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

Company Income Statement and Schedule P Data
September 30, 2026

INCOME STATEMENT

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	Policy Year 2026	CALENDAR YEAR 2026
	Premiums Written														
1.0	FIRE											0.00	(61,966.95)	1,282,595.72	1,220,628.77
2.0	EXTENDED COVERAGE											0.00	(9,901.53)	421,656.58	411,755.05
4.0	HOMEOWNERS											0.00	(8,855.63)	235,039.01	226,183.38
12.0	EARTHQUAKE											0.00	0.00	7,780.00	7,780.00
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(80,724.11)	1,947,071.31	1,866,347.20
	Less: Ceded Premiums														
1.0	FIRE												0.00	101,525.89	101,525.89
2.0	EXTENDED COVERAGE												(273.09)	39,824.17	39,551.08
4.0	HOMEOWNERS												(12.49)	19,762.70	19,750.21
12.0	EARTHQUAKE												0.00	889.39	889.39
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(285.58)	162,002.15	161,716.57
	NET PREMIUMS WRITTEN														
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	(61,966.95)	1,181,069.83	1,119,102.88
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	(9,628.44)	381,832.41	372,203.97
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	(8,843.14)	215,276.31	206,433.17
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	6,890.61	6,890.61
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(80,438.53)	1,785,069.16	1,704,630.63
	plus: Unearned Premiums - Previous 12/31														
1.0	FIRE												833,513.36		833,513.36
2.0	EXTENDED COVERAGE												253,218.26		253,218.26
4.0	HOMEOWNERS												159,167.56		159,167.56
12.0	EARTHQUAKE												5,237.77		5,237.77
	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	0.00	1,251,136.95
	less: Ceded Unearned Premiums - Previous 12/31														
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	0.00	4,856.40
	less: Unearned Premiums - Current														
1.0	FIRE												46,341.86	796,443.95	842,785.81
2.0	EXTENDED COVERAGE												15,369.32	258,062.65	273,431.97
4.0	HOMEOWNERS												8,422.21	148,442.52	156,864.73
12.0	EARTHQUAKE												246.33	4,728.24	4,974.57
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	70,379.72	1,207,677.36	1,278,057.08

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

INCOME STATEMENT

COMPANY INCOME STATEMENT
September 30, 2026

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	Policy Year 2026	CALENDAR YEAR 2026
plus: Ceded Unearned Premiums - Current															
1.0	FIRE														0.00
2.0	EXTENDED COVERAGE												245.54	4,149.15	4,394.69
4.0	HOMEOWNERS												18.36	87.49	105.85
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	263.90	4,236.64	4,500.54
NET EARNED PREMIUMS															
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	725,204.55	384,625.88	1,109,830.43
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	223,803.72	127,918.91	351,722.63
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	141,726.49	66,921.28	208,647.77
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	4,991.44	2,162.37	7,153.81
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,095,726.20	581,628.44	1,677,354.64
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	0.00	265,100.00	72,700.79	337,800.79
2.0	EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,589.68	44,800.58	62,891.90	116,282.16
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	162,393.15	23,270.33	185,663.48
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
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,589.68	472,293.73	158,863.02	639,746.43
NET LAE INCURRED															
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	87,768.09	122,084.83	209,852.92
2.0	EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,542.09	38,731.30	71,564.61	117,838.00
4.0	HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,000.00	0.00	81,430.83	73,823.40	160,254.23
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
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,000.00	7,542.09	207,930.22	267,472.84	487,945.15
Commissions															
1.0	FIRE												(3,098.35)	64,129.79	61,031.44
2.0	EXTENDED COVERAGE												(495.07)	21,082.83	20,587.76
4.0	HOMEOWNERS												(442.78)	11,751.95	11,309.17
12.0	EARTHQUAKE													389.00	389.00
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(4,036.20)	97,353.57	93,317.37
Less: Ceded Commisssions															
1.0	FIRE													1,057.20	1,057.20
2.0	EXTENDED COVERAGE												(13.65)	675.66	662.01
4.0	HOMEOWNERS												(0.62)	212.13	211.51
12.0	EARTHQUAKE													9.26	9.26
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(14.27)	1,954.25	1,939.98
NET COMMISSIONS INCURRED															
1.0	FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(3,098.35)	63,072.59	59,974.24
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	(481.42)	20,407.17	19,925.75
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	(442.16)	11,539.82	11,097.66
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	379.74	379.74
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(4,021.93)	95,399.32	91,377.39

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

INCOME STATEMENT

INCOME STATEMENT

COMPANY INCOME STATEMENT
September 30, 2026

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	Policy Year 2026	CALENDAR YEAR 2026
	TOTAL OTHER OPERATING EXPENSES INCURRED														
	TOTAL													850,272.85	850,272.85
	TOTAL UNDERWRITING DEDUCTIONS														
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,000.00	16,131.77	676,202.02	1,372,008.03	2,069,341.82
	NET UNDERWRITING GAIN or (LOSS)														
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(5,000.00)	(16,131.77)	419,524.18	(790,379.59)	(391,987.18)
	NET INVESTMENT INCOME INCURRED														
	NET INVESTMENT INCOME EARNED													224,554.25	224,554.25
	NET CAPITAL GAIN (LOSS)													(6,970.86)	(6,970.86)
	OTHER INCOME (LOSS) - SERVICE PROVIDER													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	217,583.39	217,583.39
	NET OTHER INCOME														
	TOTAL													22,803.81	22,803.81
	NET INCOME (LOSS) before Taxes														
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(5,000.00)	(16,131.77)	419,524.18	(549,992.39)	(151,599.98)
	NET TAXES INCURRED														
	FEDERAL INCOME TAX														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
	OTHER INCREASE (DECREASE) TO SURPLUS														
	UNREALIZED CAPITAL GAIN or (LOSS)												255,053.27	(112,694.90)	142,358.37
	CHANGE IN NON-ADMITTED ASSETS												7,387.96	(2,806.61)	4,581.35
	OTHER ADJUSTMENTS														0.00
	CHANGE IN NET DEFERRED INCOME TAX												315,600.00	(315,600.00)	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	578,041.23	(431,101.51)	146,939.72
	NET CHANGE IN SURPLUS														
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(5,000.00)	(16,131.77)	997,565.41	(981,093.90)	(4,660.26)

INCOME STATEMENT

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

SCHEDULE P DATA

COMPANY SCHEDULE P REPORT OF LOSSES
September 30, 2026

A.S. Line	Description	Policy Year 2014 Accident Year 2014	Policy Year 2014 Accident Year 2015	Policy Year 2015 Accident Year 2015	Policy Year 2015 Accident Year 2016	Policy Year 2016 Accident Year 2016	Policy Year 2016 Accident Year 2017	Policy Year 2017 Accident Year 2017	Policy Year 2017 Accident Year 2018	Policy Year 2018 Accident Year 2018	Policy Year 2018 Accident Year 2019	Policy Year 2019 Accident Year 2019	Policy Year 2019 Accident Year 2020	Policy Year 2020 Accident Year 2020	Policy Year 2020 Accident Year 2021	Policy Year 2021 Accident Year 2021	Policy Year 2021 Accident Year 2022	Policy Year 2022 Accident Year 2022	Policy Year 2022 Accident Year 2023	Policy Year 2023 Accident Year 2023	Policy Year 2023 Accident Year 2024	Policy Year 2024 Accident Year 2024	Policy Year 2024 Accident Year 2025	Policy Year 2025 Accident Year 2025	Policy Year 2025 Accident Year 2026	Policy Year 2026 Accident Year 2026	Policy Year 2026 Accident Year 2027	CALENDAR YEAR 2026
	Paid Losses																											
1.0	FIRE																								174,980.89	72,700.79		247,681.68
2.0	EXTENDED COVERAGE																					5,508.91	8,080.77	17,234.09	26,566.49	53,391.90		110,782.16
4.0	HOMEOWNERS																							4,080.44	145,812.71	23,270.33		173,163.48
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	5,508.91	8,080.77	21,314.53	347,360.09	149,363.02	0.00	531,627.32
	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	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	0.00
	Case Outstanding Losses - Current																											
1.0	FIRE																								90,119.11			90,119.11
2.0	EXTENDED COVERAGE																								1,000.00	9,500.00		10,500.00
4.0	HOMEOWNERS																			100,000.00					16,000.00			116,000.00
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	0.00	0.00	0.00	107,119.11	9,500.00	0.00	216,619.11
	IBNR Loss Reserves - Current																											
1.0	FIRE																							9,413.00				9,413.00
2.0	EXTENDED COVERAGE																							3,430.00				3,430.00
4.0	HOMEOWNERS																							9,949.00				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	22,792.00	0.00	0.00	0.00	22,792.00
	Case Outstanding Losses - Prior																											
1.0	FIRE																											0.00
2.0	EXTENDED COVERAGE																					5,000.00						5,000.00
4.0	HOMEOWNERS																			100,000.00				3,500.00				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	0.00	0.00	108,500.00

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

SCHEDULE P DATA

COMPANY SCHEDULE P REPORT OF LOSSES
September 30, 2026

A.S. Line	Description	Policy Year 2014 Accident Year 2014	Policy Year 2014 Accident Year 2015	Policy Year 2015 Accident Year 2015	Policy Year 2015 Accident Year 2016	Policy Year 2016 Accident Year 2016	Policy Year 2016 Accident Year 2017	Policy Year 2017 Accident Year 2017	Policy Year 2017 Accident Year 2018	Policy Year 2018 Accident Year 2018	Policy Year 2018 Accident Year 2019	Policy Year 2019 Accident Year 2019	Policy Year 2019 Accident Year 2020	Policy Year 2020 Accident Year 2020	Policy Year 2020 Accident Year 2021	Policy Year 2021 Accident Year 2021	Policy Year 2021 Accident Year 2022	Policy Year 2022 Accident Year 2022	Policy Year 2022 Accident Year 2023	Policy Year 2023 Accident Year 2023	Policy Year 2023 Accident Year 2024	Policy Year 2024 Accident Year 2024	Policy Year 2024 Accident Year 2025	Policy Year 2025 Accident Year 2025	Policy Year 2025 Accident Year 2026	Policy Year 2026 Accident Year 2026	Policy Year 2026 Accident Year 2027	CALENDAR YEAR 2026
IBNR Loss Reserves - Prior																												
1.0	FIRE																							9,413.00				9,413.00
2.0	EXTENDED COVERAGE																							3,430.00				3,430.00
4.0	HOMEOWNERS																							9,949.00				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	22,792.00	0.00	0.00	0.00	22,792.00
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	265,100.00	72,700.79	0.00	337,800.79
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	508.91	8,080.77	17,234.09	27,566.49	62,891.90	0.00	116,282.16
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	580.44	161,812.71	23,270.33	0.00	185,663.48
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	0.00	0.00	508.91	8,080.77	17,814.53	454,479.20	158,863.02	0.00	639,746.43
Open Claims																												
1.0	FIRE																								3	1		4
2.0	EXTENDED COVERAGE																								2	4		6
4.0	HOMEOWNERS																			1					1			2
12.0	EARTHQUAKE																											0
	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0		6	5	0	12
Claims Closed with Loss Payment																												
1.0	FIRE							9	12	22	22	15	10	12	15	10	11	11	2	9	7	9	7	3	2	3		191
2.0	EXTENDED COVERAGE							8	41	45	47	38	48	29	24	53	35	25	88	32	19	23	35	21	6	8		625
4.0	HOMEOWNERS					1		7	43	34	35	31	28	15	13	12	13	10	34	21	5	5	14	7	6	3		337
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	37	56	31	14	14	0	1,153
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		24
2.0	EXTENDED COVERAGE							3	19	37	22	26	32	17	17	39	16	26	20	15	14	15	18	11	12	5		364
4.0	HOMEOWNERS							3	10	32	28	14	23	14	16	8	9	6	12	5	4	4	7	2	4	1		202
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	26	14	16	7	0	590

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

SCHEDULE P DATA

SCHEDULE P DATA

COMPANY SCHEDULE P REPORT OF LOSS ADJUSTMENT EXPENSE
September 30, 2026

A.S. Line	Description	Policy Year 2014 / Accident Year 2014	Policy Year 2014 / Accident Year 2015	Policy Year 2015 / Accident Year 2015	Policy Year 2015 / Accident Year 2016	Policy Year 2016 / Accident Year 2016	Policy Year 2016 / Accident Year 2017	Policy Year 2017 / Accident Year 2017	Policy Year 2017 / Accident Year 2018	Policy Year 2018 / Accident Year 2018	Policy Year 2018 / Accident Year 2019	Policy Year 2019 / Accident Year 2019	Policy Year 2019 / Accident Year 2020	Policy Year 2020 / Accident Year 2020	Policy Year 2020 / Accident Year 2021	Policy Year 2021 / Accident Year 2021	Policy Year 2021 / Accident Year 2022	Policy Year 2022 / Accident Year 2022	Policy Year 2022 / Accident Year 2023	Policy Year 2023 / Accident Year 2023	Policy Year 2023 / Accident Year 2024	Policy Year 2024 / Accident Year 2024	Policy Year 2024 / Accident Year 2025	Policy Year 2025 / Accident Year 2025	Policy Year 2025 / Accident Year 2026	Policy Year 2026 / Accident Year 2026	Policy Year 2026 / Accident Year 2027	CALENDAR YEAR 2026
	Paid Loss Adjustment Expense																											
1.0	FIRE																								5,346.83	3,885.22		9,232.05
2.0	EXTENDED COVERAGE																					706.40	1,651.94	1,809.95	13,728.39	8,750.15		26,646.83
4.0	HOMEOWNERS																			3,081.50				1,576.75	11,246.36	2,204.36		18,108.97
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	3,081.50	0.00	706.40	1,651.94	3,386.70	30,321.58	14,839.73	0.00	53,987.85
	Paid Unallocated Loss Adjustment Fees																											
1.0	FIRE																								79,868.46	118,199.61		198,068.07
2.0	EXTENDED COVERAGE																					2,202.70	3,231.05	6,890.95	15,052.01	61,214.46		88,591.17
4.0	HOMEOWNERS																							1,631.54	65,226.18	71,619.04		138,476.76
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	2,202.70	3,231.05	8,522.49	160,146.65	251,033.11	0.00	425,136.00
	Case Outstanding LAE - Current																											
1.0	FIRE																								2,552.80			2,552.80
2.0	EXTENDED COVERAGE																								1,250.00	1,600.00		2,850.00
4.0	HOMEOWNERS																				1,918.50				2,500.00			4,418.50
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	1,918.50	0.00	0.00	0.00	6,302.80	1,600.00	0.00	9,821.30
	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	286.00	0.00	21,942.00	0.00	0.00	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	20,150.00	0.00	1,007.00	0.00	9,891.00	0.00	0.00	0.00	31,048.00
	Case Outstanding LAE - Prior																											
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	250.00	0.00	750.00	0.00	0.00	0.00	1,000.00

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

SCHEDULE P DATA

COMPANY SCHEDULE P REPORT OF LOSS ADJUSTMENT EXPENSE
September 30, 2026

A.S. Line	Description	Policy Year 2014 Accident Year 2014	Policy Year 2014 Accident Year 2015	Policy Year 2015 Accident Year 2015	Policy Year 2015 Accident Year 2016	Policy Year 2016 Accident Year 2016	Policy Year 2016 Accident Year 2017	Policy Year 2017 Accident Year 2017	Policy Year 2017 Accident Year 2018	Policy Year 2018 Accident Year 2018	Policy Year 2018 Accident Year 2019	Policy Year 2019 Accident Year 2019	Policy Year 2019 Accident Year 2020	Policy Year 2020 Accident Year 2020	Policy Year 2020 Accident Year 2021	Policy Year 2021 Accident Year 2021	Policy Year 2021 Accident Year 2022	Policy Year 2022 Accident Year 2022	Policy Year 2022 Accident Year 2023	Policy Year 2023 Accident Year 2023	Policy Year 2023 Accident Year 2024	Policy Year 2024 Accident Year 2024	Policy Year 2024 Accident Year 2025	Policy Year 2025 Accident Year 2025	Policy Year 2025 Accident Year 2026	Policy Year 2025 Accident Year 2025	Policy Year 2025 Accident Year 2026	CALENDAR YEAR 2026
	IBNR ALAE Reserves - Prior																											
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	286.00	0.00	21,942.00	0.00	0.00	0.00	22,228.00
	IBNR Unallocated LAE Reserves - Prior																											
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	20,150.00	1,007.00	0.00	9,891.00	0.00	0.00	0.00	31,048.00
	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	0.00	0.00	0.00	0.00	0.00	87,768.09	122,084.83	0.00	209,852.92
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	2,659.10	4,882.99	8,700.90	30,030.40	71,564.61	0.00	117,838.00
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	5,000.00	0.00	0.00	2,458.29	78,972.54	73,823.40	0.00	160,254.23
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	0.00	5,000.00	2,659.10	4,882.99	11,159.19	196,771.03	267,472.84	0.00	487,945.15

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