



QUARTERLY STATEMENT AS OF JUNE 30, 2020 OF THE CONDITION AND AFFAIRS OF THE **Kin Interinsurance Network**

NAIC Group Code	0000 <small>(Current Period)</small>	0000 <small>(Prior Period)</small>	NAIC Company Code	16603	Employer's ID Number	84-2190690
Organized under the Laws of	Florida		State of Domicile or Port of Entry	FL		
Country of Domicile	United States					
Incorporated/Organized	06/24/2019		Commenced Business	06/24/2019		
Statutory Home Office	415 1st Avenue <small>(Street and Number)</small>			St. Petersburg, FL, US 33701 <small>(City or Town, State, Country and Zip Code)</small>		
Main Administrative Office	Chicago, IL, US 60603 <small>(City or Town, State, Country and Zip Code)</small>		55 W Monroe, Suite 2200 <small>(Street and Number)</small>	(855)717-0022 <small>(Area Code) (Telephone Number)</small>		
Mail Address	55 W Monroe, Suite 2200 <small>(Street and Number or P.O. Box)</small>			Chicago, IL, US 60603 <small>(City or Town, State, Country and Zip Code)</small>		
Primary Location of Books and Records	Chicago, IL, US 60603 <small>(City or Town, State, Country and Zip Code)</small>		55 W Monroe, Suite 2200 <small>(Street and Number)</small>	(855)717-0022 <small>(Area Code) (Telephone Number)</small>		
Internet Web Site Address	kin.com					
Statutory Statement Contact	Josh Cohen <small>(Name)</small>			(855)717-0022 <small>(Area Code)(Telephone Number)(Extension)</small>		
	Josh.cohen@kin.com <small>(E-Mail Address)</small>			(Fax Number)		

OFFICERS

Name	Title
Sean Harper	President
Angel Conlin	Chief Executive Officer
Lucas Ward	Chief Technology Officer and Secretary
Joshua Cohen	Chief Financial Officer

OTHERS

DIRECTORS OR TRUSTEES

Andrew Boron	Russell Cappel
Phillip Godin	Sean Harper
Angel Conlin	Lucas Ward
Joshua Cohen	

State of Florida
County of Pinellas ss

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

(Signature) Sean Harper (Printed Name) 1. President (Title)	(Signature) Angel Conlin (Printed Name) 2. Chief Executive Officer (Title)	(Signature) Joshua Cohen (Printed Name) 3. Chief Financial Officer (Title)
---	--	--

Subscribed and sworn to before me this _____ day of _____, 2020

- a. Is this an original filing?
b. If no, 1. State the amendment number
2. Date filed
3. Number of pages attached

Yes[X] No[]

(Notary Public Signature)

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	28,147,837		28,147,837	27,287,168
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks	842,946		842,946	562,260
3. Mortgage loans on real estate:				
3.1 First liens				
3.2 Other than first liens				
4. Real estate:				
4.1 Properties occupied by the company (less \$.....0 encumbrances)				
4.2 Properties held for the production of income (less \$.....0 encumbrances)				
4.3 Properties held for sale (less \$.....0 encumbrances)				
5. Cash (\$.....3,533,975), cash equivalents (\$.....1,193,099) and short-term investments (\$.....505,221)	5,232,295		5,232,295	5,659,715
6. Contract loans (including \$.....0 premium notes)				
7. Derivatives				
8. Other invested assets				
9. Receivables for securities				
10. Securities lending reinvested collateral assets				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	34,223,078		34,223,078	33,509,144
13. Title plants less \$.....0 charged off (for Title insurers only)				
14. Investment income due and accrued	137,221		137,221	126,661
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	410,362		410,362	112,129
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums)	1,094,100		1,094,100	137,482
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	271,908		271,908	20,308
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset	133,518	133,518		
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$.....0)				
22. Net adjustments in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates				
24. Health care (\$.....0) and other amounts receivable				
25. Aggregate write-ins for other-than-invested assets	77,818	28,978	48,840	11,847
26. TOTAL assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	36,348,005	162,496	36,185,509	33,917,571
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. TOTAL (Lines 26 and 27)	36,348,005	162,496	36,185,509	33,917,571
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. TOTALS (Lines 1101 through 1103 plus 1198) (Line 11 above)				
2501. Prepaid assets	28,978	28,978		
2502. Credit card receivable	48,840		48,840	11,847
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)	77,818	28,978	48,840	11,847

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$.....839,752)	853,501	28,050
2. Reinsurance payable on paid losses and loss adjustment expenses		
3. Loss adjustment expenses	93,036	27,408
4. Commissions payable, contingent commissions and other similar charges	176,360	(77,426)
5. Other expenses (excluding taxes, licenses and fees)	94,944	39,754
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	228	20,926
7.1 Current federal and foreign income taxes (including \$.....0 on realized capital gains (losses))		
7.2 Net deferred tax liability		
8. Borrowed money \$.....0 and interest thereon \$.....0		
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$.....10,407,833 and including warranty reserves of \$.....0 and accrued accident and health experience rating refunds including \$.....0 for medical loss ratio rebate per the Public Health Service Act)	(3,612,216)	266,765
10. Advance premium	172,619	83,698
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	7,343,280	398,546
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others		
15. Remittances and items not allocated		
16. Provision for reinsurance (including \$.....0 certified)		29,452
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	321,517	178,864
20. Derivatives		
21. Payable for securities		
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$.....0 and interest thereon \$.....0		
25. Aggregate write-ins for liabilities		3,853
26. TOTAL liabilities excluding protected cell liabilities (Lines 1 through 25)	5,443,269	999,890
27. Protected cell liabilities		
28. TOTAL liabilities (Lines 26 and 27)	5,443,269	999,890
29. Aggregate write-ins for special surplus funds		
30. Common capital stock		
31. Preferred capital stock		
32. Aggregate write-ins for other-than-special surplus funds	781,987	84,428
33. Surplus notes	33,500,000	33,500,000
34. Gross paid in and contributed surplus		
35. Unassigned funds (surplus)	(3,539,747)	(666,747)
36. Less treasury stock, at cost:		
36.1 .....0 shares common (value included in Line 30 \$.....0)		
36.2 .....0 shares preferred (value included in Line 31 \$.....0)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36)	30,742,240	32,917,681
38. TOTALS (Page 2, Line 28, Col. 3)	36,185,509	33,917,571
DETAILS OF WRITE-INS		
2501. Cash in suspense		3,853
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)		3,853
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page		
2999. TOTALS (Lines 2901 through 2903 plus 2998) (Line 29 above)		
3201. Subscriber contributions	781,987	84,428
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page		
3299. TOTALS (Lines 3201 through 3203 plus 3298) (Line 32 above)	781,987	84,428

STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned			
1.1 Direct (written \$.....8,140,020)	2,242,319		112,252
1.2 Assumed (written \$.....0)			
1.3 Ceded (written \$.....11,654,954)	1,878,272		468,838
1.4 Net (written \$.....(3,514,934))	364,047		(356,586)
DEDUCTIONS:			
2. Losses incurred (current accident year \$.....1,151,010)			
2.1 Direct	2,324,035		96,715
2.2 Assumed			
2.3 Ceded	1,162,018		48,357
2.4 Net	1,162,017		48,358
3. Loss adjustment expenses incurred	443,787		59,227
4. Other underwriting expenses incurred	1,846,799		472,324
5. Aggregate write-ins for underwriting deductions			
6. TOTAL underwriting deductions (Lines 2 through 5)	3,452,603		579,909
7. Net income of protected cells			
8. Net underwriting gain or (loss) (Line 1 minus Line 6 + Line 7)	(3,088,556)		(936,495)
INVESTMENT INCOME			
9. Net investment income earned	297,779		292,909
10. Net realized capital gains (losses) less capital gains tax of \$.....0	46		(440)
11. Net investment gain (loss) (Lines 9 + 10)	297,825		292,469
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$.....1,988 amount charged off \$.....384)	(1,988)		(264)
13. Finance and service charges not included in premiums	2,372		64
14. Aggregate write-ins for miscellaneous income			
15. TOTAL other income (Lines 12 through 14)	384		(200)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	(2,790,347)		(644,226)
17. Dividends to policyholders			
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	(2,790,347)		(644,226)
19. Federal and foreign income taxes incurred			
20. Net income (Line 18 minus Line 19) (to Line 22)	(2,790,347)		(644,226)
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	32,917,681		
22. Net income (from Line 20)	(2,790,347)		(644,226)
23. Net transfers (to) from Protected Cell accounts			
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$.....0	(122,157)		36,309
25. Change in net unrealized foreign exchange capital gain (loss)			
26. Change in net deferred income tax			9,652
27. Change in nonadmitted assets	10,052		(39,030)
28. Change in provision for reinsurance	29,452		(29,452)
29. Change in surplus notes			33,500,000
30. Surplus (contributed to) withdrawn from Protected cells			
31. Cumulative effect of changes in accounting principles			
32. Capital changes:			
32.1 Paid in			
32.2 Transferred from surplus (Stock Dividend)			
32.3 Transferred to surplus			
33. Surplus adjustments:			
33.1 Paid in			
33.2 Transferred to capital (Stock Dividend)		1,000,000	
33.3 Transferred from capital			
34. Net remittances from or (to) Home Office			
35. Dividends to stockholders			
36. Change in treasury stock			
37. Aggregate write-ins for gains and losses in surplus	697,559		84,428
38. Change in surplus as regards policyholders (Lines 22 through 37)	(2,175,441)	1,000,000	32,917,681
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	30,742,240	1,000,000	32,917,681
DETAILS OF WRITE-INS			
0501.			
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page			
0599. TOTALS (Lines 0501 through 0503 plus 0598) (Line 5 above)			
1401.			
1402.			
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page			
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)			
3701. Subscriber contributions	697,559		84,428
3702.			
3703.			
3798. Summary of remaining write-ins for Line 37 from overflow page			
3799. TOTALS (Lines 3701 through 3703 plus 3798) (Line 37 above)	697,559		84,428

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	2,174,950		59,114
2. Net investment income	399,407		209,218
3. Miscellaneous income	384		(200)
4. TOTAL (Lines 1 to 3)	2,574,741		268,132
5. Benefit and loss related payments	588,167		40,616
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7. Commissions, expenses paid and aggregate write-ins for deductions	1,820,967		389,049
8. Dividends paid to policyholders			
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses)			
10. TOTAL (Lines 5 through 9)	2,409,134		429,665
11. Net cash from operations (Line 4 minus Line 10)	165,607		(161,533)
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	1,003,798		81,626
12.2 Stocks			
12.3 Mortgage loans			
12.4 Real estate			
12.5 Other invested assets			
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments			
12.7 Miscellaneous proceeds			
12.8 TOTAL investment proceeds (Lines 12.1 to 12.7)	1,003,798		81,626
13. Cost of investments acquired (long-term only):			
13.1 Bonds	1,976,609		27,412,205
13.2 Stocks	402,813		516,299
13.3 Mortgage loans			
13.4 Real estate			
13.5 Other invested assets			
13.6 Miscellaneous applications			45,961
13.7 TOTAL investments acquired (Lines 13.1 to 13.6)	2,379,422		27,974,465
14. Net increase (or decrease) in contract loans and premium notes			
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(1,375,624)		(27,892,839)
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes			33,500,000
16.2 Capital and paid in surplus, less treasury stock			
16.3 Borrowed funds			
16.4 Net deposits on deposit-type contracts and other insurance liabilities			
16.5 Dividends to stockholders			
16.6 Other cash provided (applied)	782,597		214,087
17. Net cash from financing and miscellaneous sources (Line 16.1 through 16.4 minus Line 16.5 plus Line 16.6)	782,597		33,714,087
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(427,420)		5,659,715
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	5,659,715		
19.2 End of period (Line 18 plus Line 19.1)	5,232,295		5,659,715

Note: Supplemental Disclosures of Cash Flow Information for Non-Cash Transactions:

20.0001				
---------	--	--	--	--

Notes to Financial Statement

1. Summary of Significant Accounting Policies

A. Accounting Practices

Kin Interinsurance Network (KIN) ("the Reciprocal") was organized as a reciprocal exchange under the laws of Florida, existing for the benefit of its subscribers. As a reciprocal insurance exchange, KIN is an unincorporated association of subscribers operating through the contractual arrangements set forth in a Subscriber's Agreement and Power of Attorney which all subscribers must sign. Under Florida law and pursuant to the Agreement, KIN and its subscribers appoint Kin Risk Management (KRM) as an attorney-in-fact (AIF), to manage and administer KIN's operations and affairs on behalf of all of the subscribers. This agreement between KIN and the AIF, KRM, became effective June 25, 2019.

The financial statements of the Reciprocal are presented on the basis of accounting practices prescribed or permitted by the Office of Insurance Regulation of the State of Florida.

The Office of Insurance Regulation of the State of Florida recognizes only statutory accounting practices prescribed or permitted by the State of Florida for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Florida Insurance Law. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures Manual (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of Florida.

A reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of the Company is shown below:

	SSAP #	F/S Page	F/S Line	6/30/2020	12/31/2019
<u>NET INCOME</u>					
(1) The Company state basis (Page 4, Line 20, Columns 1 & 3)	XXXX	XXXX	XXXX	\$ (2,790,347)	\$ (664,226)
(2) State prescribed practices that are an increase/(decrease) from NAIC SAP e.g., Depreciation, fixed assets				-	-
(3) State prescribed practices that are an increase/(decrease) from NAIC SAP e.g., Depreciation, home office property				-	-
(4) NAIC SAP	XXXX	XXXX	XXXX	\$ <u>(2,790,347)</u>	\$ <u>(664,226)</u>
<u>SURPLUS</u>					
(5) The Company state basis (Page 3, Line 37, Columns 1 & 2)	XXXX	XXXX	XXXX	\$ 30,742,240	\$ 32,917,681
(6) State prescribed practices that are an increase/(decrease) from NAIC SAP e.g., Goodwill, net e.g., Fixed assets, net				-	-
(7) State prescribed practices that are an increase/(decrease) from NAIC SAP e.g., Home office property				-	-
(8) NAIC SAP	XXXX	XXXX	XXXX	\$ <u>30,742,240</u>	\$ <u>32,917,681</u>

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policies

Direct and ceded premiums are earned ratably over the terms of the related policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata methods.

Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

Net investment income earned consists primarily of interest less investment related expenses. Interest is recognized on an accrual basis. Net realized capital gains (losses) are recognized on a specific identification basis when securities are sold, redeemed or otherwise disposed. Realized capital losses include write-downs for impairments considered to be other than temporary.

In addition, the Reciprocal uses the following accounting policies:

- Short-term investments are stated at amortized cost using the interest method. Non-investment grade short-term investments are stated at the lower of amortized value or fair value.
- Investment grade bonds not backed by other loans are stated at amortized cost using the interest method. Non-investment grade bonds with NAIC designations of 3 through 6 are stated at the lower of amortized cost or fair value. The Company's bond portfolio is reviewed quarterly and as a result the carrying value of a bond may be reduced to reflect changes in valuation resulting from asset impairment. The Company does not hold any mandatory convertible securities or SVO-Identified investments.
- Common stocks are stated at fair market value.
- Not applicable as the Company does not hold preferred stock.
- Not applicable as the Company does not hold mortgage loans.

Notes to Financial Statement

6. Loan-backed securities are stated at either amortized cost or the lower of amortized cost or fair value. Investment grade loan-backed securities are stated at amortized cost. The prospective adjustment method is used to determine amortized value for all loan-backed securities.
7. Not applicable as the Company does not hold any investments in subsidiaries, controlled and affiliated entities.
8. Not applicable as the Company does not hold joint ventures, partnerships or LLCs.
9. Not applicable as the Company does not hold derivatives.
10. Not applicable as the Company does not report a premium deficiency reserve.
11. Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liabilities are continually reviewed and any adjustments are reflected in the period determined.
12. Not applicable as the Company did not have a change in capitalization policy.
13. Not applicable as the Company does not write major medical insurance with prescription drug coverage
14. Additional required Florida Disclosures

- a) In accordance with Section 625.012(5) of the Florida Statutes, Kin Interinsurance Network represents that as of June 30, 2020:

	<u>Assets</u>	<u>Nonadmitted</u>	<u>Net Admitted</u>
Line 15.1 balances:	\$410,362	\$0	\$410,362
Amounts due from "controlled" or "controlling" persons:	\$0	\$0	\$0
Amount in #2 above that was secured:	\$0	\$0	\$0

- b) In accordance with Section 624.424 of the Florida Statutes, Kin Interinsurance Network represents that as of June 30, 2020:

- 1) None - There was \$0 credit in loss reserves taken for anticipated recoveries from the Special Disability Trust Fund at June 30, 2020.
- 2) None – There were no payments received from the Special Disability Trust Fund during 2020.
- 3) None – The Reciprocal was not assessed by the Special Disability Trust Fund during 2020.

D. Going Concern

Not applicable

2. Accounting Changes and Corrections of Errors

Not Applicable

3. Business Combinations and Goodwill

A. Statutory Purchase Method

Not Applicable

B. Statutory Merger

Not Applicable

C. Impairment Loss

Not Applicable

4. Discontinued Operations

A. Discontinued Operation Disposed of or Classified as Held for Sale

Not Applicable

Notes to Financial Statement

- B. Change in Plan of Sale of Discontinued Operation
Not Applicable
- C. Nature of Any Significant Continuing Involvement with Discontinued Operations After Disposal
Not Applicable
- D. Equity Interest Retained in the Discontinued Operation after Disposal
Not Applicable
5. Investments
- A. Mortgage Loans, including Mezzanine Real Estate Loans
Not Applicable
- B. Debt Restructuring
Not Applicable
- C. Reverse Mortgages
Not Applicable
- D. Loan-Backed Securities
1. Prepayment assumptions for single class and multi-class mortgage-backed/asset-backed securities were obtained from external estimates provided by the investment manager.
 2. Securities with recognized other-than-temporary impairment-Not Applicable
 3. Securities with recognized other-than-temporary impairment, listed by CUSIP where the present value of cash flows expected to be collected is less than the amortized cost basis -Not Applicable
 4. Loan-backed and structured securities in unrealized loss positions as of quarter-end, stratified based on length of time continuously in these unrealized loss positions, are as follows:

All impaired securities (fair value is less than cost or amortized cost) for which an
 - a. The aggregate amount of unrealized losses:

1. Less than 12 Months	\$	7,067
2. 12 Months or Longer	\$	
 - b. The aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months	\$	1,117,369
2. 12 Months or Longer	\$	
- The Company determines a decline to be other than temporary by reviewing and evaluating relevant objective and subjective factors for each security, including the extent of the depressed value, the length of time the value has been depressed, the Company's intent and ability to hold the security, a security's current performance, the financial condition of the issuer, the industry in which the issuer operates, and the status of the market as a whole. Assessments include judgments about an obligor's or guarantor's current and projected financial position, projected ability to service and repay its debt obligations, the existence of, and realizable value for, any collateral backing the obligations, and the macro-economic and micro-economic outlooks for specific industries and issuers. Estimating the future cash flows of loan-backed securities also involves assumptions regarding the underlying collateral such as prepayment rates, default and recovery rates, existence of subordinated classes capable of absorbing losses, and third-party servicing abilities.
- E. Dollar Repurchase Agreements and/or Securities Lending Transactions
Not Applicable
- F. Repurchase Agreements Transactions Accounted for as Secured Borrowing
Not Applicable
- G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing
Not Applicable
- H. Repurchase Agreements Transactions Accounted for as a Sale
Not Applicable
- I. Reverse Repurchase Agreements Transactions Accounted for as a Sale
Not Applicable

Notes to Financial Statement

J. Real Estate

Not Applicable

K. Investments in Low-Income Housing Tax Credits

Not Applicable

L. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)		Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
a. Subject to contractual obligation for which liability is not shown	\$	\$	\$	\$	\$	\$	\$	\$	%	%
b. Collateral held under security lending agreements										
c. Subject to repurchase agreements										
d. Subject to reverse repurchase agreements										
e. Subject to dollar repurchase agreements										
f. Subject to dollar reverse repurchase agreements										
g. Placed under option contracts										
h. Letter stock or securities restricted as to sale – excluding FHLB capital stock										
i. FHLB capital stock										
j. On deposit with states	300,618				300,618	300,877	(259)	300,618	0.829%	0.829%
k. On deposit with other regulatory bodies										
l. Pledged as collateral to FHLB (including assets backing funding agreements)										
m. Pledged as collateral not captured in other categories										
n. Other restricted assets										
o. Total Restricted Assets	\$ 300,618	\$	\$	\$	\$ 300,618	\$ 300,877	\$ (259)	\$ 300,618	0.829%	0.829%

a) Subset of column 1

b) Subset of column 3

c) Column 5 divided by Asset Page, Column 1, Line 28

d) Column 9 divided by Asset Page, Column 3, Line 28

2. Assets pledged as collateral not captured in other categories

Not Applicable

3. Other Restricted Assets

Not Applicable

4. Collateral Received

Not Applicable

M. Working Capital Finance Investments

Not Applicable

N. Offsetting and Netting of Assets and Liabilities

Not Applicable

O. 5GI* Securities

Not Applicable

P. Short Sales

Not Applicable

Notes to Financial Statement

- Q. Prepayment Penalty and Acceleration Fees
Not Applicable
6. Joint Ventures, Partnerships, and Limited Liability Companies
- A. Detail for Those Greater than 10% of Admitted Assets
Not Applicable
- B. Write-downs for Impairments
Not Applicable
7. Investment Income
- A. Accrued Investment Income
The Reciprocal does not admit investment income due and accrued if amounts are over 90 days past due.
- B. Amounts Nonadmitted
Not Applicable
8. Derivative Instruments
Not Applicable
9. Income Taxes
No significant changes
10. Information Concerning Parent, Subsidiaries, Affiliates, and Other Related Parties
- A. Nature of Relationships
The Reciprocal entered into an AIF agreement with KRM on June 25, 2019. KRM furnishes, directly or indirectly through its affiliates or third-party service providers, all employees and resources to perform necessary and appropriate management services for Kin Interinsurance Network (KIN). KRM is a wholly-owned subsidiary of Kin Insurance, Inc.
- B. Detail of Transactions Greater than ½% of 1% of Admitted Assets
On July 17, 2019, the Reciprocal issued a surplus note to Kin Insurance, Inc. in the amount of \$33,500,000. There were no payments of principal or interest made as of June 30, 2020.
- C. Change in Terms of Intercompany Arrangements
Not applicable
- D. Amounts Due to or from Related Parties
At June 30, 2020, the Company reported \$401,897 payable to KRM for management services and \$176,360 payable to Kin Insurance Network Distributors, LLC (KIND) for commissions.
- E. Guarantees or Contingencies for Related Parties
Not Applicable
- F. Management, Service Contracts, Cost Sharing Arrangements
The AIF agreement, as referenced above, appoints KRM as the Reciprocal's attorney-in-fact for an initial five-year term, through 6/25/2024. KRM will provide management services for the Reciprocal, including the administration and management of the day-to-day operations; underwriting of applications for insurance; policy administration, cancellation and renewal; claims management; reinsurance management; collection of premium and accounting; investment management; promotion and marketing; and human resources. The AIF Agreement authorizes KRM to contract with third parties, including Kin Insurance and its affiliates, to provide Management Services.

The Reciprocal will compensate KRM as follows: (a) for underwriting and marketing management services provided to the Reciprocal, KRM will receive as compensation an amount equal to 17 percent (17%) of the annual gross premium written by the Reciprocal; and (b) for services provided in the servicing and management of claims, KRM will receive as compensation an amount equal to five percent (5%) of the annual gross premium written by the Reciprocal. At June 30, 2020, the Company reported \$1,383,803 for underwriting and marketing services and \$407,001 for claims services.

After its initial term, the AIF Agreement will automatically renew for successive one-year terms, but may be terminated at any time by mutual agreement between KRM and the Reciprocal.

The Company entered into an agreement with KIND on July 3, 2019. KIND serves as an agency to the Company at rates outlined in the Agency Authorization and Appointment Agreement between the parties. At June 30, 2020, the Company reported commission expense of \$774,164.

Notes to Financial Statement

- G. Nature of Relationships that Could Affect Operations
Not Applicable
 - H. Amount Deducted for Investment in Upstream Company
Not Applicable
 - I. Detail of Investments in Affiliates Greater than 10% of Admitted Assets
Not Applicable
 - J. Write-downs for Impairments
Not Applicable
 - K. Detail of the Investment in a Foreign Subsidiary
Not Applicable
 - L. Detail of the Investment in a Downstream Noninsurance Holding Company
Not Applicable
 - M. All SCA investments
Not Applicable
 - N. Investment in Insurance SCAs
Not Applicable
 - O. SCA and SSAP No. 48 Entity Loss Tracking
Not Applicable
11. Debt
Not Applicable
12. Retirement Plans, Deferred Compensation, Post-Employment Benefits and Compensated Absences and Other Postretirement Benefit Plans
- A. Defined Benefit Plans
Not Applicable
 - B. Investment Policies and Strategies
Not Applicable
 - C. Fair Value of Plan Assets
Not Applicable
 - D. Basis to Determine Expected Long-term Rate of Return
Not Applicable
 - E. Defined Contribution Plans
Not Applicable
 - F. Multiemployer Plans
Not Applicable
 - G. Consolidated/Holding Company Plans
Not Applicable
 - H. Postemployment Benefits and Compensated Absences
Not Applicable
 - I. Impact of Medicare Modernization Act on Postretirement Benefits
Not Applicable

Notes to Financial Statement

13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

A. Outstanding Shares

Not Applicable

B. Dividend Rate of Preferred Stock

Not Applicable

C. D. E. Dividend Restrictions

Not Applicable

F. Restrictions on Unassigned Funds

Not Applicable

G. Mutual Surplus Advances

Not Applicable

H. Company Stock Held for Special Purposes

Not Applicable

I. Changes in Special Surplus Funds

Not Applicable

J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains/(losses) is (\$76,195) as of June 30, 2020.

Subscribers of the Reciprocal will contribute 10% of annual homeowner policy premium as contributed surplus to the Reciprocal. Subscribers contributed \$781,987 and \$84,428 to surplus as of June 30, 2020 and December 31, 2019, respectively.

K. Surplus Notes

Date Issued	Interest Rate	Par Value (Face Amount of Notes)	Carrying Value of Note	Interest And/Or Principal Paid Current Year	Total Interest And/Or Principal Paid	Unapproved Interest And/Or Principal	Date of Maturity
7/17/2019	10.25	33,500,000	33,500,000	-	-	3,328,830	7/17/2029
1311999 Total *		33,500,000	33,500,000				XXX
* Total should agree with Page 3, Line 33.							

Any interest or principal payment must be approved by the Florida OIR. Accrued interest is not recorded until such approval is obtained. The rights of the holder of the note to payment of interest and principal are subordinate to all obligations of the Company. There were no payments of principal or interest made during 2019 or 2020. Unpaid accrued interest was \$3,328,830 and \$1,592,878 as of June 30, 2020 and December 31, 2019, respectively. In accordance with statutory accounting practices, this amount has not been recorded as a liability since approval to pay interest has not been requested by the Company or given by the Florida OIR.

L. M. Quasi-Reorganizations

Not Applicable

14. Contingencies

A. Contingent Commitments

Not Applicable

B. Assessments

Not Applicable

C. Gain Contingencies

Not Applicable

D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits

Not Applicable

E. Product Warranties

Not Applicable

Notes to Financial Statement

F. Joint and Several Liabilities

Not Applicable

G. All Other Contingencies

Lawsuits do arise against the Reciprocal in its normal course of business. Contingent liabilities arising from litigation, income taxes or other matters, are not, at this time, considered to be material in relation to the financial position of the Reciprocal.

15. Leases

A. Lessee Leasing Arrangements

Not Applicable

B. Lessor and Leveraged Leasing Arrangements

Not Applicable

16. Information about Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk

Not Applicable

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

A. Transfers of Receivables Reported as Sales

Not Applicable

B. Transfer and Servicing of Financial Assets

Not Applicable

C. Wash Sales

Not Applicable

18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

A. Administrative Services Only (ASO) Plans

Not Applicable

B. Administrative Services Contract (ASC) Plans

Not Applicable

C. Medicare or Other Similarly Structured Cost Based Reimbursement Contracts

Not Applicable

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

The Reciprocal does not have any direct premium written or produced by managing general agents or third parties.

20. Fair Value Measurements

SSAP 100, Fair Value Measurements, establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The three levels of the fair value hierarchy are described as follows:

- Level 1 – Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Company has the ability to access.
- Level 2 – Inputs to the valuation methodology include quoted prices for similar assets or liabilities in active markets; quoted prices for identical or similar assets or liabilities in inactive markets; inputs other than quoted prices that are observable; or inputs that are derived principally from or corroborated by observable market data by correlation or other means.
- Level 3 – Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. The Company believes its valuation methods are appropriate and consistent with other market participants. The use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

Notes to Financial Statement

A. Inputs Used for Assets Measured at Fair Value

1. Fair Value Measurements at Reporting Date

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Cash Equivalent (E-2)					
Other MM Mutual Fund	1,193,099	-	-	-	1,193,099
Total Cash Equivalent (E-2)	1,193,099	-	-	-	1,193,099
Common Stock (D-2.2)					
Mutual Funds	842,946	-	-	-	842,946
Total Common Stock (D-2.2)	842,946	-	-	-	842,946
Separate account assets	---	---	---	---	---
Total assets at fair value	2,036,045	-	-	-	2,036,045
b. Liabilities at fair value					
Derivative liabilities	---	---	---	---	---
Total Liabilities at fair value	---	---	---	---	---

2. Fair Value Measurements in Level 3 of the Fair Value Hierarchy – N/A

3. Reason for any transfers between levels – N/A

4. Valuation Techniques for Fair Value Measurement Categorized Within Level 2 and Level 3-mutual fund fair values are provided by the investment manager

Bonds: Comprised of corporate securities that are measured at fair value due to ratings of 3 or lower as prescribed by the NAIC's valuation methods. Valuation is based on inputs including quoted prices for identical or similar assets in inactive markets. The Company uses a leading, nationally recognized provider of financial market data and analytics to price the Company's bond holdings. Because many fixed income securities do not trade on a daily basis, the provider's evaluated pricing applications apply available information through processes such as benchmark curves, benchmarking of like securities, sector groupings, and matrix pricing to prepare evaluations.

5. Derivative assets and liabilities – N/A

B. Other Fair Value Disclosures

Not Applicable

C. Fair Value for all Financial Instruments

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)	Net Asset Value (NAV) Included in Level 2
Bonds	\$ 29,050,081	\$ 28,147,837	\$ 1,365,125	\$ 27,684,956	\$ -	\$ -	\$ -
Mutual Funds	\$ 842,946	\$ 842,946	\$ 842,946	\$ -	\$ -	\$ -	\$ -
MM Mutual Funds	\$ 1,193,099	\$ 1,193,099	\$ 1,193,099	\$ -	\$ -	\$ -	\$ -
Short-term Bonds	\$ 505,727	\$ 505,221	\$ -	\$ 505,727	\$ -	\$ -	\$ -

D. Reasons Not Practical to Estimate Fair Value

Not Applicable

21. Other Items

A. Unusual or Infrequent Items

Not Applicable

B. Troubled Debt Restructuring for Debtors

Not Applicable

C. Other Disclosures and Unusual Items

Not Applicable

D. Business Interruption Insurance Recoveries

Not Applicable

E. State Transferable and Non-transferable Tax Credits

Not Applicable

Notes to Financial Statement

F. Subprime Mortgage Related Risk Exposure

Not Applicable

G. Insurance-linked Securities (ILS) Contracts

Not Applicable

H. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy

Not Applicable

22. Events Subsequent

Type I – Recognized Subsequent Events:

Subsequent events have been considered through 8/10/20 for the statutory statement issued on 8/10/20.

Type II – Nonrecognized Subsequent Events:

Subsequent events have been considered through 8/10/20 for the statutory statement issued on 8/10/20.

In early 2020, the World Health Organization declared the COVID-19 (Coronavirus) outbreak to be a pandemic, causing authorities to mandate closures of non-essential businesses and leading to significant economic uncertainty. COVID-19 may impact various parts of its 2020 operations and financial results including but not limited to increased operational costs, costs for emergency preparedness, or potential shortages of personnel. Although the Company does not expect the impact on its operations and financial results to be significant, the duration and intensity of the impact of the coronavirus and the potential resulting disruption to the Company's operations is uncertain. The Company, therefore, cannot reasonably estimate the impact to its financial statements beyond the second quarter of fiscal 2020.

A. Did the reporting entity write accident or health insurance premium that is subject to Section 9010 of the federal Affordable Care Act?

No

B. -H. Not Applicable

23. Reinsurance

A. Unsecured Reinsurance Recoverables

The Company has unsecured aggregate recoverables on unpaid losses, loss adjusting expenses, ceded premiums and unearned premiums totaling \$12 million at June 30, 2020.

B. Reinsurance Recoverable in Dispute

Not Applicable

C. Reinsurance Assumed and Ceded

(1)

	<u>Assumed Reinsurance</u>		<u>Ceded Reinsurance</u>		<u>Net</u>	
	<u>Premium Reserve</u>	<u>Commission Equity</u>	<u>Premium Reserve</u>	<u>Commission Equity</u>	<u>Premium Reserve</u>	<u>Commission Equity</u>
a. Affiliates	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
b. All Other	\$ _____	\$ _____	\$ 10,407,833	\$ 1,067,691	\$ (10,407,833)	\$ (1,067,691)
c. TOTAL	\$ _____	\$ _____	\$ 10,407,833	\$ 1,067,691	\$ (10,407,833)	\$ (1,067,691)
d. Direct Unearned Premium Reserve			\$ 6,795,617			

Line (c) of Ceded Reinsurance Premium Reserve Column must equal Page 3, Line 9, first inside amount.

D. Uncollectible Reinsurance

Not Applicable

E. Commutation of Reinsurance

Not Applicable

F. Retroactive Reinsurance

Not Applicable

Notes to Financial Statement

- G. Reinsurance Accounted for as a Deposit
Not Applicable
 - H. Run-off Agreements
Not Applicable
 - I. Certified Reinsurer Rating Downgraded
Not Applicable
 - J. Reinsurance Agreements Qualifying for Reinsurer Aggregation
Not Applicable
24. Retrospectively Rated Contracts and Contracts Subject to Redetermination
- A. Method used by the reporting entity to estimate accrued retrospective premium adjustments
Not Applicable
 - B. Accrued retrospective premiums recorded through written premium or as an adjustment to earned premium
Not Applicable
 - C. Amount of net premiums written that are subject to retrospective rating features
Not Applicable
 - D. Medical loss ratio rebates required pursuant to the Public Health Service Act for the current and prior reporting periods
Not Applicable
 - E. Calculation of nonadmitted retrospective premium
Not Applicable
 - F. Risk-Sharing Provisions of the Affordable Care Act (ACA)
 - 1. Did the reporting entity write accident and health insurance premium that is subject the Affordable Care Act risk-sharing provisions?
Yes () No (X)
 - 2. Impact of Risk-Sharing provisions of the ACA
Not Applicable
 - 3. Roll-forward of Prior Year ACA Risk-Sharing Provisions
Not Applicable
 - 4. Roll-forward of Risk Corridors Asset and Liability Balances by Program Benefit Year
Not Applicable
 - 5. ACA Risk Corridors Receivable as of Reporting Date
Not Applicable

Notes to Financial Statement

25. Changes in Incurred Losses and Loss Adjustment Expenses (000's omitted)

	June 30, 2020	December 31, 2019
Balance, beginning of year	\$ 84	\$ 0
Less reinsurance recoverables	28	0
Net balance at January 1	<u>56</u>	<u>0</u>
Incurred related to:		
Current year	1,595	108
Prior years	11	0
Total incurred	<u>1,606</u>	<u>108</u>
Paid related to:		
Current year	662	52
Prior years	53	0
Total paid	<u>715</u>	<u>52</u>
Net balance at December 31	947	56
Plus reinsurance recoverables	866	28
Balance, end of year	<u>\$ 1,813</u>	<u>\$ 84</u>

As a result in changes in estimates of insured events attributable to prior years, net loss and loss adjustment expenses incurred increased by \$11,000 as of June 30, 2020.

26. Intercompany Pooling Arrangements

Not Applicable

27. Structured Settlements

Not Applicable

28. Health Care Receivables

A. Pharmaceutical Rebate Receivables

Not Applicable

B. Risk Sharing Receivables

Not Applicable

29. Participating Policies

Not Applicable

30. Premium Deficiency Reserves

- Liability carried for premium deficiency reserves \$0
- Date of the most recent evaluation of this liability 6/30/2020
- Was the anticipated investment income utilized in the calculation? Yes [] No [X]

31. High Deductibles

Not Applicable

32. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses

Not Applicable

33. Asbestos/Environmental Reserves

- Does the Reciprocal have on the books, or has it ever written an insured for which you have identified a potential existence of, a liability due to asbestos losses? Yes () No (X)
- Ending Reserves for Asbestos Claims
Not Applicable
- Does the Reciprocal have on the books, or has it ever written an insured for which you have identified a potential for the existence of, a liability due to environmental losses? Yes () No (X)

Notes to Financial Statement

D. Ending Reserves for Asbestos Claims

Not Applicable

34. Subscriber Savings Accounts

Not Applicable

35. Multiple Peril Crop Insurance

Not Applicable

36. Financial Guaranty Insurance

Not Applicable

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes[] No[X]
- 1.2 If yes, has the report been filed with the domiciliary state? Yes[] No[] N/A[X]
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes[] No[X]
- 2.2 If yes, date of change:
- 3.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes[X] No[]
If yes, complete Schedule Y, Parts 1 and 1A.
- 3.2 Have there been any substantial changes in the organizational chart since the prior quarter end? Yes[X] No[]
- 3.3 If the response to 3.2 is yes, provide a brief description of those changes:
In Q2, Kin Insurance Inc sold preferred equity to a group of new investors, which materially changed the ownership stakes in the organizational chart. These changes are reflected in the current filing.
- 3.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes[] No[X]
- 3.5 If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. No
- 4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes[] No[X]
If yes, complete and file the merger history data file with the NAIC.
- 4.2 If yes, provide the name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
.....

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes[] No[X] N/A[]
If yes, attach an explanation.
- 6.1 State as of what date the latest financial examination of the reporting entity was made or is being made.
- 6.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.
- 6.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).
- 6.4 By what department or departments?
Office of Insurance Regulation of the State of Florida
- 6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes[] No[] N/A[X]
- 6.6 Have all of the recommendations within the latest financial examination report been complied with? Yes[] No[] N/A[X]
- 7.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes[] No[X]
- 7.2 If yes, give full information
- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes[] No[X]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes[] No[X]
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.]

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
..... No .....	..... No .....	..... No .....	..... No

- 9.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes[X] No[]
(a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
(b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
(c) Compliance with applicable governmental laws, rules and regulations;
(d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
(e) Accountability for adherence to the code.
- 9.11 If the response to 9.1 is No, please explain:
- 9.2 Has the code of ethics for senior managers been amended? Yes[] No[X]
- 9.21 If the response to 9.2 is Yes, provide information related to amendment(s).
- 9.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes[] No[X]
- 9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s).

FINANCIAL

- 10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes[] No[X]
- 10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 0

INVESTMENT

- 11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes[] No[X]
- 11.2 If yes, give full and complete information relating thereto:
12. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$ 0
13. Amount of real estate and mortgages held in short-term investments: \$ 0

GENERAL INTERROGATORIES (Continued)

INVESTMENT

14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes No
 14.2 If yes, please complete the following:

	1 Prior Year-End Book/Adjusted Carrying Value	2 Current Quarter Book/Adjusted Carrying Value
14.21 Bonds		
14.22 Preferred Stock		
14.23 Common Stock		
14.24 Short-Term Investments		
14.25 Mortgages Loans on Real Estate		
14.26 All Other		
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)		
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above		

15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? Yes No
 15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes No N/A
 If no, attach a description with this statement.

16. For the reporting entity's security lending program, state the amount of the following as of the current statement date:
 16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$ 0
 16.2 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$ 0
 16.3 Total payable for securities lending reported on the liability page \$ 0

17. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes No
 17.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian Address
US Bank	225 Water St. Suite 700, Jacksonville, FL 32202

17.2 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? Yes No
 17.4 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

17.5 Investment management - Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. [" that have access to the investment accounts"; " handle securities"]

1 Name of Firm or Individual	2 Affiliation
Josh Cohen	I
Asset Allocation Management LLC	U

17.5097 For those firms/individuals listed in the table for Question 17.5, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets? Yes No
 17.5098 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets? Yes No
 17.6 For those firms or individuals listed in the table for 17.5 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
109875	Asset Allocation Management	549300DSCEIV5W3U963	SEC	DS

18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes No
 18.2 If no, list exceptions:

19. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designated 5GI security:
 a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
 b. Issuer or obligor is current on all contracted interest and principal payments.
 c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
 Has the reporting entity self-designated 5GI securities? Yes No

GENERAL INTERROGATORIES (Continued)

20. By self-designating PLGI securities, the reporting entity is certifying the following elements for each self-designated PLGI security:
- a. The security was purchased prior to January 1, 2018.
 - b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
 - c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
 - d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.
- Has the reporting entity self-designated PLGI securities? Yes[] No[X]
21. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
- a. The shares were purchased prior to January 1, 2019.
 - b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security
 - c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
 - d. The fund only or predominantly holds bonds in its portfolio.
 - e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
 - f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.
- Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes[] No[X]

GENERAL INTERROGATORIES

PART 2 - PROPERTY & CASUALTY INTERROGATORIES

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change?
If yes, attach an explanation. Yes[] No[] N/A[X]
2. Has the reporting entity reinsured any risk with any other reporting entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured?
If yes, attach an explanation. Yes[] No[X]
- 3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? Yes[] No[X]
- 3.2 If yes, give full and complete information thereto
- 4.1 Are any of the liabilities for unpaid losses and loss adjustment expenses other than certain workers' compensation tabular reserves (see annual statement instructions pertaining to disclosure of discounting for definition of "tabular reserves,") discounted at a rate of interest greater than zero? Yes[] No[X]
- 4.2 If yes, complete the following schedule:

1 Line of Business	2 Maximum Interest	3 Discount Rate	TOTAL DISCOUNT				DISCOUNT TAKEN DURING PERIOD			
			4 Unpaid Losses	5 Unpaid LAE	6 IBNR	7 TOTAL	8 Unpaid Losses	9 Unpaid LAE	10 IBNR	11 TOTAL
04.2999 Total

5. Operating Percentages:
- 5.1 A&H loss percent 0.000%
- 5.2 A&H cost containment percent 0.000%
- 5.3 A&H expense percent excluding cost containment expenses 0.000%
- 6.1 Do you act as a custodian for health savings accounts? Yes[] No[X]
- 6.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$ 0
- 6.3 Do you act as an administrator for health savings accounts? Yes[] No[X]
- 6.4 If yes, please provide the balance of the funds administered as of the reporting date. \$ 0
7. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes[] No[X]
- 7.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes[] No[X]

SCHEDULE F - CEDED REINSURANCE

Showing all new reinsurers - Current Year to Date

1 NAIC Company Code	2 ID Number	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Type of Reinsurer	6 Certified Reinsurer Rating (1 through 6)	7 Effective Date of Certified Reinsurer Rating
Affiliates						
00000	AA-3194128	Allied World Assurance Co Ltd	BMU	Authorized	4	12/31/2015
00000	AA-3194168	Aspen Bermuda Ltd	BMU	Authorized	3	01/04/2016
00000	AA-1120191	Convex Ins UK Ltd	GBR	Authorized	3	07/28/2015
00000	AA-3191400	Convex Re Ltd	BMU	Unauthorized		
00000	AA-3194130	Endurance Specialty Ins Ltd	BMU	Authorized	3	07/28/2015
00000	AA-3191289	Fidelis Ins Bermuda Ltd	BMU	Unauthorized		
00000	AA-1120175	Fidelis Underwriting Ltd	GBR	Unauthorized		
00000	AA-1128791	LLOYD'S SYNDICATE NUMBER 2791	GBR	Authorized		
00000	AA-1126609	LLOYD'S SYNDICATE NUMBER 609	GBR	Authorized		
00000	AA-1127861	LLOYD'S SYNDICATE NUMBER 1861	GBR	Authorized		
00000	AA-1120182	Lloyd's Syndicate Number 2689	GBR	Authorized		
00000	AA-1120067	Lloyd's Syndicate Number 4242	GBR	Authorized		
00000	AA-1126004	LLOYD'S SYNDICATE NUMBER 4444	GBR	Authorized		
00000	AA-3191179	Third Point Reins Co Ltd	BMU	Unauthorized		
00000	AA-3191315	XL Bermuda Ltd	BMU	Authorized	3	01/01/2015
26921	22-2005057	EVEREST REINS CO	DE	Authorized		
00000	AA-1128791	LLOYD'S SYNDICATE NUMBER 2791	GBR	Authorized		
00000	AA-1120106	Lloyd's Syndicate Number 1969	GBR	Authorized		
00000	AA-1340125	Hannover Rueck SE	DEU	Authorized	2	01/01/2015
26921	22-2005057	EVEREST REINS CO	DE	Authorized		
00000	AA-3191289	Fidelis Ins Bermuda Ltd	BMU	Unauthorized		
00000	AA-1120175	Fidelis Underwriting Ltd	GBR	Unauthorized		

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories

States, etc.	1 Active Status (a)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date
1. Alabama (AL)	N						
2. Alaska (AK)	N						
3. Arizona (AZ)	N						
4. Arkansas (AR)	N						
5. California (CA)	N						
6. Colorado (CO)	N						
7. Connecticut (CT)	N						
8. Delaware (DE)	N						
9. District of Columbia (DC)	N						
10. Florida (FL)	L	8,140,020		673,132		1,707,002	
11. Georgia (GA)	N						
12. Hawaii (HI)	N						
13. Idaho (ID)	N						
14. Illinois (IL)	N						
15. Indiana (IN)	N						
16. Iowa (IA)	N						
17. Kansas (KS)	N						
18. Kentucky (KY)	N						
19. Louisiana (LA)	N						
20. Maine (ME)	N						
21. Maryland (MD)	N						
22. Massachusetts (MA)	N						
23. Michigan (MI)	N						
24. Minnesota (MN)	N						
25. Mississippi (MS)	N						
26. Missouri (MO)	N						
27. Montana (MT)	N						
28. Nebraska (NE)	N						
29. Nevada (NV)	N						
30. New Hampshire (NH)	N						
31. New Jersey (NJ)	N						
32. New Mexico (NM)	N						
33. New York (NY)	N						
34. North Carolina (NC)	N						
35. North Dakota (ND)	N						
36. Ohio (OH)	N						
37. Oklahoma (OK)	N						
38. Oregon (OR)	N						
39. Pennsylvania (PA)	N						
40. Rhode Island (RI)	N						
41. South Carolina (SC)	N						
42. South Dakota (SD)	N						
43. Tennessee (TN)	N						
44. Texas (TX)	N						
45. Utah (UT)	N						
46. Vermont (VT)	N						
47. Virginia (VA)	N						
48. Washington (WA)	N						
49. West Virginia (WV)	N						
50. Wisconsin (WI)	N						
51. Wyoming (WY)	N						
52. American Samoa (AS)	N						
53. Guam (GU)	N						
54. Puerto Rico (PR)	N						
55. U.S. Virgin Islands (VI)	N						
56. Northern Mariana Islands (MP)	N						
57. Canada (CAN)	N						
58. Aggregate other alien (OT)	X X X						
59. Totals	X X X	8,140,020		673,132		1,707,002	
DETAILS OF WRITE-INS							
58001	X X X						
58002	X X X						
58003	X X X						
58998 Summary of remaining write-ins for Line 58 from overflow page	X X X						
58999 TOTALS (Lines 58001 through 58003 plus 58998) (Line 58 above)	X X X						

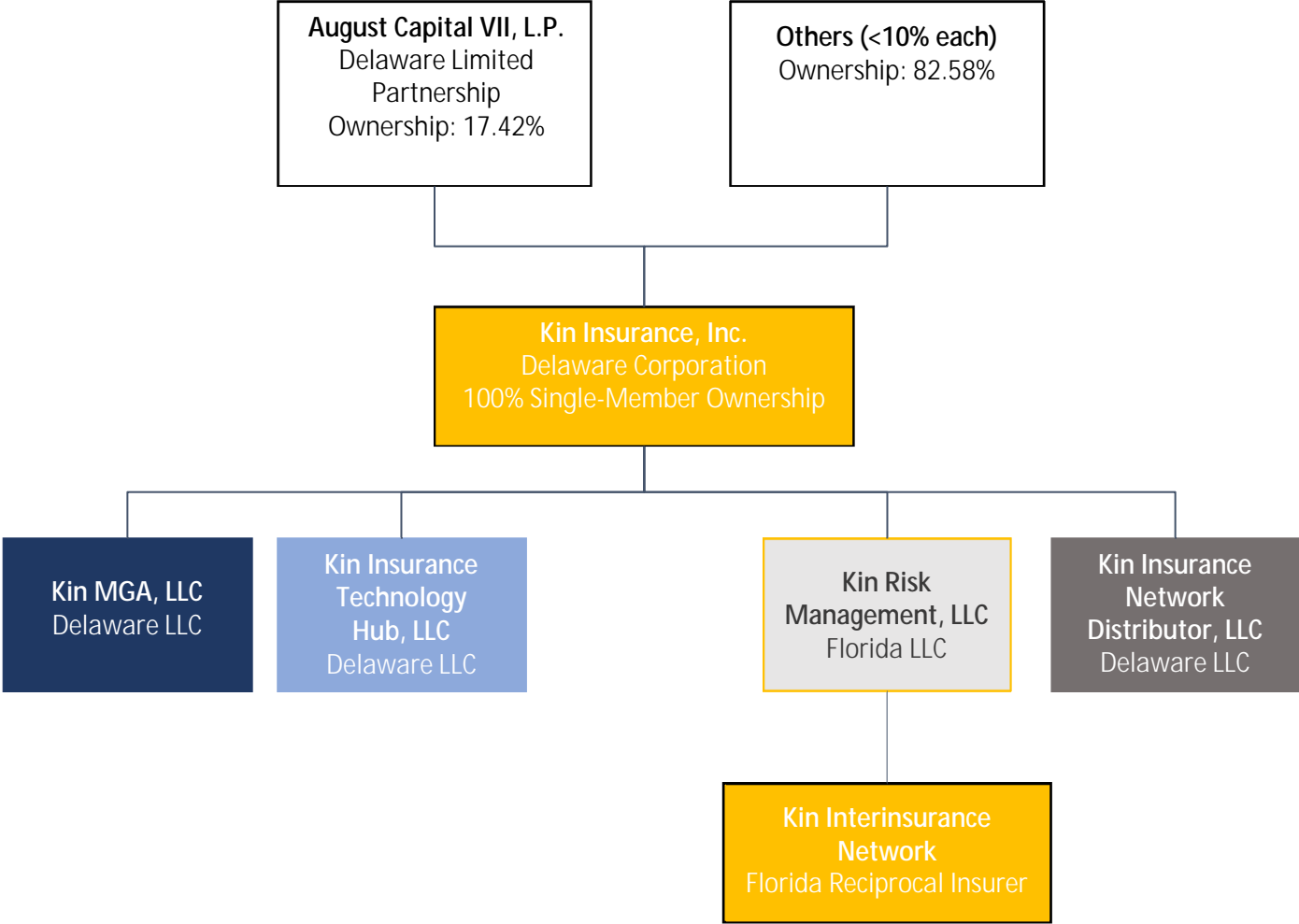
(a) Active Status Counts:

- | | | |
|--|---|--|
| L Licensed or Chartered - Licensed insurance carrier or domiciled RRG | 1 | R Registered - Non-domiciled RRGs |
| E Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile See DSLI) | — | Q Qualified - Qualified or accredited reinsurer |
| D Domestic Surplus Lines Insurer (DSLII) Reporting entities authorized to write surplus lines in the state of domicile. | — | N None of the above Not allowed to write business in the state |

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER

MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



Q11

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	FEDERAL RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity / Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies) / Person(s)	Is an SCA Filing Required? (Y/N)	*
.....	00000	81-3300698	.....	.....	.....	Kin Insurance, Inc	DE	UDP	Individuals/Limited Partners	Ownership	100.0	Individuals/Limited Partners	N	.....
.....	16603	84-2190690	.....	.....	.....	Kin Interinsurance Network	FL	IA	Kin Risk Management, LLC	Attorney-In-Fact .....	.....	Individuals/Limited Partners	N	0000001
.....	00000	83-2146458	.....	.....	.....	Kin Risk Management, LLC	FL	UDP	Kin Insurance, Inc	Ownership	100.0	Individuals/Limited Partners	N	0000001
.....	00000	83-2163756	.....	.....	.....	Kin Insurance Network Distributor, LLC	DE	NIA	Kin Insurance, Inc	Ownership	100.0	Individuals/Limited Partners	N	0000001
.....	00000	83-2139682	.....	.....	.....	Kin Insurance Technology Hub, LLC	DE	NIA	Kin Insurance, Inc	Ownership	100.0	Individuals/Limited Partners	N	.....
.....	00000	83-2070091	.....	.....	.....	Kin MGA, LLC	DE	NIA	Kin Insurance, Inc	Ownership	100.0	Individuals/Limited Partners	N	.....
.....	00000	.....	.....	.....	.....	August Capital VII, L.P.	DE	UIP	Individual	Ownership	100.0	Limited Partners	N	.....
.....	00000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	N	.....
.....	00000	.....	.....	.....	.....	.....	.....	UIP	.....	Ownership .....	.....	.....	N	.....

Asterisk	Explanation
0000001	Refer to Note 10 of this statement for an explanation of intercompany relationships.....

PART 1 - LOSS EXPERIENCE

Line of Business	Current Year to Date			4 Prior Year to Date Direct Loss Percentage
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1. Fire				
2. Allied lines				
3. Farmowners multiple peril				
4. Homeowners multiple peril	2,242,319	2,324,035	103.644	
5. Commercial multiple peril				
6. Mortgage guaranty				
8. Ocean marine				
9. Inland marine				
10. Financial guaranty				
11.1 Medical professional liability - occurrence				
11.2 Medical professional liability - claims made				
12. Earthquake				
13. Group accident and health				
14. Credit accident and health				
15. Other accident and health				
16. Workers' compensation				
17.1 Other liability - occurrence				
17.2 Other liability - claims made				
17.3 Excess Workers' Compensation				
18.1 Products liability - occurrence				
18.2 Products liability - claims made				
19.1 19.2 Private passenger auto liability				
19.3 19.4 Commercial auto liability				
21. Auto physical damage				
22. Aircraft (all perils)				
23. Fidelity				
24. Surety				
26. Burglary and theft				
27. Boiler and machinery				
28. Credit				
29. International				
30. Warranty				
31. Reinsurance-Nonproportional Assumed Property	X X X	X X X	X X X	X X X
32. Reinsurance-Nonproportional Assumed Liability	X X X	X X X	X X X	X X X
33. Reinsurance-Nonproportional Assumed Financial Lines	X X X	X X X	X X X	X X X
34. Aggregate write-ins for other lines of business				
35. TOTALS	2,242,319	2,324,035	103.644	
DETAILS OF WRITE-INS				
3401.				
3402.				
3403.				
3498. Summary of remaining write-ins for Line 34 from overflow page				
3499. TOTALS (Lines 3401 through 3403 plus 3498) (Line 34 above)				

PART 2 - DIRECT PREMIUMS WRITTEN

Line of Business	1	2	3
	Current Quarter	Current Year to Date	Prior Year Year to Date
1. Fire			
2. Allied lines			
3. Farmowners multiple peril			
4. Homeowners multiple peril	4,783,626	8,140,020	
5. Commercial multiple peril			
6. Mortgage guaranty			
8. Ocean marine			
9. Inland marine			
10. Financial guaranty			
11.1 Medical professional liability - occurrence			
11.2 Medical professional liability - claims made			
12. Earthquake			
13. Group accident and health			
14. Credit accident and health			
15. Other accident and health			
16. Workers' compensation			
17.1 Other liability - occurrence			
17.2 Other liability - claims made			
17.3 Excess Workers' Compensation			
18.1 Products liability - occurrence			
18.2 Products liability - claims made			
19.1 19.2 Private passenger auto liability			
19.3 19.4 Commercial auto liability			
21. Auto physical damage			
22. Aircraft (all perils)			
23. Fidelity			
24. Surety			
26. Burglary and theft			
27. Boiler and machinery			
28. Credit			
29. International			
30. Warranty			
31. Reinsurance-Nonproportional Assumed Property	X X X	X X X	X X X
32. Reinsurance-Nonproportional Assumed Liability	X X X	X X X	X X X
33. Reinsurance-Nonproportional Assumed Financial Lines	X X X	X X X	X X X
34. Aggregate write-ins for other lines of business			
35. TOTALS	4,783,626	8,140,020	
DETAILS OF WRITE-INS			
3401.			
3402.			
3403.			
3498. Summary of remaining write-ins for Line 34 from overflow page			
3499. TOTALS (Lines 3401 through 3403 plus 3498) (Line 34 above)			

PART 3 (000 omitted)
LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (Cols. 1 + 2)	2020 Loss and LAE Payments on Claims Reported as of Prior Year-End	2020 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2020 Loss and LAE Payments (Cols. 4 + 5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year-End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year-End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves (Cols. 7 + 8 + 9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4 + 7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 11 + 12)
1. 2017 + Prior													
2. 2018													
3. Subtotals 2018 + Prior													
4. 2019	34	22	56	37	16	53			14	14	3	8	11
5. Subtotals 2019 + Prior	34	22	56	37	16	53			14	14	3	8	11
6. 2020	X X X	X X X	X X X	X X X	662	662	X X X	463	470	933	X X X	X X X	X X X
7. Totals	34	22	56	37	678	715		463	484	947	3	8	11
8. Prior Year-End Surplus As Regards Policyholders	32,918										Col. 11, Line 7 As % of Col. 1 Line 7 1..... 8.824	Col. 12, Line 7 As % of Col. 2 Line 7 2..... 36.364	Col. 13, Line 7 As % of Col. 3 Line 7 3..... 19.643
													Col. 13, Line 7 Line 8 4..... 0.033

Q14

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?
2. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed with this statement?
3. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?
4. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC with this statement?

RESPONSES

No
No
No
No

Explanations:

Bar Codes:

Trusteed Surplus Statement



Supplement A to Schedule T



Medicare Part D Coverage Supplement



Director and Officer Supplement



NONE

SCHEDULE A - VERIFICATION**Real Estate**

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Current year change in encumbrances		
4. Total gain (loss) on disposals		
5. Deduct amounts received on disposals		
6. Total foreign exchange change in book/adjusted carrying value		
7. Deduct current year's other-than-temporary impairment recognized		
8. Deduct current year's depreciation		
9. Book/adjusted carrying value at the end of current period (Lines 1 + 2 + 3 + 4 - 5 + 6 - 7 - 8)		
10. Deduct total nonadmitted amounts		
11. Statement value at end of current period (Line 9 minus Line 10)		

NONE**SCHEDULE B - VERIFICATION****Mortgage Loans**

	1 Year To Date	2 Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals		
8. Deduct amortization of premium and mortgage interest points		
9. Total foreign exchange change in book value/recorded investment		
10. Deduct current year's other-than-temporary impairment recognized		
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1 + 2 + 3 + 4 + 5 + 6 - 7 - 8 + 9 - 10)		
12. Total valuation allowance		
13. Subtotal (Line 11 plus Line 12)		
14. Deduct total nonadmitted amounts		
15. Statement value at end of current period (Line 13 minus Line 14)		

NONE**SCHEDULE BA - VERIFICATION****Other Long-Term Invested Assets**

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals		
8. Deduct amortization of premium and depreciation		
9. Total foreign exchange change in book/adjusted carrying value		
10. Deduct current year's other-than-temporary impairment recognized		
11. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 + 6 - 7 - 8 + 9 - 10)		
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)		

NONE**SCHEDULE D - VERIFICATION****Bonds and Stocks**

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	27,849,428	27,928,504
2. Cost of bonds and stocks acquired	2,379,423	27,928,504
3. Accrual of discount	161	287
4. Unrealized valuation increase (decrease)	(122,127)	45,961
5. Total gain (loss) on disposals		
6. Deduct consideration for bonds and stocks disposed of	1,003,799	81,626
7. Deduct amortization of premium	112,303	43,698
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other-than-temporary impairment recognized		
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees		
11. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9 + 10)	28,990,783	27,849,428
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	28,990,783	27,849,428

SCHEDULE D - PART 1B
Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a)	27,163,502		2,057,443	(50,178)	27,163,502	25,055,881		28,508,901
2. NAIC 2 (a)	3,602,463			(5,286)	3,602,463	3,597,177		3,063,761
3. NAIC 3 (a)								
4. NAIC 4 (a)								
5. NAIC 5 (a)								
6. NAIC 6 (a)								
7. Total Bonds	30,765,966		2,057,443	(55,464)	30,765,966	28,653,059		31,572,662
PREFERRED STOCK								
8. NAIC 1								
9. NAIC 2								
10. NAIC 3								
11. NAIC 4								
12. NAIC 5								
13. NAIC 6								
14. Total Preferred Stock								
15. Total Bonds & Preferred Stock	30,765,966		2,057,443	(55,464)	30,765,966	28,653,059		31,572,662

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$.....0; NAIC 2 \$.....0; NAIC 3 \$.....0; NAIC 4 \$.....0; NAIC 5 \$.....0; NAIC 6 \$.....0

QS102

SCHEDULE DA - PART 1**Short - Term Investments**

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Interest Collected Year To Date	5 Paid for Accrued Interest Year To Date
9199999. Totals	505,221	X X X	506,355	5,821	

SCHEDULE DA - Verification**Short-Term Investments**

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	2,888,057	
2. Cost of short-term investments acquired		3,047,969
3. Accrual of discount	1,672	1,205
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		
6. Deduct consideration received on disposals	2,382,860	160,574
7. Deduct amortization of premium	1,648	543
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other-than-temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)	505,221	2,888,057
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	505,221	2,888,057

SI04 Schedule DB - Part A Verification NONE

SI04 Schedule DB - Part B Verification NONE

SI05 Schedule DB Part C Section 1 NONE

SI06 Schedule DB Part C Section 2 NONE

SI07 Schedule DB - Verification NONE

SCHEDULE E - PART 2 - VERIFICATION**(Cash Equivalents)**

		1	2
		Year To Date	Prior Year Ended December 31
1.	Book/adjusted carrying value, December 31 of prior year	2,121,000	.....
2.	Cost of cash equivalents acquired	4,939,485	36,982,791
3.	Accrual of discount	2,512	794
4.	Unrealized valuation increase (decrease)	(29)	.....
5.	Total gain (loss) on disposals	47	(440)
6.	Deduct consideration received on disposals	5,869,916	34,862,145
7.	Deduct amortization of premium .....	.....	.....
8.	Total foreign exchange change in book/adjusted carrying value .....	.....	.....
9.	Deduct current year's other-than-temporary impairment recognized .....	.....	.....
10.	Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)	1,193,099	2,121,000
11.	Deduct total nonadmitted amounts .....	.....	.....
12.	Statement value at end of current period (Line 10 minus Line 11)	1,193,099	2,121,000

E01 Schedule A Part 2 NONE

E01 Schedule A Part 3 NONE

E02 Schedule B Part 2 NONE

E02 Schedule B Part 3 NONE

E03 Schedule BA Part 2 NONE

E03 Schedule BA Part 3 NONE

E04 Schedule D Part 3 NONE

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stocks Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1 CUSIP Identification	2 Description	3 F o r e i g n Date	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consideration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Dividends Received During Year	21 Stated Contractual Maturity Date	22 NAIC Designation and Admini- strative Symbol
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amortization)/ Accretion	13 Current Year's Other Than Temporary Impairment Recognized	14 Total Change in B./A.C.V. (11 + 12 - 13)	15 Total Foreign Exchange Change in B./A.C.V.							
Bonds - U.S. Governments																					
38378TAL4	GNR 2013-071 LA - CMO/RMBS		06/01/2020	Paydown	X X X	3,643	3,643	3,654	3,654				(12)	(12)	3,643				55	10/20/2042	1
0599999 Subtotal - Bonds - U.S. Governments					X X X	3,643	3,643	3,654	3,654				(12)	(12)	3,643				55	X X X	X X X
Bonds - U.S. Special Revenue, Special Assessment																					
3132D54L3	FH SB8027 - RMBS		06/01/2020	Paydown	X X X	8,461	8,461	8,701		(241)			(241)		8,461				106	01/01/2035	1
3132DV3T0	FH SD8010 - RMBS		06/01/2020	Paydown	X X X	12,394	12,394	12,640	12,640	(247)			(247)		12,394				186	09/01/2049	1
3136A77J5	FNA 2012-M12 1A - CMBS		06/01/2020	Paydown	X X X	33,926	33,926	34,507	34,464	(538)			(538)		33,926				612	08/25/2022	1
3136A9MN5	FNA 2012-M14 A2 - CMBS		06/01/2020	Paydown	X X X	13,367	13,367	13,474	13,468	(101)			(101)		13,367				187	09/25/2022	1
3136B6JE4	FNR 2019-056 CA - CMO/RMBS		06/01/2020	Paydown	X X X	15,616	15,616	15,894	15,885	(269)			(269)		15,616				234	10/25/2042	1
3136B9MG1	FNR 2020-007 M - CMO/RMBS		06/01/2020	Paydown	X X X	9,735	9,735	9,893		(158)			(158)		9,735				97	01/25/2043	1
3137AH6C7	FHMS K-015 A2 - CMBS		06/01/2020	Paydown	X X X	589	589	599	598	(8)			(8)		589				10	07/25/2041	1
3137BDCQ7	FHR 4377 LC - CMO/RMBS		06/01/2020	Paydown	X X X	9,144	9,144	9,281	9,280	(136)			(136)		9,144				137	04/15/2039	1
3137BPVZ9	FHMS K-055 A1 - CMBS		06/01/2020	Paydown	X X X	1,215	1,215	1,225	1,224	(9)			(9)		1,215				14	04/25/2025	1
3138WDKE0	FN AS3892 - RMBS		06/01/2020	Paydown	X X X	2,698	2,698	2,857	2,857	(159)			(159)		2,698				54	11/01/2044	1
31418DGG1	FN MA3798 - RMBS		06/01/2020	Paydown	X X X	11,553	11,553	11,860	11,852	(299)			(299)		11,553				173	10/01/2034	1
3199999 Subtotal - Bonds - U.S. Special Revenue, Special Assessment					X X X	118,698	118,698	120,936	102,268	(2,165)			(2,165)		118,698				1,810	X X X	X X X
Bonds - Industrial and Miscellaneous (Unaffiliated)																					
06540XBC4	BANK 2019-BNK22 A1 - CMBS		06/01/2020	Paydown	X X X	3,764	3,764	3,764	3,764						3,764				39	11/17/2062	1FE
14314JAC4	CARMX 2017-1 A3 - ABS		06/15/2020	Paydown	X X X	24,057	24,057	24,049	24,050	7			7		24,057				238	11/15/2021	1FE
38013FAD3	GMCAR 2018-4 A3 - ABS		06/16/2020	Paydown	X X X	5,822	5,822	5,940	5,921	(98)			(98)		5,822				94	10/16/2023	1FE
43815NAB0	HAROT 2019-3 A2 - ABS		06/15/2020	Paydown	X X X	12,547	12,547	12,537	12,539	9			9		12,547				119	04/15/2022	1FE
44891JAB4	HART 2019-B A2 - ABS		06/15/2020	Paydown	X X X	15,006	15,006	15,005	15,005	1			1		15,006				145	07/15/2022	1FE
50117CAB4	KCOT 2019-1 A2 - ABS		06/15/2020	Paydown	X X X	16,764	16,764	16,839	16,819	(55)			(55)		16,764				209	06/15/2022	1FE
65478DAD9	NAROT 2018-A A3 - ABS		06/15/2020	Paydown	X X X	14,892	14,892	14,965	14,945	(54)			(54)		14,892				197	05/16/2022	1FE
81745RAA8	SEMT 2013-3 A1 - CMO/RMBS		06/01/2020	Paydown	X X X	5,526	5,526	5,398	5,397	129			129		5,526				55	03/25/2043	1FE
89238TAD5	TAOT 2018-B A3 - ABS		06/15/2020	Paydown	X X X	15,745	15,745	15,929	15,899	(154)			(154)		15,745				233	09/15/2022	1FE
90349DAD4	UBSBB 2012-C3 A4 - CMBS		06/01/2020	Paydown	X X X	783	783	805	803	(20)			(20)		783				12	08/12/2049	1FM
3899999 Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					X X X	114,906	114,906	115,231	115,142	(235)			(235)		114,906				1,341	X X X	X X X
8399997 Subtotal - Bonds - Part 4					X X X	237,247	237,247	239,821	221,064	(2,412)			(2,412)		237,247				3,206	X X X	X X X
8399998 Summary Item from Part 5 for Bonds (N/A to Quarterly)					X X X	X X X	X X X	X X X	X X X	X X X			X X X		X X X				X X X	X X X	X X X
8399999 Subtotal - Bonds					X X X	237,247	237,247	239,821	221,064	(2,412)			(2,412)		237,247				3,206	X X X	X X X
8999998 Summary Item from Part 5 for Preferred Stocks (N/A to Quarterly)					X X X	X X X	X X X	X X X	X X X	X X X			X X X		X X X				X X X	X X X	X X X
8999999 Subtotal - Preferred Stocks					X X X	X X X	X X X	X X X	X X X	X X X			X X X		X X X				X X X	X X X	X X X
9799998 Summary Item from Part 5 for Common Stocks (N/A to Quarterly)					X X X	X X X	X X X	X X X	X X X	X X X			X X X		X X X				X X X	X X X	X X X
9799999 Subtotal - Common Stocks					X X X	X X X	X X X	X X X	X X X	X X X			X X X		X X X				X X X	X X X	X X X
9899999 Subtotal - Preferred and Common Stocks					X X X	X X X	X X X	X X X	X X X	X X X			X X X		X X X				X X X	X X X	X X X
9999999 Total - Bonds, Preferred and Common Stocks					X X X	237,247	X X X	239,821	221,064	(2,412)			(2,412)		237,247				3,206	X X X	X X X

QE05

E06 Schedule DB Part A Section 1 NONE

E07 Schedule DB Part B Section 1 NONE

E08 Schedule DB Part D Section 1 NONE

E09 Schedule DB Part D Section 2 - Collateral Pledged By Reporting Entity NONE

E09 Schedule DB Part D Section 2 - Collateral Pledged To Reporting Entity NONE

E10 Schedule DB Part E NONE

E11 Schedule DL - Part 1 - Securities Lending Collateral Assets NONE

E12 Schedule DL - Part 2 - Securities Lending Collateral Assets NONE

SCHEDULE E - PART 1 - CASH**Month End Depository Balances**

1 Depository		2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
						6 First Month	7 Second Month	8 Third Month	
open depositories									
Silicon Valley Bank-Premium Account	Santa Clara, CA					1,756,772	3,112,539	1,758,697	X X X
Silicon Valley Bank-Operating Account	Santa Clara, CA					642,211	318,070	1,775,278	X X X X X X
0199998 Deposits in .....0 depositories that do not exceed the allowable limit in any one depository (see Instructions) - open depositories		X X X	X X X						X X X
0199999 Totals - Open Depositories		X X X	X X X			2,398,983	3,430,609	3,533,975	X X X
0299998 Deposits in .....0 depositories that do not exceed the allowable limit in any one depository (see Instructions) - suspended depositories		X X X	X X X						X X X
0299999 Totals - Suspended Depositories		X X X	X X X						X X X
0399999 Total Cash On Deposit		X X X	X X X			2,398,983	3,430,609	3,533,975	X X X
0499999 Cash in Company's Office		X X X	X X X	X X X	X X X				X X X
0599999 Total Cash		X X X	X X X			2,398,983	3,430,609	3,533,975	X X X

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1	2	3	4	5	6	7	8	9
CUSIP	Description	Code	Date Acquired	Rate of Interest	Maturity Date	Book/Adjusted Carrying Value	Amount of Interest Due & Accrued	Amount Received During Year
All Other Money Market Mutual Funds								
31846V625	FIRST AMER:INS PRM OBL Z		06/30/2020	0.250	X X X	1,193,099	531	6
8699999	Subtotal - All Other Money Market Mutual Funds					1,193,099	531	6
8899999	Total Cash Equivalents					1,193,099	531	6

INDEX TO PROPERTY & CASUALTY QUARTERLY STATEMENT

Accident and Health Insurance; Q3; Q13
Accounting Changes and Corrections of Errors; Q6, Note 2
Accounting Practices and Policies; Q6, Note 1
Admitted Assets; Q2; QSI01
Affiliated Transactions; Q2; Q3; Q7; Q7.1
Asbestos Losses and Loss Adjustment Expenses; Q6, Note 33
Bonds; Q2; Q5; Q7.1; Q7.2; QSI01; QSI02; QE04; QE05; QSupp2
Business Combinations and Goodwill; Q6, Note 3
Capital Gains (Losses); Q3; Q4; Q5
Capital Stock; Q3; Q4; Q6, Note 13
Capital Notes; Q3; Q5; Q6, Note 11
Caps; QE06; QSI04
Cash; Q2; Q5; QE12; QSupp2
Cash Equivalents; Q2; Q5; QE13
Collars; QE06; QSI04
Commissions; Q3; Q5
Common Stock; Q2; Q7.1; Q7.2; QSI01; QE04; QE05; QSupp2
Counterparty Exposure; Q6, Note 8; QE06; QE08
Contingencies; Q6, Note 14
Debt; Q6, Note 11
Deferred Compensation; Q6, Note 12
Derivative Instruments; Q6, Note 8; QSI04; QSI05; QSI06; QSI07; QE06; QE07; QE08
Director and Officer; QSupp7
Discontinued Operations; Q6, Note 4
Discounting of Liabilities; Q6, Note 32; Q8
Electronic Data Processing Equipment; Q2
Environmental Losses and Loss Adjustment Expenses; Q6, Note 33
Exchange or Counterparty; QE06; QE08
Expenses; Q3; Q4; Q5; Q8; QE01; QSupp3
Extinguishment of Liabilities; Q6, Note 17
Extraordinary Items; Q6, Note 21
Fair Value; Q7, Note 20
Federal ID Number; Q9
Federal Reserve Board; Q7
Finance and Service Charge; Q4
Floors; QE06; QSI04
Foreign Exchange; Q2; Q3; Q4; QSI01; QSI02; QSI03; QE04; QE05
Forwards; QE06; QSI04
Futures Contracts; QE07; QSI04
Guaranty Fund; Q2
Health Care Receivables; Q6, Note 28
Hedging Transactions; Q7.1; QE06; QE07
High Deductible Policies; Q6, Note 31
Holding Company; Q7; Q11; Q12
Income Generation Transactions; QE06; QE07
Income Taxes; Q2; Q3; Q4; Q5; Q6, Note 9
Intercompany Pooling; Q6, Note 26
Investment Income; Q2; Q4; Q5; Q6, Note 7; QSupp2
Investments; Q2; Q4; Q6, Note 5; Q7.1; Q7.2; QSI01; QSI03; QE03; QE04; QE05; QE08; QE13; QSupp2
Joint Venture; Q6, Note 6
Leases; Q6, Note 15
Licensing; Q3; Q7; Q10
Limited Liability Company (LLC); Q6, Note 6
Limited Partnership; Q6, Note 6
Lines of Business; Q8; Q13
Long-Term Invested Assets; QSI01; QE03
Loss Development; Q6
Losses; Q3; Q4; Q5; Q6, Note 25; Q8; Q10; Q13; Q14; QSupp1; QSupp3
Loss Adjustment Expenses; Q3; Q6, Note 26; Q8; Q14; QSupp3
Managing General Agents; Q6, Note 19; Q7
Medical Malpractice Insurance; Q13; Q15; QSupp5
Medicare Part D Coverage; QSupp6
Mortgage Loans; Q2; Q5; Q7.1; QSI01; QE02; QSupp2
Multiple Peril Crop Insurance; Q6, Note 35
Nonadmitted Assets; Q2; Q4; QSI01; QSI03
Non-Tabular Discount; Q6, Note 32
Off-Balance Sheet Risk; Q6, Note 16

INDEX TO PROPERTY & CASUALTY QUARTERLY STATEMENT

Options; Q7.1; QE06; QSI04
Organizational Chart; Q7; Q11
Other Derivative Transactions; QE06; QE07
Parent, Subsidiaries and Affiliates; Q2; Q3; Q6, Note 10; Q7.1
Participating Policies; Q6, Note 29
Pharmaceutical Rebates; Q6, Note 28
Policyholder Dividends; Q3; Q4; Q5
Postemployment Benefits; Q6, Note 12
Postretirement Benefits; Q6, Note 12
Preferred Stock; Q2; Q7.1; Q7.2; QSI01; QSI02; QE04; QSupp2
Premium Deficiency Reserves; Q6, Note 30
Premium Notes; Q2; Q5
Premiums; Q3; Q5; Qsupp3
 Accrued Retrospective; Q2
 Advance; Q3
 Direct; Q10; Q13
 Earned; Q4; Q10; Q13; QSupp5
 Earned but Unbilled; Q2
 Unearned; Q3
 Written; Q4; Q10; Q13; QSupp5
Quasi Reorganizations; Q6, Note 13
Real Estate; Q2; Q5; Q7.1; QSI01; QE01; QSupp2
Redetermination, Contract Subject to; Q6, Note 24
Reinsurance; Q6, Note 23
 Assumed; Q13
 Ceded; Q3; Q9; QSupp3
 Commutation; Q6, Note 23
 Funds Held; Q2; Q3
 Losses; Q3; Q4; Q8; QSupp3
 Payable; Q3; QSupp3
 Premiums; Q3; QSupp3
 Receivable; Q2; QSupp3
 Unsecured; Q6, Note 23
 Uncollectible; Q6, Note 23
Reserves
 Incurred but Not Reported (IBNR); Q8; Q14
 Unpaid Loss Adjustment Expense (LAE); Q14
Retirement Plans; Q6, Note 12
Retrospectively Rated Contracts; Q6, Note 24
Salvage and Subrogation; Q10
Securities Lending; Q2; Q3; QE9; QE11
Servicing of Financial Assets; Q6, Note 17
Short-Term Investments; Q2; Q5; Q7.1; QSI03; QSupp2
Special Deposits; QSupp2
Stockholder Dividends; Q3; Q4; Q5
Structured Settlements; Q6, Note 27
Subscriber Savings Accounts; Q6, Note 34
Subsequent Events; Q6, Note 22
Surplus; Q3; Q4; Q5; Q6, Note 13; Q14; Q15; QSupp1; QSupp2; QSupp3
Surplus Notes; Q3; Q4; Q5
Swaps; QE07; QSI04
Synthetic Assets; QSI04; QSI05
Tabular Discount; Q6, Note 32
Third Party Administrator; Q6, Note 19; Q7
Treasury Stock; Q3; Q4; Q5
Underwriting Expenses; Q4
Uninsured Accident and Health; Q3; Q6, Note 18
Valuation Allowance; QSI01
Wash Sales; Q6, Note 17