME TAX													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	0.00	
OTHER INCREASE (DECREASE) TO SURPLUS														
UNREALIZED CAPITAL GAIN or (LOSS)												(158,376.00)	413,429.27	
CHANGE IN NON-ADMITTED ASSETS												2,656.00	4,731.96	
OTHER ADJUSTMENTS													0.00	
CHANGE IN NET DEFERRED INCOME TAX												34,000.00	281,600.00	
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		(121,720.00)	699,761.23	
NET CHANGE IN SURPLUS														
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	442.40	(7,795.36)	(14,359.14)	(159,879.05)	(181,591.15)	

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

COMPANY SCHEDULE P REPORT OF LOSSES
December 31, 2025

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		Policy Year 2025		CALENDAR YEAR	
	Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		2025	
	2014	2015	2015	2016	2016	2017	2017	2018	2018	2019	2020	2020	2021	2021	2022	2022	2023	2023	2024	2024	2025	2025	2026	2026		
Paid Losses																										
1.0 FIRE																										603,464.36
2.0 EXTENDED COVERAGE																			8,339.43							693,681.16
4.0 HOMEOWNERS																										314,177.58
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	8,339.43	372,500.00	100,141.37	40,822.99	0.00	1,611,323.10	
Paid Salv/Subro																										
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Case Outstanding Losses - Current																										
1.0 FIRE																										0.00
2.0 EXTENDED COVERAGE																										5,000.00
4.0 HOMEOWNERS																										103,500.00
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100,000.00	0.00	5,000.00	0.00	3,500.00	0.00	108,500.00	
IBNR Loss Reserves - Current																										
1.0 FIRE																										9,413.00
2.0 EXTENDED COVERAGE																										3,430.00
4.0 HOMEOWNERS																										9,949.00
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	0.00	0.00	0.00	0.00	0.00	22,792.00	22,792.00
Case Outstanding Losses - Prior																										
1.0 FIRE																										396,700.00
2.0 EXTENDED COVERAGE																										5,100.00
4.0 HOMEOWNERS																										103,500.00
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100,000.00	0.00	396,700.00	5,100.00	3,500.00	0.00	505,300.00	

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

COMPANY SCHEDULE P REPORT OF LOSSES
December 31, 2025

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		Policy Year 2025 Accident Year		CALENDAR YEAR				
		2014	2015	2015	2016	2016	2017	2017	2018	2018	2019	2019	2020	2020	2021	2021	2022	2022	2023	2023	2023	2024	2024	2025	2025	2026	2025			
IBNR Loss Reserves - Prior																														
1.0	FIRE																										18,339.00			
2.0	EXTENDED COVERAGE																										1,576.00			
4.0	HOMEOWNERS																										11,254.00			
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	0.00	0.00	384.00	0.00	30,785.00	0.00	31,169.00			
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(42,539.00)	190,141.37	50,235.99	0.00	197,838.36	
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	0.00	0.00	0.00	8,339.43	37,019.00	479,192.24	170,884.49	0.00	695,435.16	
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	0.00	0.00	0.00	(384.00)	0.00	(10,037.27)	193,891.03	129,402.82	0.00	312,872.58
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	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,339.43	(384.00)	8,339.43	(15,557.27)	863,224.64	350,523.30	0.00	1,206,146.10
Open Claims																														
1.0	FIRE																											0		
2.0	EXTENDED COVERAGE																											1		
4.0	HOMEOWNERS																											2		
12.0	EARTHQUAKE																											0		
	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	0	3	
Claims Closed with Loss Payment																														
1.0	FIRE							9	12	22	22	15	10	12	15	10	11	11	2	9	7	9	7	9	7	3		186		
2.0	EXTENDED COVERAGE							8	41	45	47	38	48	29	24	53	35	25	88	32	19	22	34	22	34	19		607		
4.0	HOMEOWNERS					1		7	43	34	35	31	28	15	13	31	28	10	34	21	5	5	14	5	14	6		327		
12.0	EARTHQUAKE																											0		
	TOTAL	0	0	0	0	1	0	24	96	101	104	84	86	56	52	75	59	46	124	62	31	36	55	28	0	28	0	1,120		
Claims Closed w/o Loss Payment																														
1.0	FIRE		1					1	2	3	3	1	1	2	1			1	1	1	3			1	1	1		23		
2.0	EXTENDED COVERAGE							3	19	37	22	26	32	17	17	39	16	26	20	15	14	15	17	11	17	11		346		
4.0	HOMEOWNERS							3	10	32	28	14	23	14	16	8	9	6	12	5	4	4	7	1	7	1		196		
12.0	EARTHQUAKE																											0		
	TOTAL	0	1	0	0	0	0	7	31	72	53	41	56	33	34	47	25	33	33	21	21	19	25	13	0	13	0	565		

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, 2025

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		Policy Year 2025		CALENDAR YEAR 2025	
		Accident Year		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	2025	2026		2026
Paid Loss Adjustment Expense																											
1.0	FIRE																		0.00	776.60			11,036.10	9,870.10	3,312.60		24,995.40
2.0	EXTENDED COVERAGE																				806.20		4,314.84	43,346.06	27,498.19		75,965.29
4.0	HOMEOWNERS																						1,041.25	24,089.37	6,013.19		31,143.81
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	776.60	806.20	0.00	806.20	16,392.19	77,305.53	36,823.98	0.00	132,104.50
Paid Unallocated Loss Adjustment Fees																											
1.0	FIRE																						71,545.65	48,110.91	112,156.87		231,813.43
2.0	EXTENDED COVERAGE																					1,601.74	7,432.11	105,361.37	152,073.89		266,469.11
4.0	HOMEOWNERS																						832.18	43,274.80	76,580.48		120,687.46
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	1,601.74	1,601.74	79,809.95	196,747.08	340,811.23	0.00	618,970.00	
Case Outstanding LAE - Current																											
1.0	FIRE																										0.00
2.0	EXTENDED COVERAGE																								250.00		250.00
4.0	HOMEOWNERS																								750.00		750.00
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	0.00	0.00	0.00	250.00	0.00	750.00	1,000.00
IBNR ALAE Reserves - Current																											
1.0	FIRE																							276.00		9,210.00	9,486.00
2.0	EXTENDED COVERAGE																								6,639.00		6,639.00
4.0	HOMEOWNERS																							10.00		6,093.00	6,103.00
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	0.00	0.00	286.00	0.00	21,942.00	0.00	22,228.00
IBNR Unallocated LAE Reserves - Current																											
1.0	FIRE																							1,007.00		3,794.00	4,801.00
2.0	EXTENDED COVERAGE																									1,382.00	1,382.00
4.0	HOMEOWNERS																							20,150.00		4,715.00	24,865.00
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	0.00	20,150.00	0.00	1,007.00	0.00	9,891.00	31,048.00
Case Outstanding LAE - Prior																											
1.0	FIRE																							6,368.00			6,368.00
2.0	EXTENDED COVERAGE																							1,250.00			1,250.00
4.0	HOMEOWNERS																							750.00			750.00
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	0.00	0.00	0.00	8,368.00	0.00	0.00	8,368.00

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, 2025

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		Policy Year 2025		CALENDAR YEAR 2025			
		Accident Year		Accident Year		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	2025	2025	2025			
IBNR ALAE Reserves - Prior																													
1.0	FIRE																			1,219.00			2,489.00			8,655.00			12,363.00
2.0	EXTENDED COVERAGE																											2,919.00	
4.0	HOMEOWNERS																											2,343.00	
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	1,219.00	0.00	2,560.00	0.00	13,846.00	0.00	0.00	0.00	17,625.00	
IBNR Unallocated LAE Reserves - Prior																													
1.0	FIRE																											31,713.00	
2.0	EXTENDED COVERAGE																											56,659.00	
4.0	HOMEOWNERS																											25,215.00	
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	0.00	20,164.00	0.00	93,423.00	0.00	0.00	0.00	113,587.00	
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(1,219.00)	776.60	(2,489.00)	0.00	37,128.75	57,981.01	128,473.47	0.00	220,651.83	
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	0.00	2,407.94	0.00	148,707.43	187,593.08	0.00	0.00	289,877.40	
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	0.00	(85.00)	0.00	67,364.17	94,151.67	0.00	0.00	155,241.27	
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	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	(1,219.00)	776.60	(2,574.00)	2,407.94	(17,891.87)	274,052.61	410,218.22	0.00	665,770.50	

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