





11543202520100100

# ANNUAL STATEMENT

For the Year Ended December 31, 2025  
OF THE CONDITION AND AFFAIRS OF THE

## Texas FAIR Plan Association

NAIC Group Code 4766 4766 NAIC Company Code 11543 Employer's ID Number 43-1982873  
(Current Period) (Prior Period)

Organized under the Laws of Texas, State of Domicile or Port of Entry TX  
Country of Domicile US

Incorporated/Organized December 31, 2002 Commenced Business December 31, 2002

Statutory Home Office 4801 Southwest Parkway Building 1, Suite 200, Austin, TX, US 78735  
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 4801 Southwest Parkway Building 1, Suite 200  
(Street and Number)  
Austin, TX, US 78735 512-899-4900  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address PO Box 99080, Austin, TX, US 78709-9080  
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 4801 Southwest Parkway Building 1, Suite 200 Austin, TX, US 78735 512-899-4900  
(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Web Site Address https://www.texasfairplan.org

Statutory Statement Contact Allen David Fulkerson 512-899-4988  
(Name) (Area Code) (Telephone Number) (Extension)  
afulkerson@twia.org 512-899-4952  
(E-Mail Address) (Fax Number)

### OFFICERS

Wendy Mueller

	Name	Title
1.	David Patrick Durden	General Manager
2.	Ryan Bridges	Vice Chairman
3.	Edward James Sherlock	Secretary/Treasurer
4.	Stuart Keith Harbour	Chief Financial Officer

### Vice Presidents of TFPA

Name	Title	Name	Title
Michael Ledwik	VP Underwriting	David Scott Williams	VP Claims
Michael Eleftheriades #	VP IT	Michelle Friesenhahn	VP People and Business Operations
Jessica Crass	VP Legal & Compliance	James Murphy	Chief Actuary and VP Enterprise Analytics

### TFPA Governing Committee

Wendy Mueller	Ryan Bridges	John Miletto	Georgia Rutherford Neblett
Edward James Sherlock	Frank Baumann, Jr	Mark Solomon	Pamela Hurley

State of Texas

County of Travis 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.

*David Durden*

(Signature)

David Patrick Durden

(Printed Name)

1.

General Manager

(Title)

*Stuart Keith Harbour*

(Signature)

Stuart Keith Harbour

(Printed Name)

2.

Chief Financial Officer

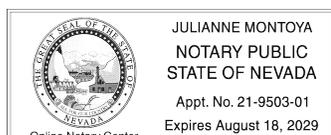
(Title)

Subscribed and sworn to (or affirmed) before me this on this  
**12th** day of **February**, 2026, by

Stuart Harbour David Durden

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

*Julianne Montoya*



Notarial Act performed by Audio-Video Communication.

## ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)				
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
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 (\$ 41,296,661, Schedule E - Part 1), cash equivalents (\$ 178,159,352, Schedule E - Part 2), and short-term investments (\$ 0, Schedule DA)	219,456,013		219,456,013	62,175,529
6. Contract loans (including \$ 0 premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivables for securities				
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	219,456,013		219,456,013	62,175,529
13. Title plants less \$ 0 charged off (for Title insurers only)				
14. Investment income due and accrued	552,301		552,301	101,621
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	5,747,337	284,481	5,462,856	5,098,892
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums)	21,321,332		21,321,332	20,320,281
15.3 Accrued retrospective premiums (\$ 0) and contracts subject to redetermination (\$ 0)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	1,109,904		1,109,904	12,324,610
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				
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 adjustment 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	2,116,909	2,049,134	67,775	14,278,964
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	250,303,796	2,333,615	247,970,181	114,299,897
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	250,303,796	2,333,615	247,970,181	114,299,897

DETAILS OF WRITE-IN LINES				
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	1,789,809	1,789,809		
2502. Due from Agents	259,325	259,325		
2503. Assessment Receivable	48,052		48,052	14,259,241
2598. Summary of remaining write-ins for Line 25 from overflow page	19,723		19,723	19,723
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	2,116,909	2,049,134	67,775	14,278,964

NONE

## LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Losses (Part 2A, Line 35, Column 8)	21,880,392	23,210,865
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)		
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	5,137,079	3,152,330
4. Commissions payable, contingent commissions and other similar charges	2,024,282	2,235,777
5. Other expenses (excluding taxes, licenses and fees)	1,805,329	2,904,972
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	200,251	2,381,667
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 (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 48,874,000 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)	100,038,523	82,804,573
10. Advance premium	4,455,003	3,199,908
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	40,471,516	49,431,426
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)	598,000	636,150
14. Amounts withheld or retained by company for account of others		
15. Remittances and items not allocated	8,011	5,498
16. Provision for reinsurance (including \$ 0 certified) (Schedule F, Part 3 Column 78)	120,000	48,000
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	4,214,298	2,602,686
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	1,645,880	1,830,055
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	182,598,564	174,443,907
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	182,598,564	174,443,907
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		
33. Surplus notes		
34. Gross paid in and contributed surplus		
35. Unassigned funds (surplus)	65,371,617	(60,144,010)
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) (Page 4, Line 39)	65,371,617	(60,144,010)
38. Totals (Page 2, Line 28, Col. 3)	247,970,181	114,299,897

DETAILS OF WRITE-IN LINES		
2501. Escheat liability	1,056,713	1,408,675
2502. Due to policyholders	589,167	421,380
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	1,645,880	1,830,055
2901.		
2902.		
2903.	<b>NONE</b>	
2998. Summary of remaining write-ins for Line 29 from overflow page		
2999. Totals (Lines 2901 through 2903 plus 2998) (Line 29 above)		
3201.		
3202.		
3203.	<b>NONE</b>	
3298. Summary of remaining write-ins for Line 32 from overflow page		
3299. Totals (Lines 3201 through 3203 plus 3298) (Line 32 above)		

## STATEMENT OF INCOME

	1 Current Year	2 Prior Year
<b>UNDERWRITING INCOME</b>		
1. Premiums earned (Part 1, Line 35, Column 4)	174,503,195	99,261,125
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	54,800,141	101,526,064
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	13,923,029	18,837,991
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	42,519,562	41,660,930
5. Aggregate write-ins for underwriting deductions		
6. Total underwriting deductions (Lines 2 through 5)	111,242,732	162,024,985
7. Net income of protected cells		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	63,260,463	(62,763,860)
<b>INVESTMENT INCOME</b>		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	3,978,309	1,986,365
10. Net realized capital gains (losses) less capital gains tax of \$ 0 (Exhibit of Capital Gains (Losses))		
11. Net investment gain (loss) (Lines 9 + 10)	3,978,309	1,986,365
<b>OTHER INCOME</b>		
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ 0 amount charged off \$ 1,366,450)	(1,366,450)	(705,656)
13. Finance and service charges not included in premiums	1,245,015	948,298
14. Aggregate write-ins for miscellaneous income	60,144,010	17,655,182
15. Total other income (Lines 12 through 14)	60,022,575	17,897,824
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	127,261,347	(42,879,671)
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)	127,261,347	(42,879,671)
19. Federal and foreign income taxes incurred		
20. Net income (Line 18 minus Line 19) (to Line 22)	127,261,347	(42,879,671)
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	(60,144,010)	(17,655,182)
22. Net income (from Line 20)	127,261,347	(42,879,671)
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 0		
25. Change in net unrealized foreign exchange capital gain (loss)		
26. Change in net deferred income tax		
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(1,673,720)	438,843
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	(72,000)	(48,000)
29. Change in surplus notes		
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)		
33.3 Transferred from capital		
34. Net remittances from or (to) Home Office		
35. Dividends to stockholders		
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)		
37. Aggregate write-ins for gains and losses in surplus		
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	125,515,627	(42,488,828)
39. Surplus as regards policyholders, December 31 current year (Lines 21 plus Line 38) (Page 3, Line 37)	65,371,617	(60,144,010)

DETAILS OF WRITE-IN LINES		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 05 from overflow page	<b>NONE</b>	
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)		
1401. Member Assessment Income	60,144,010	17,655,182
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)	60,144,010	17,655,182
3701.		
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page	<b>NONE</b>	
3799. Totals (Lines 3701 through 3703 plus 3798) (Line 37 above)		

## CASH FLOW

	1	2
<b>Cash from Operations</b>	Current Year	Prior Year
1. Premiums collected net of reinsurance	182,669,269	161,694,724
2. Net investment income	3,527,129	2,022,558
3. Miscellaneous income	74,233,763	3,638,583
4. Total (Lines 1 through 3)	260,430,161	167,355,865
5. Benefit and loss related payments	56,854,188	122,879,652
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	46,158,171	35,879,042
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)	103,012,359	158,758,694
11. Net cash from operations (Line 4 minus Line 10)	157,417,802	8,597,171
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds		
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)		
13. Cost of investments acquired (long-term only):		
13.1 Bonds		
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)		
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)		
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
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)	(137,318)	691,545
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(137,318)	691,545
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	157,280,484	9,288,716
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	62,175,529	52,886,813
19.2 End of year (Line 18 plus Line 19.1)	219,456,013	62,175,529

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001		
20.0002		
20.0003		

## UNDERWRITING AND INVESTMENT EXHIBIT

### PART 1 – PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year- per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year- per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire	6,150,915	1,697,872	2,985,769	4,863,018
2.1 Allied lines	45,699,658	10,491,143	24,243,001	31,947,800
2.2 Multiple peril crop				
2.3 Federal Flood				
2.4 Private Crop				
2.5 Private flood				
3. Farmowners multiple peril				
4. Homeowners multiple peril	139,886,572	70,615,558	72,809,753	137,692,377
5.1 Commercial multiple peril (non-liability portion)				
5.2 Commercial multiple peril (liability portion)				
6. Mortgage guaranty				
8. Ocean marine				
9.1 Inland marine				
9.2 Pet insurance plans				
10. Financial guaranty				
11.1 Medical professional liability—occurrence				
11.2 Medical professional liability—claims-made				
12. Earthquake				
13.1 Comprehensive (hospital and medical) individual				
13.2 Comprehensive (hospital and medical)group				
14. Credit accident and health (group and individual)				
15.1 Vision Only				
15.2 Dental Only				
15.3 Disability Income				
15.4 Medical supplement				
15.5 Medicaid Title XIX				
15.6 Medicaid Title XVIII				
15.7 Long-Term Care				
15.8 Federal employees health benefits plan				
15.9 Other 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 Private passenger auto no-fault (personal injury protection)				
19.2 Other private passenger auto liability				
19.3 Commercial auto no-fault (personal injury protection)				
19.4 Other commercial auto liability				
21.1 Private passenger auto physical damage				
21.2 Commercial 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				
32. Reinsurance-nonproportional assumed liability				
33. Reinsurance-nonproportional assumed financial lines				
34. Aggregate write-ins for other lines of business				
35. TOTALS	191,737,145	82,804,573	100,038,523	174,503,195

DETAILS OF WRITE-IN LINES				
3401.				
3402.				
3403.				
3498. Sum of remaining write-ins for Line 34 from overflow page				
3499. Totals (Lines 3401 through 3403 plus 3498 (Line 34 above))				

NONE

## UNDERWRITING AND INVESTMENT EXHIBIT

### PART 1A – RECAPITULATION OF ALL PREMIUMS

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire	2,985,769				2,985,769
2.1 Allied lines	24,243,001				24,243,001
2.2 Multiple peril crop					
2.3 Federal Flood					
2.4 Private crop					
2.5 Private flood					
3. Farmowners multiple peril					
4. Homeowners multiple peril	72,809,753				72,809,753
5.1 Commercial multiple peril (non-liability portion)					
5.2 Commercial multiple peril (liability portion)					
6. Mortgage Guarantee					
8. Ocean marine					
9.1 Inland marine					
9.2 Pet insurance plans					
10. Financial guaranty					
11.1 Medical professional liability—occurrence					
11.2 Medical professional liability—claims-made					
12. Earthquake					
13.1 Comprehensive (hospital and medical) individual					
13.2 Comprehensive (hospital and medical) group					
14. Credit accident and health (group and individual)					
15.1 Vision only					
15.2 Dental only					
15.3 Disability income					
15.4 Medicare Supplement					
15.5 Medicaid title XIX					
15.6 Medicaid title XVIII					
15.7 Long Term Care					
15.8 Federal Employees health benefits plans					
15.9 Other 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 Private passenger auto no-fault (personal injury protection)					
19.2 Other private passenger auto liability					
19.3 Commercial auto no-fault (personal injury protection)					
19.4 Other commercial auto liability					
21.1 Private passenger auto physical damage					
21.2 Commercial 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					
32. Reinsurance-nonproportional assumed liability					
33. Reinsurance-nonproportional assumed financial lines					
34. Aggregate write-ins for other lines of business					
35. TOTALS	100,038,523				100,038,523
36. Accrued retrospective premiums based on experience					
37. Earned but unbilled premiums					
38. Balance (Sum of Lines 35 through 37)					100,038,523

DETAILS OF WRITE-IN LINES					
3401					
3402					
3403					
3498 Sum of remaining write-ins for Line 19.3 from overflow page					
3499 Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)					

NONE

(a) State here basis of computation used in each case Daily pro rata

## UNDERWRITING AND INVESTMENT EXHIBIT PART 1B – PREMIUMS WRITTEN

Line of Business	1	Reinsurance Assumed		Reinsurance Ceded		6
	Direct Business (a)	2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	Net Premiums Written Cols. 1 + 2 + 3 - 4 - 5
1. Fire	8,961,315				2,810,400	6,150,915
2.1 Allied lines	71,141,294				25,441,636	45,699,658
2.2 Multiple peril crop						
2.3 Federal Flood						
2.4 Private Crop						
2.5 Private flood						
3. Farmowners multiple peril						
4. Homeowners multiple peril	219,991,472				80,104,900	139,886,572
5.1 Commercial multiple peril (non-liability portion)						
5.2 Commercial multiple peril (liability portion)						
6. Mortgage guaranty						
8. Ocean marine						
9.1 Inland marine						
9.2 Pet insurance plans						
10. Financial guaranty						
11.1 Medical professional liability—occurrence						
11.2 Medical professional liability—claims-made						
12. Earthquake						
13.1 Comprehensive (hospital and medical) individual						
13.2 Comprehensive (hospital and medical)group						
14. Credit accident and health (group and individual)						
15.1 Vision Only						
15.2 Dental Only						
15.3 Disability Income						
15.4 Medical supplement						
15.5 Medicaid Title XIX						
15.6 Medicaid Title XVIII						
15.7 Long-Term Care						
15.8 Federal employees health benefits plan						
15.9 Other 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 Private passenger auto no-fault (personal injury protection)						
19.2 Other private passenger auto liability						
19.3 Commercial auto no-fault (personal injury protection)						
19.4 Other commercial auto liability						
21.1 Private passenger auto physical damage						
21.2 Commercial 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					
32. Reinsurance-nonproportional assumed liability	X X X					
33. Reinsurance-nonproportional assumed financial lines	X X X					
34. Aggregate write-ins for other lines of business						
35. TOTALS	300,094,081				108,356,936	191,737,145
<b>DETAILS OF WRITE-IN LINES</b>						
3401.		<b>NONE</b>				
3402.						
3403.						
3498. Sum of remaining write-ins for Line 34 from overflow page						
3499. Totals (Lines 3401 through 3403 plus 3498 (Line 34 above))						

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [ ] No [X]  
 If yes: 1. The amount of such installment premiums \$  
 2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$

**UNDERWRITING AND INVESTMENT EXHIBIT  
PART 2 – LOSSES PAID AND INCURRED**

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire	3,032,346			3,032,346	1,372,612	1,802,694	2,602,264	53.511
2.1 Allied lines	13,533,692		4,177,101	9,356,591	5,101,017	5,229,528	9,228,080	28.885
2.2 Multiple peril crop								
2.3 Federal flood								
2.4 Private crop								
2.5 Private flood								
3. Farmowners multiple peril								
4. Homeowners multiple peril	48,057,446		4,315,769	43,741,677	15,406,763	16,178,643	42,969,797	31.207
5.1 Commercial multiple peril (non-liability portion)								
5.2 Commercial multiple peril (liability portion)								
6. Mortgage guaranty								
8. Ocean marine								
9.1 Inland marine								
9.2 Pet insurance plans								
10. Financial guaranty								
11.1 Medical professional liability—occurrence								
11.2 Medical professional liability—claims-made								
12. Earthquake								
13.1 Comprehensive (hospital and medical)individual								
13.2 Comprehensive (hospital and medical)group								
14. Credit accident and health (group and individual)								
15.1 Vision only								
15.2 Dental only								
15.3 Disability income								
15.4 Medicare supplement								
15.5 Medicaid Title XIX								
15.6 Medicaid Title XIXVIII								
15.7 Long Term care								
15.8 Federal Employees health benefits plan								
15.9 Other 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 Private passenger auto no-fault(personal injury protection)								
19.2 Other private passenger liability								
19.3 Commercial auto no-fault (personal injury protection)								
19.4 Other commercial auto liability								
21.1 Private passenger auto physical damage								
21.2 Commercial 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	XXX							
32. Reinsurance-nonproportional assumed liability	XXX							
33. Reinsurance-nonproportional assumed financial lines	XXX							
34. Aggregate write-ins for other lines of business								
35. TOTALS	64,623,484		8,492,870	56,130,614	21,880,392	23,210,865	54,800,141	31.404
<b>DETAILS OF WRITE-IN LINES</b>								
3401.								
3402.								
3403.								
3498. Sum of remaining write-ins for Line 34 from overflow page								
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)								

## UNDERWRITING AND INVESTMENT EXHIBIT PART 2A – UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	950,601			950,601	422,011			1,372,612	127,480
2.1 Allied lines	450,809		158,289	292,520	6,749,940		1,941,443	5,101,017	1,729,143
2.2 Multiple peril crop									
2.3 Federal flood									
2.4 Private crop									
2.5 Private flood									
3. Farmowners multiple peril									
4. Homeowners multiple peril	10,193,432		3,373,852	6,819,580	12,338,728		3,751,545	15,406,763	3,280,456
5.1 Commercial multiple peril (non-liability portion)									
5.2 Commercial multiple peril (liability portion)									
6. Mortgage guaranty									
8. Ocean marine									
9.1 Inland marine									
9.2 Pet insurance plans									
10. Financial guaranty									
11.1 Medical professional liability—occurrence									
11.2 Medical professional liability—claims-made									
12. Earthquake									
13.1 Comprehensive (hospital and medical)individual								(a)	
13.2 Comprehensive (hospital and medical)group								(a)	
14. Credit accident and health (group and individual)									
15.1 Vision only								(a)	
15.2 Dental only								(a)	
15.3 Disability income								(a)	
15.4 Medicare supplement								(a)	
15.5 Medicaid Title XIX								(a)	
15.6 Medicaid Title XIVIII								(a)	
15.7 Long Term care								(a)	
15.8 Federal Employees health benefits plan								(a)	
15.9 Other health								(a)	
16. Workers' compensation									

## UNDERWRITING AND INVESTMENT EXHIBIT

### PART 2A – UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
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 Private passenger auto no-fault(personal injury protection)									
19.2 Other private passenger liability									
19.3 Commercial auto no-fault (personal injury protection)									
19.4 Other commercial auto liability									
21.1 Private passenger auto physical damage									
21.2 Commercial 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				
32. Reinsurance-nonproportional assumed liability	X X X				X X X				
33. Reinsurance-nonproportional assumed financial lines	X X X				X X X				
34. Aggregate write-ins for other lines of business									
35. TOTALS	11,594,842		3,532,141	8,062,701	19,510,679		5,692,988	21,880,392	5,137,079
<b>DETAILS OF WRITE-IN LINES</b>									
3401.									
3402.									
3403.									
3498. Sum of remaining write-ins for Line 34 from overflow page									
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)									

NONE

(a) Including \$ 0 for present value of life indemnity claims reported in Lines 13 and 15.

10.1

## UNDERWRITING AND INVESTMENT EXHIBIT

### PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	10,772,631			10,772,631
1.2 Reinsurance assumed				
1.3 Reinsurance ceded	6,071,702			6,071,702
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	4,700,929			4,700,929
2. Commission and brokerage:				
2.1 Direct, excluding contingent		32,474,710		32,474,710
2.2 Reinsurance assumed, excluding contingent				
2.3 Reinsurance ceded, excluding contingent		7,680,322		7,680,322
2.4 Contingent—direct				
2.5 Contingent—reinsurance assumed				
2.6 Contingent—reinsurance ceded				
2.7 Policy and membership fees				
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		24,794,388		24,794,388
3. Allowances to manager and agents				
4. Advertising		16,361		16,361
5. Boards, bureaus and associations		98,377		98,377
6. Surveys and underwriting reports		1,522,667		1,522,667
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries	6,803,322	7,229,108		14,032,430
8.2 Payroll taxes	156,886	446,595		603,481
9. Employee relations and welfare	683,141	1,816,474		2,499,615
10. Insurance	21,419	52,441		73,860
11. Directors' fees				
12. Travel and travel items	16,990	104,448		121,438
13. Rent and rent items	144,872	355,307		500,179
14. Equipment	695,815	2,043,310		2,739,125
15. Cost or depreciation of EDP equipment and software				
16. Printing and stationery	143,967	320,922		464,889
17. Postage, telephone and telegraph, exchange and express	234,955	1,194,737		1,429,692
18. Legal and auditing	18,509	433,607		452,116
19. Totals (Lines 3 to 18)	8,919,876	15,634,354		24,554,230
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ 0		16,455		16,455
20.2 Insurance department licenses and fees				
20.3 Gross guaranty association assessments				
20.4 All other (excluding federal and foreign income and real estate)				
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		16,455		16,455
21. Real estate expenses				
22. Real estate taxes				
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	302,225	2,074,365	91,250	2,467,840
25. Total expenses incurred	13,923,030	42,519,562	91,250	56,533,842 (a)
26. Less unpaid expenses—current year	5,137,079	4,029,862		9,166,941
27. Add unpaid expenses—prior year	3,152,330	7,447,416		10,599,746
28. Amounts receivable relating to uninsured plans, prior year				
29. Amounts receivable relating to uninsured plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	11,938,281	45,937,116	91,250	57,966,647

DETAILS OF WRITE-IN LINES				
2401. Outside Professional Services	289,138	942,502		1,231,640
2402. IT systems Support & Product development	13,087	1,130,345		1,143,432
2403. Line of Credit Fees			91,250	91,250
2498. Sum of remaining write-ins for Line 24 from overflow page		1,518		1,518
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	302,225	2,074,365	91,250	2,467,840

(a) Includes management fees of \$ 0 to affiliates and \$ 0 to non-affiliates.

### EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a)	
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a)	
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)		
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d)	
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 3,618,879	4,069,559
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income		
10. Total gross investment income	3,618,879	4,069,559
11. Investment expenses		(g) 91,250
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		91,250
17. Net investment income (Line 10 minus Line 16)		3,978,309

DETAILS OF WRITE-IN LINES			
0901.	<b>NONE</b>		
0902.			
0903.			
0998. Summary of remaining write-ins for Line 09 from overflow page			
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)			
1501.	<b>NONE</b>		
1502.			
1503.			
1598. Summary of remaining write-ins for Line 15 from overflow page			
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)			

- (a) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.

### EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds					
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)					
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)					
2.21 Common stocks of affiliates					
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)					

DETAILS OF WRITE-IN LINES					
0901.	<b>NONE</b>				
0902.					
0903.					
0998. Summary of remaining write-ins for Line 09 from overflow page					
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)					

## EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	284,481	324,584	40,103
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums and contracts subject to redetermination			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
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			
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets			
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other-than-invested assets	2,049,134	335,311	(1,713,823)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	2,333,615	659,895	(1,673,720)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	2,333,615	659,895	(1,673,720)

DETAILS OF WRITE-IN LINES			
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	1,789,809	175,552	(1,614,257)
2502. Due from Agents	259,325	106,587	(152,738)
2503. Assessment Receivable		53,172	53,172
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	2,049,134	335,311	(1,713,823)

NONE

**Note 1 – Summary of Significant Accounting Policies and Going Concern****A. Accounting Practices, Impact of NAIC/State Differences**

The accompanying financial statements of Texas FAIR Plan Association (The "Association") have been prepared on the basis of accounting practices prescribed or permitted by the Texas Department of Insurance ("TDI"). TDI prescribed statutory accounting practices include state laws, regulations and general administrative rules applicable to all insurance companies domiciled in the State of Texas and the National Association of Insurance Commissioners' Accounting Practices and Procedures Manual ("NAIC SAP") subject to any deviations prescribed or permitted by TDI.

Reconciliations of net income and policyholders' surplus between the amounts reported in the accompanying financial statements (TX basis) and NAIC SAP follow:

Net Income	SSAP #	F/S Page	F/S Line #	2025	2024
1. Company state basis (P 4, Line 20, Columns 1&3)	XXX	XXX	XXX	\$127,261,347	(\$42,879,671)
2. State Prescribed Practices that is an increase / (decrease) from NAIC SAP				-	-
3. State Permitted Practices that is an increase / (decrease) from NAIC SAP				-	-
4. NAIC SAP (1 – 2 – 3 = 4)	XXX	XXX	XXX	\$127,261,347	(\$42,879,671)

Surplus	SSAP #	F/S Page	F/S Line #	December 31, 2025	December 31, 2024
5. Company state basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$65,371,617	(\$60,144,010)
6. State Prescribed Practices that is an increase / (decrease) from NAIC SAP				-	-
7. State Permitted Practices that is an increase / (decrease) from NAIC SAP				-	-
8. NAIC SAP (5 – 6 – 7 = 8)	XXX	XXX	XXX	\$65,371,617	(\$60,144,010)

**B. Use of Estimates**

The preparation of financial statements requires management to make estimates and assumptions that affect the amounts reported in these financial statements and notes. Actual results could differ from these estimates.

**C. Accounting Policies**

Direct and ceded premiums are earned over the terms of the related policies or reinsurance contracts, respectively. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed using pro rata methods for both direct and ceded business. The Association has a minimum policy premium of \$100.

Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable. Net investment income consists primarily of interest income recognized on an accrual basis and is reduced by investment related expenses.

In addition, the company uses the following accounting policies:

1. Short-term investments are stated at amortized cost, which approximates market value.
- 2-9. Investment and mortgage loan related, Not applicable
10. The Association does not anticipate investment income when evaluating the need for premium deficiency reserves.
11. Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports, plus 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 amounts are adequate, the ultimate liabilities may be in excess of or less than the amounts 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. The Association has a written capitalization policy. The predefined capitalization policy thresholds have not changed from the prior year.
13. Not applicable as the Association does not write medical insurance with prescription drug coverage.

D. Going Concern

Based upon its evaluation of relevant conditions and events, management does not have substantial doubt about the Association's ability to continue as a going concern.

**Note 2 – Accounting Changes and Correction of Errors**

A. Material Changes in Accounting Principles

None

B. Correction of Errors

None

**Note 3 – Business Combinations and Goodwill**

Not applicable

**Note 4 – Discontinued Operations**

Not applicable

**Note 5 – Investments**

A. Mortgage Loans, including Mezzanine Real Estate Loans

None

B. Debt Restructuring

None

C. Reverse Mortgages

None

D. Asset-Backed and Structured Securities

None

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

None

F. Repurchase Agreements Transactions Accounted for as a Secured Borrowing

None

G. Reverse Repurchase Agreements Transactions Accounted for as a Secured Borrowing

None

H. Repurchase Agreements Transactions Accounted for as a Sale

None

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

None

J. Real Estate

None

K. Investments in Tax Credit Structures (tax credit investments)

None

- L. Restricted Assets
  - 1. The Association holds no restricted assets.
  - 2. Detail of Assets Pledged as Collateral not Captured in Other Categories  
None
  - 3. Detail of Other Restricted Assets  
None
  - 4. Collateral Received and Assets Held under Modco/Funds Withheld Reinsurance Agreements  
None
  - 5. Disclose any assets held as collateral or under modified coinsurance (Modco) or funds withheld reinsurance (FWH) agreements have been pledged for another purpose not for the benefit of the reinsurer  
None
- M. Working Capital Finance Investments  
None
- N. Offsetting and Netting of Assets and Liabilities  
None
- O. 5GI Securities  
None
- P. Short Sales  
None
- Q. Prepayment Penalty and Acceleration Fees  
None
- R. Share of Cash Pool by Asset Type  
None
- S. Aggregate Collateral Loans by Qualifying Investment Collateral  
None

**Note 6 – Joint Ventures, Partnerships and Limited Liability Companies**

Not applicable

**Note 7 – Investment Income**

- A. Accrued Investment Income  
The Association does not admit investment income due and accrued if amounts are over 90 days past due.
- B. Amounts Nonadmitted  
Not applicable
- C. The gross, nonadmitted and admitted amounts for interest income due and accrued.

<b><u>Interest Income Due and Accrued</u></b>	<b><u>Amount</u></b>
1. Gross	\$ 552,301
2. Nonadmitted	0
3. Admitted	\$ 552,301

D. The aggregate deferred interest.

	<u>Amount</u>	
Aggregate Deferred Interest	\$	0

E. The cumulative amounts of paid-in-kind (PIK) interest included in the current principal balance.

	<u>Amount</u>	
Cumulative amounts of PIK interest included in the current principal balance	\$	0

**Note 8 – Derivative Instruments**

Not applicable

**Note 9 – Income Taxes**

As of June 18, 2005, the Association is a tax exempt organization whose gross income is excludable under Internal Revenue Code Section 115 and is no longer required to file federal tax returns.

**Note 10 – Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties**

A. Nature of Relationships

On October 10, 2002, the Texas Commissioner of Insurance enacted Article 21.49A of the Texas Insurance Code creating the Texas FAIR Plan Association. The commissioner then instructed the Texas Windstorm Insurance Association (“TWIA”) to manage the activities of the Association.

B. Significant Transactions and Changes in Terms of Intercompany Arrangements

None

C. Transactions with related parties who are not reported on Schedule Y

None

D. Amounts Due to or from Related Parties

During 2025 and 2024 the Association incurred expenses under its service contract with TWIA in the amounts of \$26,035,872 and \$22,973,351 respectively (See Note 10E). As of December 31, 2025 and December 31, 2024, the Association held an intercompany payable of \$4,214,298 and \$2,602,686, respectively with TWIA. This arrangement is subject to a written agreement which requires that balances be settled within 30 days.

E. Management, Service Contracts, Cost Sharing Arrangements

In 2002, the Association entered into a service contract with TWIA in which the Association is to reimburse TWIA for all expenditures, professional fees, consulting services, allocated employee time, lost investment income and other costs directly associated with the services provided by TWIA on behalf of the Association.

F. Guarantees or Undertakings for Related Parties

None

G. Nature of Relationships that Could Affect Operations

None

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 Impairment of Investments in Affiliates

Not applicable

- K. Foreign Insurance Subsidiary Valued Using CARVM  
Not applicable
- L. Downstream Holding Company Valued Using Look-Through Method  
Not applicable
- M. All SCA Investments  
Not applicable
- N. Investment in Insurance SCAs  
Not applicable
- O. SCA or SSAP No. 48 Entity Loss Tracking  
Not applicable

**Note 11 – Debt**

- A. The Association obtained a \$30,000,000 line of credit with one of its primary financial institutions effective June 30, 2025. The facility replaced the previous \$30,000,000 line of credit and terminates on June 30, 2027. The Association pays the lender a 0.30% commitment fee against the unused portion of the line of credit.
- B. FHLB (Federal Home Loan Bank) Agreements  
Not applicable
- C. Unused Commitments and Lines of Credit for Financing Arrangements  
Not applicable

**Note 12 – Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans**

- A. Defined Benefit Plan  
Not Applicable
- B. Description of Investment Policies  
Not Applicable
- C. Fair Value Measurements of Plan Assets at Reporting Date  
Not Applicable
- D. Rate of Return Assumptions  
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

The Association has no obligations to current or former employees for benefits after their employment but before their retirement other than for compensation related to earned personal time off. The liability for earned but untaken personal time off has been accrued.

I. Impact of Medicare Modernization Act on Postretirement Benefits

Not applicable

**Note 13 – Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations**

In July 2024, Hurricane Beryl struck the Texas Coast impacting policyholders of the Association. The ultimate gross loss and loss adjustment expenses from Hurricane Beryl are estimated to be approximately \$122,000,000 as of December 31, 2025. Texas Insurance Code 2211 allows the Association to seek funding for expenses and liabilities incurred by the association by issuing public securities or by assessing member companies upon approval by the Texas Department of Insurance Commissioner (Commissioner). On November 7, 2024, the Commissioner approved a member assessment of \$17,655,182 representing the 2023 year-end deficit. This assessment was invoiced in December and collected in full early in 2025. The Association also requested approval for a second member assessment of \$60,144,010 on April 2, 2025 equal to the 2024 Association deficit caused primarily by Hurricane Beryl. The assessment was approved by the Commissioner and has been substantially received except for one insolvent insurer’s balance of \$48,052. If collection does not occur, the Association will request the Commissioner to order a reallocation of the uncollected assessment to the solvent member companies.

**Note 14 – Liabilities, Contingencies and Assessments**

A. Contingent Commitments

The Association has no commitments or contingent commitments to other entities.

B. Assessments

1. Liability and Related Asset

The Association is subject to a fire assessment levied by the State of Texas. The assessment is premium based and recorded at the time premiums are written. The Association is not subject to loss-based assessments. The Association has accrued a liability as of December 31, 2025 for the fire assessment in the amount of \$192,945 which represents management’s best estimate based on assessment rate information received from the State of Texas. The assessment is recouped by imposing a surcharge on policies written. Surcharges receivable totaling \$0 and \$53,172 have been non-admitted as of December 31, 2025 and December 31, 2024 respectively. Policy surcharges collected were \$228,688 and \$44,583 for the periods ended December 31, 2025 and December 31, 2024, respectively.

2. Rollforward of Related Asset

Description	Amount
a. Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end	\$ 53,172
b. Decreases current year:	
Premium tax offsets applied	-
Premium tax offsets charged off	-
Policy surcharges collected	228,688
Policy surcharges charged off	-
c. Increases current year:	
Premium tax offsets accrued	-
Policy surcharges accrued	175,516
d. Assets recognized from paid and accrued premium tax offsets and policy surcharges at December 31, 2025	\$ 0

3. Long-term Care Insolvencies

None

C. Gain Contingencies

Not applicable

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

The Association paid no amounts separately identified in the current year to settle claims related to extra contractual obligations or bad faith claims resulting from lawsuits.

Description	Direct
Claims related ECO and bad faith losses paid during the reporting period	\$ 0

Number of claims for which amounts were paid to settle claims related extra contractual obligations or bad faith claims resulting from lawsuits.

(a)	0-25 Claims	(b)	26-50 Claims	(c)	51-100 Claims	(d)	101-500 Claims	(e)	More than 500 Claims
	X								

Indicate whether claim count information is disclosed per claim or per claimant:

(f) Per Claim  (g) Per Claimant

E. Product Warranties

Not applicable

F. Joint and Several Liabilities

Not applicable

G. Other Contingencies

The Association is subject to various investigations, claims and legal proceedings covering a wide range of matters that arise in the ordinary course of business. Management believes that any liability that may ultimately result from the resolution of these matters in excess of the amounts provided will not have a material adverse effect on the financial position of the Association. These matters are subject to various uncertainties, and some of these matters may be resolved unfavorably to the Association.

**Note 15 – Leases**

A. Lessee Leasing Arrangements

Not applicable

B. Lessor Leasing Arrangements

Not applicable

**Note 16 – Information about Financial Instruments with Off-Balance Sheet Risk**

Not applicable

**Note 17 – Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities**

Not applicable

**Note 18 – Gain or Loss from Uninsured Plans and Uninsured Portion of Partially Insured Plans**

Not applicable

**Note 19 – Direct Premium Written/Produced by Managing General Agents/Third Party Administrators**

Not applicable

**Note 20 – Fair Value Measurements**

A. Inputs Used for Assets and Liabilities Measured and Reported at Fair Value

Not applicable

B. Other Fair Value Disclosures

Not applicable

C. Fair Values for All Financial Instruments by Levels 1, 2 and 3

The table below reflects the fair values and admitted values of all admitted assets and liabilities that are financial instruments. The fair values are also categorized into the three-level fair value hierarchy. The three-level fair value hierarchy is based on the degree of subjectivity inherent in the valuation method by which fair value was determined. The three levels are defined as follows.

Level 1- Quoted Prices in Active Markets for Identical Assets and Liabilities.

Level 2 - Significant Other Observable Inputs: This category is for items measured at fair value on a recurring basis often determined by independent pricing services using observable inputs. The Association has no assets or liabilities measured at fair value in this category.

Level 3 - Significant Unobservable Inputs: The Association has no assets or liabilities measured at fair value in this category.

Cash, cash equivalents and short-term investments are the only financial instruments held by the Association and the carrying value and fair value are the same.

<u>Type or Class of Financial Instrument</u>	<u>Aggregate Fair Value</u>	<u>Admitted Assets</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Net Asset Value (NAV)</u>	<u>Not Practicable (Carrying Value)</u>
Cash, cash equivalents and short-term investments	\$ 41,296,661	\$ 41,296,661	\$ 41,296,661	\$ -	\$ -	\$ -	\$ -
Exempt Money Market Mutual Funds – as Identified by SVO	\$ 178,159,352	\$ 178,159,352	\$ -	\$ -	\$ -	\$ 178,159,352	\$ -
Total Cash, Cash Equivalents and Short-Term Investments	\$219,456,013	\$219,456,013	\$ 41,296,661	\$ -	\$ -	\$ 178,159,352	\$ -

D. Items for which Not Practicable to Estimate Fair Values

Not applicable

E. Instruments Measured at Net Asset Value (NAV)

The Association has elected to use NAV for all money market mutual funds in lieu of fair value as NAV is more readily available. These funds are backed by high quality, very liquid short-term instruments and the probability is remote that the funds would be sold for a value other than NAV.

**Note 21 – Other Items**

A. Unusual or Infrequent Items

Not applicable

B. Troubled Debt Restructuring for Debtors

Not applicable

C. Other Disclosures

None

D. Business Interruption Insurance Recoveries

Not applicable

E. State and Federal Tax Credits

Not applicable

F. Subprime Mortgage Related Risk Exposure

Not applicable

G. Insurance Linked Securities (ILS) Contracts

The Association has ceded risks under an excess of loss agreement to a reinsurer during 2025 who in-turn obtained retrocession coverage utilizing Catastrophe Bonds (“CAT Bonds”). Funds from the issuance of the CAT Bonds are held in trust. Certain events can bring rise to the Association to recover on ceded losses.

<u>Management of Risk Related To:</u>	<u>Number of Outstanding Contracts</u>	<u>Aggregate Maximum Proceeds</u>
(1) Directly Written Insurance Risks		
a. ILS Contracts as Issuer	-	-
b. ILS Contracts as Ceding Insurer	1	\$200,000,000
c. ILS Contracts as Counterparty	-	-
(2) Assumed Insurance Risks		
a. ILS Contracts as Issuer	-	-
b. ILS Contracts as Ceding Insurer	-	-
c. ILS Contracts as Counterparty	-	-

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

**Note 22 – Events Subsequent**

The Association has evaluated subsequent events through February 25, 2026, the date of issuance of these statutory financial statements. There are no events occurring subsequent to the end of the year that merited recognition or disclosure in these statements.

**Note 23 - Reinsurance**

A. Unsecured Reinsurance Recoverables

The Association has unsecured aggregate recoverables for losses, paid and unpaid including IBNR, loss adjustment expenses and unearned premium with individual reinsurers, authorized or unauthorized, that exceed 3% of the Company's policyholder surplus.

See next page

Individual Reinsurers Who Are Not Members of a Group

ID Number	Reinsurer Name	Unsecured Amount
RJ-1340125	Hannover Ruck SE	\$ 4,603,000
AA-1120083	Lloyd's Underwriter Syndicate No. 1910 ARE	2,546,000
22-2005057	Everest Reinsurance Company (Blue Water)	2,128,000
AA-3191289	Fidelis Insurance Bermuda Limited (2017)	1,531,000
AA-3194122	DaVinci Reins thru Renaissance U/W (2017)	977,000
AA-3190339	Renaissance Reinsurance Ltd. (2017)	973,000
RJ-3194126	Arch Reinsurance Ltd.	806,000
AA-3190770	Chubb Tempest Reinsurance Ltd. (2017)	717,000
AA-3190875	Hiscox Insurance Company Ltd (Bermuda) (2017)	546,000
75-1444207	Scor Reinsurance Company	481,000
AA-3190686	Partner Reinsurance Company Ltd. (2017)	481,000
AA-1120075	Lloyd's Underwriter Syndicate No. 4020 ARK	476,000
AA-1126033	Lloyd's Underwriter Syndicate No. 0033 HIS	431,000
AA-3194168	Aspen Bermuda Ltd. (2017)	418,000
31-0542366	The Cincinnati Insurance Company	379,000
RJ-3190060	Hannover Re (Pillar)	365,000
AA-1120171	Lloyd's Underwriter Syndicate No. 1856 IQUW	341,000
AA-1128001	Lloyd's Underwriter Syndicate No. 2001 AML	326,000
AA-3191190	Hamilton Re, Ltd. (2017)	281,000
AA-1128791	Lloyd's Underwriter Syndicate No. 2791 MAP	259,000
47-0698507	Odyssey Reinsurance Company	254,000
13-3138390	Navigators Insurance Company	235,000
13-1675535	Swiss Reinsurance America Corporation	221,000
13-4924125	Munich Reinsurance America, Inc.	186,000
AA-1120084	Lloyd's Underwriter Syndicate No. 1955 BAR	156,000
RJ-3191352	Ascot Bermuda Ltd.	148,000
AA-3194158	Allianz Risk Transfer (Bermuda) Ltd. (Nephila)	143,000
AA-1127301	Lloyd's Underwriter Syndicate No. 1301 IGO	122,000
AA-1126004	Lloyd's Underwriter Syndicate No. 4444 CMA	118,000
AA-3190829	Markel Bermuda Limited	95,000
36-2661954	American Agricultural Insurance Company	82,000
RJ-3191388	Vermeer Reinsurance Ltd.	77,000
47-0574325	Berkley Insurance Company	74,000
13-5616275	Transatlantic Reinsurance Company	63,000
AA-1120236	Lloyd's Underwriter Syndicate No. 2843	55,000
AA-3191593	Mereo Ins Ltd	53,000
AA-1120071	Lloyd's Underwriter Syndicate No. 2007 NVA	47,000
AA-3191594	IQUW Re Bermuda Ltd	40,000
RJ-3191239	Lumen Re Ltd.	33,000
AA-1127414	Lloyd's Underwriter Syndicate No. 1414 ASC	31,000
AA-1128010	Lloyd's Underwriter Syndicate No. 2010 MMX	18,000
23-1641984	QBE Reinsurance Corporation	14,000
AA-1120227	Lloyd's Underwriter Syndicate No. 3123	14,000
AA-1120186	Lloyd's Underwriter Syndicate No. 1947 GIC	13,000
AA-1120085	Lloyd's Underwriter Syndicate No. 1274 AUL	11,000
AA-5420050	Korean Reinsurance Company	7,000
AA-2230425	IRB-Brasil Resseguros S.A.	6,000
43-1754760	Lyndon Southern Insurance Company	5,000

Individual Reinsurers Who are Members of a Group

Group Code	FEIN	Reinsurer Name	Unsecured Amount
		NONE	

All Members of the Groups Shown above with Unsecured Reinsurance Recoverables

Group Code	FEIN	Reinsurer Name	Unsecured Amount
		NONE	
Total Group			

B. Reinsurance Recoverables in Dispute

The Association does not have reinsurance recoverables in dispute for paid losses and loss adjustment expenses that exceed 5% of policyholders' surplus from an individual reinsurer or exceed 10% of policyholders' surplus in aggregate.

Name of Reinsurer	Total Amount in Dispute	Status of Dispute		
		Notification	Arbitration	Litigation
None				

C. Reinsurance Assumed and Ceded

1. The following table summarizes the assumed and ceded unearned premiums and related commissions equity at the end of the quarter.

	Assumed		Ceded		Assumed Less Ceded	
	Unearned Premiums	Commission Equity	Unearned Premiums	Commission Equity	Unearned Premiums	Commission Equity
a. Affiliates						
b. All other			48,874,419	3,491,056	(48,874,419)	(3,491,056)
c. Totals			48,874,419	3,491,056	(48,874,419)	(3,491,056)
d. Direct Unearned Premium Reserve			\$148,912,942			

2. No accrual exists at the end of the current period for additional or return commission, predicated on loss experience or on any other form of profit sharing agreements in this annual statement as a result of existing contractual arrangements.

3. The Association does not use protected cells as an alternative to traditional reinsurance.

D. Uncollectible Reinsurance

None

E. Commutation of Ceded Reinsurance

Not applicable

F. Retroactive Reinsurance

Not applicable

G. Reinsurance Accounted for as a Deposit

Not applicable

H. Run-off Agreements

Not applicable

I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

Not applicable

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation

Not applicable

K. Reinsurance Credit on Contracts Covering Health Business

Not applicable

**Note 24 – Retrospectively Rated Contracts and Contracts Subject to Redetermination**

Not applicable

**Note 25 – Changes in Incurred Losses and Loss Adjustment Expenses**

A.

Current year changes in estimates of the costs of prior year losses and loss adjustment expenses (LAE) affect the current year Statement of Income. Increases in those estimates increase current year expense and are referred to as unfavorable development or prior year reserve shortages. Decreases in those estimates decrease current year expense and are referred to as favorable development or prior year reserve redundancies. Current calendar year losses and LAE reflected on the Statement of Income of \$68,723,170 are lower by \$4,384,339 due to favorable development of prior year estimates as of December 31, 2025. Accident year 2024 was impacted by Hurricane Beryl. As of December 31, 2025, the gross and net ultimate losses and LAE related to Hurricane Beryl is estimated to be \$122.0 million and \$44.7 million, respectively. Increases or decreases of this nature occur as the result of claim settlements and receipt and evaluation of additional information regarding unpaid claims. Recent development trends are also taken into account in evaluating the overall adequacy of reserves. Due to the inherently uncertain process involving loss and loss adjustment expense reserve estimates, the final resolution of the ultimate liability may be different from that anticipated at the reporting date. The Appointed Actuary for the Association has opined that the loss and LAE reserves as of December 31, 2025 make a reasonable provision for Texas FAIR Plan Association.

Rollforward of unpaid losses and loss adjustment expenses	December 31, 2025	December 31, 2024
Balance as of January 1,	\$ 38,983,843	\$ 16,913,852
Less: Reinsurance Recoverable	12,620,648	308,769
Net Balance at January 1,	26,363,195	16,605,083
Incurred, net of reinsurance, related to:		
Current year	73,107,509	123,566,333
Prior years	(4,384,339)	(3,202,278)
Net Incurred	68,723,170	120,364,055
Paid, net of reinsurance, related to:		
Current year	(52,723,825)	(100,703,536)
Prior years	(15,345,069)	(9,902,407)
Net Paid Losses	(68,068,894)	(110,605,943)
Net Balance at end of period,	27,017,471	26,363,195
Plus: Reinsurance Recoverable	12,425,538	12,620,648
Balance at end of period,	\$ 39,443,009	\$ 38,983,843

B. Significant Changes in Reserving Methodology

Not applicable

**Note 26 – Intercompany Pooling Arrangements**

Not applicable

**Note 27 – Structured Settlements**

Not applicable

**Note 28 – Health Care Receivables**

Not applicable

**Note 29 – Participating Policies**

Not applicable

**Note 30 – Premium Deficiency Reserves**

The Association evaluated the need to record a premium deficiency reserve as of the end of the current year. No premium deficiency reserve was required as of December 31, 2025. The Association does not anticipate investment income when evaluating the need for premium deficiency reserves.

- |  |                   |
|--|-------------------|
| (1) Liability carried for premium deficiency reserve           | \$-0-             |
| (2) Date of the most recent evaluation of this liability       | December 31, 2025 |
| (3) Was anticipated investment income utilized in calculation? | Yes ( ) No (X)    |

**Note 31 – High Deductibles**

Not applicable

**Note 32 – Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses**

Not applicable

**Note 33 – Asbestos and Environmental Reserves**

Not applicable

**Note 34 – Subscriber Savings Accounts**

Not applicable

**Note 35 – Multiple Peril Crop Insurance**

Not applicable

**Note 36 – Financial Guaranty Insurance**

A. and B. Not applicable

# GENERAL INTERROGATORIES

## PART 1 – COMMON INTERROGATORIES

### GENERAL

- 1.1 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 [ ] No [X]
- If yes, complete Schedule Y, Parts 1, 1A, 2 and 3
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [ ] No [ ] N/A [X]
- 1.3 State Regulating? Texas
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [ ] No [X]
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.
- 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 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2022
- 3.2 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. 12/31/2022
- 3.3 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). 10/21/2024
- 3.4 By what department or departments?  
 Texas Department of Insurance  
 .....  
 .....  
 .....
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments? Yes [X] No [ ] N/A [ ]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [ ] N/A [ ]
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.11 sales of new business? Yes [ ] No [X]
- 4.12 renewals? Yes [ ] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.21 sales of new business? Yes [ ] No [X]
- 4.22 renewals? Yes [ ] No [X]
- 5.1 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.

## GENERAL INTERROGATORIES

5.2 If yes, provide the name of the 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

6.1 Has the 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]

6.2 If yes, give full information:

.....  
 .....  
 .....

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [ ] No [X]

7.2 If yes,

7.21 State the percentage of foreign control. \_\_\_\_\_ %

7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity

8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? Yes [ ] No [X]

8.2 If response to 8.1 is yes, please identify the name of the DIHC.

.....  
 .....  
 .....

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 the names and locations (city and state of the main office) of any affiliates regulated by a federal financial 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

8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? Yes [ ] No [X]

8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [ ] No [X] N/A [ ]

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?

Calhoun Thomson & Matza LLP ; 9500 Arboretum Blvd #120, Austin, TX 78759

.....  
 .....

## GENERAL INTERROGATORIES

10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [ ] No [X]

10.2 If response to 10.1 is yes, provide information related to this exemption:  
 .....  
 .....  
 .....

10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [X] No [ ]

10.4 If response to 10.3 is yes, provide information related to this exemption:  
 TFPA is exempt from the Annual Financial Reporting Model Regulation per Texas regulation.  
 .....  
 .....

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [ ] N/A [ ]

10.6 If the response to 10.5 is no or n/a, please explain.  
 .....  
 .....

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?  
 James Colin Murphy, FCAS, MAAA, 4801 Southwest Parkway Building 1, Suite 200 Austin, TX, 78735, In-House Actuary  
 .....  
 .....

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [ ] No [X]

12.11 Name of real estate holding company	
12.12 Number of parcels involved	
12.13 Total book/adjusted carrying value	\$

12.2 If yes, provide explanation:  
 .....  
 .....

13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?  
 .....  
 .....

13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [ ] No [X]

13.3 Have there been any changes made to any of the trust indentures during the year? Yes [ ] No [X]

13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [ ] No [ ] N/A [X]

## GENERAL INTERROGATORIES

14.1 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?

- 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.

Yes  No

14.11 If the response to 14.1 is no, please explain:

.....

.....

.....

14.2 Has the code of ethics for senior managers been amended? Yes  No

14.21 If the response to 14.2 is yes, provide information related to amendment(s).

.....

.....

.....

14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes  No

14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

.....

.....

.....

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes  No

15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount
.....	.....	.....	.....
.....	.....	.....	.....

## BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes  No

17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes  No

18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes  No

## FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes  No

## GENERAL INTERROGATORIES

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers	\$ _____
20.12 To stockholders not officers	\$ _____
20.13 Trustees, supreme or grand (Fraternal only)	\$ _____

20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers	\$ _____
20.22 To stockholders not officers	\$ _____
20.23 Trustees, supreme or grand (Fraternal only)	\$ _____

21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [ ] No [X]

21.2 If yes, state the amount thereof at December 31 of the current year:

21.21 Rented from others	\$ _____
21.22 Borrowed from others	\$ _____
21.23 Leased from others	\$ _____
21.24 Other	\$ _____

22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [ ] No [X]

22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment	\$ _____
22.22 Amount paid as expenses	\$ _____
22.23 Other amounts paid	\$ _____

23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [ ] No [X]

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ \_\_\_\_\_

24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [ ] No [X]

24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

1 Name of Third Party	2 Is the Third-Party Agent a Related Party (Yes/No)
.....	.....
.....	.....

## INVESTMENT

25.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03) Yes [ ] No [X]

25.02 If no, give full and complete information, relating thereto:  
TFPA does not hold any stocks, bonds, or other securities. TFPA holds only cash bank accounts and money market mutual funds  
.....  
.....

25.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)  
TFPA does not have a security lending program  
.....  
.....

25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk Based Capital Instructions. \$ \_\_\_\_\_

25.05 For the reporting entity's securities lending program report amount of collateral for other programs. \$ \_\_\_\_\_

## GENERAL INTERROGATORIES

25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [ ] No [ ] N/A [X]

25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [ ] No [ ] N/A [X]

25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? Yes [ ] No [ ] N/A [X]

25.09 For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:

25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$ \_\_\_\_\_

25.092 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$ \_\_\_\_\_

25.093 Total payable for securities lending reported on the liability page \$ \_\_\_\_\_

26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [ ] No [X]

26.2 If yes, state the amount thereof at December 31 of the current year:

- 26.21 Subject to repurchase agreements \$ \_\_\_\_\_
- 26.22 Subject to reverse repurchase agreements \$ \_\_\_\_\_
- 26.23 Subject to dollar repurchase agreements \$ \_\_\_\_\_
- 26.24 Subject to reverse dollar repurchase agreements \$ \_\_\_\_\_
- 26.25 Placed under option agreements \$ \_\_\_\_\_
- 26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$ \_\_\_\_\_
- 26.27 FHLB Capital Stock \$ \_\_\_\_\_
- 26.28 On deposit with states \$ \_\_\_\_\_
- 26.29 On deposit with other regulatory bodies \$ \_\_\_\_\_
- 26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$ \_\_\_\_\_
- 26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$ \_\_\_\_\_
- 26.32 Other \$ \_\_\_\_\_

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
.....	.....	.....
.....	.....	.....

27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [ ] No [X]

## GENERAL INTERROGATORIES

27.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [ ] No [ ] N/A [X]  
 If no, attach a description with this statement.

**LINES 27.3 through 27.5 : FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:**

27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? Yes [ ] No [X]

27.4 If the response to 27.3 is YES, does the reporting entity utilize:

	27.41 Special accounting provision of SSAP No. 108	Yes [ ] No [X]
	27.42 Permitted accounting practice	Yes [ ] No [X]
	27.43 Other accounting guidance	Yes [ ] No [X]

27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes [ ] No [X]

- The reporting entity has obtained explicit approval from the domiciliary state.
- Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
- Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
- Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [ ] No [X]

28.2 If yes, state the amount thereof at December 31 of the current year. \$ \_\_\_\_\_

29. 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 [X]

29.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
.....	.....
.....	.....

29.02 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)
.....	.....	.....
.....	.....	.....

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year? Yes [ ] No [X]

29.04 If yes, give full and complete information relating thereto:

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

## GENERAL INTERROGATORIES

29.05 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. This includes both primary and sub-advisors. 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 Firm or Individual	2 Affiliation
David Durden .....	I .....
Stuart Harbour .....	I .....

29.0597 For those firms/individuals listed in the table for Question 29.05, 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 [ ] N/A [X]

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets? Yes [ ] No [ ] N/A [X]

29.06 For those firms or individuals listed in the table 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name Firm or Individual	3 Registered With	4 Investment Management Agreement (IMA) Filed
.....	.....	.....	.....
.....	.....	.....	.....

30.1 Does the reporting entity have any diversified mutual funds reported in Schedule D – Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])? Yes [ ] No [X]

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
.....	.....	.....
.....	.....	.....
30.2999 TOTAL		

30.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
.....	.....	.....	.....
.....	.....	.....	.....

31. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Issuer Credit Obligations .....			
31.2 Asset-Backed Securities .....			
31.3 Preferred stocks .....			
31.4 Totals .....			

## GENERAL INTERROGATORIES

31.5 Describe the sources or methods utilized in determining the fair values:

TFPA does not have short-term bonds, long term bonds or preferred stocks

.....  
 .....  
 .....

32.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [ ] No [X]

32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [ ] No [X]

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

.....  
 .....  
 .....

33.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No [ ]

33.2 If no, list exceptions:

.....  
 .....

34 By self-designating 5GI securities, the reporting entity is certifying the following elements of 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 [X]

35 By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:

- a. The security was either:
  - i. issued prior to January 1, 2018 (which is exempt from PLR filing requirements pursuant to the P&P Manual), or
  - ii. issued from January 1, 2018 to December 31, 2021 and subject to a confidentiality agreement executed prior to January 1, 2022 which confidentiality agreement remains in force, for which an insurance company cannot provide a copy of a private letter rating rationale report to the SVO due to confidentiality or other contractual reasons ("waived submission PLR securities").
- b. The reporting entity is holding capital commensurate with the NAIC Designation and NAIC Designation Category reported for the security.
- c. The NAIC Designation and NAIC Designation Category were derived from the credit rating assigned by an NAIC CRP in its legal capacity as an NRSRO which is shown on a current private letter rating, dated during the financial statement year, held by the insurer and available for examination by state insurance regulators.
- d. Other than for waived submission PLR securities, defined above, on or after January 1, 2024 for any PLR securities issued on or after January 1, 2022, if the reporting entity is not permitted to share this private credit rating or the private rating letter rationale report of the PL security with the SVO, it certifies that it is reporting it as an NAIC 5.B GI and may not assign any other self-designation.

Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual? Yes [ ] No [X]

36. 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

37. By rolling/renewing short-term or cash-equivalent investments with continued reporting on Schedule DA, part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:
- a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
  - b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
  - c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
  - d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.

Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes  No  N/A

38.1 Does the reporting entity directly hold cryptocurrencies? Yes  No

38.2 If the response to 38.1 is yes, on what schedule are they reported? No

39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? Yes  No

39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?  
 39.21 Held directly Yes  No   
 39.22 Immediately converted to U.S. dollars Yes  No

39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1 Name of Cryptocurrency	2 Immediately Converted to USD, Directly Held, or Both	3 Accepted for Payment of Premiums

### OTHER

40.1 Amount of payments to trade associations, service organizations and statistical or Rating Bureaus, if any? \$ 115,378

40.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
Insurance Services Office Inc	\$ 76,182
	\$
	\$

41.1 Amount of payments for legal expenses, if any? \$ 136,775

41.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
Perkins Law Group PLLC	\$ 123,266
	\$
	\$

42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$ \_\_\_\_\_

42.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
	\$
	\$
	\$

# GENERAL INTERROGATORIES

## PART 2 – PROPERTY & CASUALTY INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [ ] No [X]

1.2 If yes, indicate premium earned on U.S. business only. \$ \_\_\_\_\_

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$ \_\_\_\_\_

1.31 Reason for excluding

.....  
 .....  
 .....

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. \$ \_\_\_\_\_

1.5 Indicate total incurred claims on all Medicare Supplement insurance. \$ \_\_\_\_\_

1.6 Individual policies:

Most current three years:

1.61 Total premium earned \$ \_\_\_\_\_

1.62 Total incurred claims \$ \_\_\_\_\_

1.63 Number of covered lives \_\_\_\_\_

All years prior to most current three years:

1.64 Total premium earned \$ \_\_\_\_\_

1.65 Total incurred claims \$ \_\_\_\_\_

1.66 Number of covered lives \_\_\_\_\_

1.7 Group policies:

Most current three years:

1.71 Total premium earned \$ \_\_\_\_\_

1.72 Total incurred claims \$ \_\_\_\_\_

1.73 Number of covered lives \_\_\_\_\_

All years prior to most current three years:

1.74 Total premium earned \$ \_\_\_\_\_

1.75 Total incurred claims \$ \_\_\_\_\_

1.76 Number of covered lives \_\_\_\_\_

2. Health Test:

	1	2
	Current Year	Prior Year
2.1 Premium Numerator	\$ _____	\$ _____
2.2 Premium Denominator	\$ 174,503,194	\$ 99,261,125
2.3 Premium Ratio (2.1 / 2.2)	_____	_____
2.4 Reserve Numerator	\$ _____	\$ _____
2.5 Reserve Denominator	\$ 127,055,994	\$ 109,167,768
2.6 Reserve Ratio (2.4 / 2.5)	_____	_____

3.1 Did the reporting entity issue participating policies during the calendar year? Yes [ ] No [X]

3.2 If yes, provide the amount of premium written for participating and/or non-participating policies during the calendar year

3.21 Participating policies \$ \_\_\_\_\_

3.22 Non-participating policies \$ \_\_\_\_\_

4. For Mutual reporting entities and Reciprocal Exchanges only:

4.1 Does the reporting entity issue assessable policies? Yes [ ] No [X]

4.2 Does the reporting entity issue non-assessable policies? Yes [ ] No [X]

4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders? \_\_\_\_\_ %

4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums. \$ \_\_\_\_\_

5. For Reciprocal Exchanges Only:

5.1 Does the exchange appoint local agents? Yes [ ] No [X]

5.2 If yes, is the commission paid:

5.21 Out of Attorney's-in-fact compensation Yes [ ] No [ ] N/A [X]

5.22 As a direct expense of the exchange Yes [ ] No [ ] N/A [X]

5.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?

.....  
 .....  
 .....

5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred? Yes [ ] No [X]

5.5 If yes, give full information

.....  
 .....  
 .....

6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit loss:

Texas FAIR Plan does not write Workers Compensation Insurance

.....  
 .....

## GENERAL INTERROGATORIES

### PART 2 – PROPERTY & CASUALTY INTERROGATORIES

- 6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process:  
 TFPA estimates its probable maximum loss using the AIR Touchstone and RMS RiskLink software models, modeling the risk of Hurricane and other wind hazards. The PML is comprised of residential property exposure in and around Houston, Texas greater metropolitan area.
- 6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?  
 The XOL agreement provides the Assn. with two layers of coverage totaling \$740M xs of \$60M. After the first event there is an underlying layer providing coverage of \$40M xs \$20M. The underlying layer does not respond until the second event. The Assn. also has a RPP reinsurance coverage to provide recoveries of reinstatement premium due the reinsurers incurred in conjunction with only the first layer of reinsurance coverage.
- 6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? Yes  No
- 6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss
- 7.1 Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)? Yes  No
- 7.2 If yes, indicate the number of reinsurance contracts containing such provisions. \_\_\_\_\_
- 7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)? Yes  No
- 8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? Yes  No
- 8.2 If yes, give full information
- 9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:  
 (a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;  
 (b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;  
 (c) Aggregate stop loss reinsurance coverage;  
 (d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;  
 (e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or  
 (f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. Yes  No
- 9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:  
 (a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or  
 (b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. Yes  No
- 9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:  
 (a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;  
 (b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and  
 (c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.
- 9.4 Except for transactions meeting the requirements of paragraph 37 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:  
 (a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or  
 (b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes  No
- 9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.
- 9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:  
 (a) The entity does not utilize reinsurance; or, Yes  No   
 (b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or Yes  No   
 (c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. Yes  No

## GENERAL INTERROGATORIES

### PART 2 – PROPERTY & CASUALTY INTERROGATORIES

10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes [ ] No [ ] N/A [X]
- 11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force: Yes [ ] No [X]
- 11.2 If yes, give full information  
 .....  
 .....
- 12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
- |   |          |
|---|----------|
| 12.11 Unpaid losses   | \$ _____ |
| 12.12 Unpaid underwriting expenses (including loss adjustment expenses) | \$ _____ |
- 12.2 Of the amount on Line 15.3, Page 2, state the amount that is secured by letters of credit, collateral and other funds? \$ \_\_\_\_\_
- 12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? Yes [ ] No [ ] N/A [X]
- 12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
- |            |         |
|------------|---------|
| 12.41 From | _____ % |
| 12.42 To   | _____ % |
- 12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? Yes [ ] No [X]
- 12.6 If yes, state the amount thereof at December 31 of current year:
- |                                  |          |
|----------------------------------|----------|
| 12.61 Letters of Credit          | \$ _____ |
| 12.62 Collateral and other funds | \$ _____ |
- 13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): \$ 1,900,000
- 13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes [ ] No [X]
- 13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. \_\_\_\_\_
- 14.1 Is the company a cedant in a multiple cedant reinsurance contract? Yes [ ] No [X]
- 14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:  
 .....  
 .....
- 14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes [ ] No [ ]
- 14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? Yes [ ] No [ ]
- 14.5 If the answer to 14.4 is no, please explain:  
 .....  
 .....
- 15.1 Has the reporting entity guaranteed any financed premium accounts? Yes [ ] No [X]
- 15.2 If yes, give full information  
 .....  
 .....
- 16.1 Does the reporting entity write any warranty business? Yes [ ] No [X]  
 If yes, disclose the following information for each of the following types of warranty coverage:
- |                  |    | 1<br>Direct Losses<br>Incurred | 2<br>Direct Losses<br>Unpaid | 3<br>Direct Written<br>Premium | 4<br>Direct Premium<br>Unearned | 5<br>Direct Premium<br>Earned |
|------------------|----|--------------------------------|------------------------------|--------------------------------|---------------------------------|-------------------------------|
| 16.11 Home       | \$ | _____                          | \$                           | _____                          | \$                              | _____                         |
| 16.12 Products   | \$ | _____                          | \$                           | _____                          | \$                              | _____                         |
| 16.13 Automobile | \$ | _____                          | \$                           | _____                          | \$                              | _____                         |
| 16.14 Other*     | \$ | _____                          | \$                           | _____                          | \$                              | _____                         |

\* Disclose type of coverage: \_\_\_\_\_

## GENERAL INTERROGATORIES

### PART 2 – PROPERTY & CASUALTY INTERROGATORIES

- 17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F – Part 3 that is exempt from the statutory provision for unauthorized reinsurance? Yes [ ] No [X]
- Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from the statutory provision for unauthorized reinsurance. Provide the following information for this exemption:
- |   |          |
|---|----------|
| 17.11 Gross amount of unauthorized reinsurance in Schedule F – Part 3<br>exempt from the statutory provision for unauthorized reinsurance | \$ _____ |
| 17.12 Unfunded portion of Interrogatory 17.11   | \$ _____ |
| 17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11   | \$ _____ |
| 17.14 Case reserves portion of Interrogatory 17.11  | \$ _____ |
| 17.15 Incurred but not reported portion of Interrogatory 17.11  | \$ _____ |
| 17.16 Unearned premium portion of Interrogatory 17.11   | \$ _____ |
| 17.17 Contingent commission portion of Interrogatory 17.11  | \$ _____ |
- 18.1 Do you act as a custodian for health savings accounts? Yes [ ] No [X]
- 18.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$ \_\_\_\_\_
- 18.3 Do you act as an administrator for health savings accounts? Yes [ ] No [X]
- 18.4 If yes, please provide the balance of the funds administered as of the reporting date. \$ \_\_\_\_\_
19. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [ ] No [X]
- 19.1 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] N/A [ ]

## FIVE – YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e., 17.6.

	1	2	3	4	5
	2025	2024	2023	2022	2021
<b>Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 &amp; 3)</b>					
1. Liability lines (Lines 11, 16, 17, 18, & 19)					
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	80,102,609	61,572,558	38,344,493	28,802,975	28,787,852
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	219,991,472	175,703,993	75,115,704	48,077,901	46,860,260
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
6. Total (Line 35)	300,094,081	237,276,551	113,460,197	76,880,876	75,648,112
<b>Net Premiums Written (Page 8, Part 1B, Col. 6)</b>					
7. Liability lines (Lines 11, 16, 17, 18, & 19)					
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	51,850,573	20,631,532	21,197,716	16,512,973	18,240,865
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	139,886,572	124,136,520	46,744,363	28,117,475	30,033,665
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
12. Total (Line 35)	191,737,145	144,768,052	67,942,079	44,630,448	48,274,530
<b>Statement of Income (Page 4)</b>					
13. Net underwriting gain (loss) (Line 8)	63,260,463	(62,763,860)	(20,439,385)	(682,025)	(3,797,511)
14. Net investment gain (loss) (Line 11)	3,978,309	1,986,365	1,303,248	215,361	(161,574)
15. Total other income (Line 15)	60,022,575	17,897,824	107,653	183,180	(7,072)
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)					
18. Net income (Line 20)	127,261,347	(42,879,671)	(19,028,484)	(283,484)	(3,966,157)
<b>Balance Sheet Lines (Pages 2 and 3)</b>					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	247,970,181	114,299,897	64,719,520	57,640,691	57,098,390
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	5,462,856	5,098,892	2,963,336	1,436,703	1,353,801
20.2 Deferred and not yet due (Line 15.2)	21,321,332	20,320,281	8,680,655	5,224,011	4,914,793
20.3 Accrued retrospective premiums (Line 15.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 26)	182,598,564	174,443,907	82,374,701	56,458,177	55,143,217
22. Losses (Page 3, Line 1)	21,880,392	23,210,865	13,146,920	9,613,122	9,673,791
23. Loss adjustment expenses (Page 3, Line 3)	5,137,079	3,152,330	3,458,163	3,244,481	3,258,101
24. Unearned premiums (Page 3, Line 9)	100,038,523	82,804,573	37,297,646	22,671,927	23,661,595
25. Capital paid up (Page 3, Lines 30 & 31)					
26. Surplus as regards policyholders (Page 3, Line 37)	65,371,617	(60,144,010)	(17,655,182)	1,182,514	1,955,173
<b>Cash Flow (Page 5)</b>					
27. Net cash from operations (Line 11)	157,417,802	8,597,170	2,118,613	1,404,456	(8,608,747)
<b>Risk-Based Capital Analysis</b>					
28. Total adjusted capital	65,371,317	(60,144,010)	(17,655,182)	1,182,514	1,955,173
29. Authorized control level risk-based capital	46,264,265	28,654,922	23,863,654	18,299,190	18,250,637
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</b> (Page 2, Col. 3) (Item divided by Page 2, Line 12, Col. 3) x 100.0					
30. Bonds (Line 1)					
31. Stocks (Lines 2.1 & 2.2)					
32. Mortgage loans on real estate (Lines 3.1 and 3.2)					
33. Real estate (Lines 4.1, 4.2 & 4.3)					
34. Cash, cash equivalents and short-term investments (Line 5)	100.0	100.0	100.0	100.0	100.0
35. Contract loans (Line 6)					
36. Derivatives (Line 7)					
37. Other invested assets (Line 8)					
38. Receivables for securities (Line 9)					
39. Securities lending reinvested collateral assets (Line 10)					
40. Aggregate write-ins for invested assets (Line 11)		100.0	100.0	100.0	100.0
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
42. Affiliated bonds, (Sch. D, Summary, Line 9 + 15, Col. 1)					
43. Affiliated preferred stocks (Sch. D, Summary, Line 22, Col. 1)					
44. Affiliated common stocks (Sch. D, Summary, Line 28, Col. 1)					
45. Affiliated mortgage loans on real estate					
46. All other affiliated					
47. Total of above Lines 42 to 46					
48. Total investment in parent included in Lines 42 to 46 above					
49. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 47 above divided by Page 3, Col. 1, Line 37 x 100.0)					

**FIVE – YEAR HISTORICAL DATA**  
(Continued)

	1	2	3	4	5
	2025	2024	2023	2022	2021
<b>Capital and Surplus Accounts (Page 4)</b>					
50. Net unrealized capital gains (losses) (Line 24)					
51. Dividends to stockholders (Line 35)					
52. Change in surplus as regards policyholders for the year (Line 38)	125,515,627	(42,488,828)	(18,837,696)	(772,659)	(4,050,481)
<b>Gross Losses Paid (Page 9, Part 2, Cols. 1 &amp; 2)</b>					
53. Liability lines (Lines 11, 16, 17, 18, & 19)					
54. Property lines (Lines 1, 2, 9, 12, 21 & 26)	16,566,038	66,859,458	14,369,646	8,525,465	9,748,226
55. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	48,057,446	68,305,504	22,021,651	11,439,700	18,471,047
56. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
57. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
58. Total (Line 35)	64,623,484	135,164,962	36,391,297	19,965,165	28,219,273
<b>Net Losses Paid (Page 9, Part 2, Col. 4)</b>					
59. Liability lines (Lines 11, 16, 17, 18, & 19)					
60. Property lines (Lines 1, 2, 9, 12, 21 & 26)	12,388,937	45,364,816	14,349,957	8,378,893	9,190,112
61. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	43,741,677	46,097,303	21,993,691	11,142,256	17,656,466
62. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
63. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
64. Total (Line 35)	56,130,614	91,462,119	36,343,648	19,521,149	26,846,578
<b>Operating Percentages (Page 4)</b> (Item divided by Page 4, Line 1) x 100.0					
65. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
66. Losses incurred (Line 2)	31.4	102.3	74.8	42.7	50.2
67. Loss expenses incurred (Line 3)	8.0	19.0	18.7	17.0	18.8
68. Other underwriting expenses incurred (Line 4)	24.4	42.0	44.9	41.8	38.7
69. Net underwriting gain (loss) (Line 8)	36.3	(63.2)	(38.3)	(1.5)	(7.7)
<b>Other Percentages</b>					
70. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	(9.1)	16.4	35.0	42.3	39.7
71. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	39.4	121.3	93.5	59.7	68.9
72. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	293.3	(240.7)	(384.8)	3774.2	2469.1
<b>One Year Loss Development (\$000 omitted)</b>					
73. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2-Summary, Line 12, Col. 11)	(4,792)	(2,743)	(1,596)	689	(3,297)
74. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0)	8.0	15.5	(135.0)	35.2	(54.9)
<b>Two Year Loss Development (\$000 omitted)</b>					
75. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2-Summary, Line 12, Col. 12)	(4,399)	(1,697)	538	(1,956)	(2,946)
76. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)	24.9	(143.5)	27.5	(32.6)	(24.3)

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure

Yes [ ] No [ ]

requirements of SSAP No. 3, Accounting Changes and Correction of Errors?

If no, please explain:

.....  
 .....  
 .....

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 4766

BUSINESS IN THE STATE OF TEXAS DURING THE YEAR 2025

NAIC Company Code 11543

	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	8,961,315	8,212,068		4,166,317	3,032,346	2,602,264	1,372,612	4,378	24,701	63,157	969,750	358
2.1 Allied Lines	71,141,294	64,145,165		35,880,895	13,533,692	13,268,983	7,200,749	45,676	794,656	1,568,886	7,698,562	2,839
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril	219,991,472	207,031,082		108,865,730	48,057,446	46,106,426	22,532,159	781,722	1,766,072	2,501,857	23,806,398	8,778
5.1 Commercial Multiple Peril (Non-Liability Portion)												
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
9.1 Inland Marine												
9.2 Pet insurance plans												
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake												
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A & H (Group and Individual)												
15.1 Vision Only (b)												
15.2 Dental Only (b)												
15.3 Disability Income (b)												
15.4 Medicare Supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b)												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan Premium (b)												
15.9 Other Health (b)												
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 TX



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**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

BUSINESS IN THE STATE OF TEXAS DURING THE YEAR 2025

NAIC Group Code 4766

NAIC Company Code 11543

	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
19.1 Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2 Other Private Passenger Auto Liability												
19.3 Commercial Auto No-Fault (Personal Injury Protection)												
19.4 Other Commercial Auto Liability												
21.1 Private Passenger Auto Physical Damage												
21.2 Commercial 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. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate Write-Ins for Other Lines of Business												
35. TOTALS (a)	300,094,081	279,388,315		148,912,942	64,623,484	61,977,673	31,105,520	831,776	2,585,429	4,133,900	32,474,710	11,975
<b>DETAILS OF WRITE-INS</b>												
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)												

**NONE**

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,245,015

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0.

19 TX

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 4766

BUSINESS IN THE STATE OF TOTAL DURING THE YEAR 2025

NAIC Company Code 11543

	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	8,961,315	8,212,068		4,166,317	3,032,346	2,602,264	1,372,612	4,378	24,701	63,157	969,750	358
2.1 Allied lines	71,141,294	64,145,165		35,880,895	13,533,692	13,268,983	7,200,749	45,676	794,656	1,568,886	7,698,562	2,839
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril	219,991,472	207,031,082		108,865,730	48,057,446	46,106,426	22,532,159	781,722	1,766,072	2,501,857	23,806,398	8,778
5.1 Commercial Multiple Peril (Non-Liability Portion)												
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
9.1 Inland Marine												
9.2 Pet insurance plans												
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake												
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A & H (Group and Individual)												
15.1 Vision Only (b)												
15.2 Dental Only (b)												
15.3 Disability Income (b)												
15.4 Medicare Supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b)												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan Premium (b)												
15.9 Other Health (b)												
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.GT



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**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 4766

BUSINESS IN THE STATE OF TOTAL DURING THE YEAR 2025

NAIC Company Code 11543

	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
19.1 Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2 Other Private Passenger Auto Liability												
19.3 Commercial Auto No-Fault (Personal Injury Protection)												
19.4 Other Commercial Auto Liability												
21.1 Private Passenger Auto Physical Damage												
21.2 Commercial 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. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate Write-Ins for Other Lines of Business												
35. TOTALS (a)	300,094,081	279,388,315		148,912,942	64,623,484	61,977,673	31,105,520	831,776	2,585,429	4,133,900	32,474,710	11,975
<b>DETAILS OF WRITE-INS</b>												
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)												

**NONE**

19.GT

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,245,015

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0.

**NONE**    **Schedule F - Part 1 Assumed Reinsurance**

**NONE**    **Schedule F - Part 2 Premium Portfolio**

### SCHEDULE F – PART 3

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		19 Net Amount Recoverable From Reinsurers Cols. 15 – [17 + 18]	20 Funds Held by Company Under Reinsurance Treaties			
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 through 14 Totals	16 Amount in Dispute Included in Column 15	17 Ceded Balances Payable	18 Other Amounts Due to Reinsurers					
36-2661954	10103	American Agricultural Insurance Company	IN		1,633										742		742		660		82	
47-0574325	32603	Berkley Insurance Company	DE		307	5	1	19	9	29	7				126		196		122		74	
22-2005057	26921	Everest Reinsurance Company (Blue Water)	DE		13,247	106	17	394	200	624	151				6,009		7,501		5,331		2,170	42
43-1754760	10051	Lyndon Southern Insurance Company	DE		100										45		45		40		5	
13-4924125	10227	Munich Reinsurance America, Inc.	DE		1,521	10	2	35	17	55	12				666		797		611		186	
13-3138390	42307	Navigators Insurance Company	NY		1,251	15	2	56	27	87	20				528		735		500		235	
47-0698507	23680	Odyssey Reinsurance Company	CT		2,815	10	2	37	18	60	15				1,252		1,394		1,134		260	6
23-1641984	10219	QBE Reinsurance Corporation	PA		277										126		126		112		14	
75-1444207	30058	Scor Reinsurance Company	NY		1,558	35	6	130	64	204	46				613		1,098		617		481	
13-1675535	25364	Swiss Reinsurance America Corporation	NY		977	15	2	56	27	87	20				403		610		389		221	
31-0542366	10677	The Cincinnati Insurance Company	OH		733	30	5	112	55	178	44				252		676		285		391	12
13-5616275	19453	Transatlantic Reinsurance Company	NY		757	3		11	6	24	12				336		392		305		87	24
0999999	Total Authorized - Other U.S. Unaffiliated Insurers				25,176	229	37	850	423	1,348	327				11,098		14,312		10,106		4,206	84
AA-3194168	0	Aspen Bermuda Ltd. (2017)	BMU					1	1	5	5						12				12	15
AA-3194122	0	DaVinci Reins thru Renaissance U/W (2017)	BMU					1	1	6	7						15				15	19
AA-3194130	0	Endurance Speciality Ins Ltd. (2017)	BMU					1	1	9	11						22				22	29
AA-1126033	0	Lloyd's Underwriter Syndicate No. 0033 HIS	GBR		1,706	28	5	103	51	166	44				693		1,090		638		452	21
AA-1126623	0	Lloyd's Underwriter Syndicate No. 0623 AFB	GBR								1						1				1	2
AA-1127084	0	Lloyd's Underwriter Syndicate No. 1084 CSL	GBR								1						2				2	4
AA-1127183	0	Lloyd's Underwriter Syndicate No. 1183 TAL	GBR								2						5				5	8
AA-1120085	0	Lloyd's Underwriter Syndicate No. 1274 AUL	GBR		145										66		66		55		11	
AA-1127301	0	Lloyd's Underwriter Syndicate No. 1301 IGO	GBR		494	8	1	28	14	44	10				202		307		185		122	
AA-1127414	0	Lloyd's Underwriter Syndicate No. 1414 ASC	GBR		422										192		192		161		31	
AA-1120102	0	Lloyd's Underwriter Syndicate No. 1458 RNR	GBR						1	4	4						9				9	12
AA-1120171	0	Lloyd's Underwriter Syndicate No. 1856 IQUW	GBR		(804)	10	2	37	18	58	13						138		(203)		341	
AA-1120083	0	Lloyd's Underwriter Syndicate No. 1910 ARE	GBR		6,407	151	25	557	273	881	204				3,048		5,139		2,569		2,570	24

### SCHEDULE F – PART 3

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		19 Net Amount Recoverable From Reinsurers Cols. 15 – [17 + 18]	20 Funds Held by Company Under Reinsurance Treaties		
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 through 14 Totals	16 Amount in Dispute Included in Column 15	17 Ceded Balances Payable	18 Other Amounts Due to Reinsurers				
AA-1120186	0	Lloyd's Underwriter Syndicate No. 1947 GIC	GBR		175									80		80		67		13	
AA-1120084	0	Lloyd's Underwriter Syndicate No. 1955 BAR	GBR		614	10	2	37	18	59	14	249		389		230		230		159	3
AA-1128001	0	Lloyd's Underwriter Syndicate No. 2001 AML	GBR		1,077	23	4	85	42	141	42	422		759		400		400		359	33
AA-1120071	0	Lloyd's Underwriter Syndicate No. 2007 NVA	GBR		26	4	1	15	7	23	5			55		8		8		47	
AA-1128010	0	Lloyd's Underwriter Syndicate No. 2010 MMX	GBR		262					2	2	119		123		100		100		23	5
AA-1120097	0	Lloyd's Underwriter Syndicate No. 2468 NEO	GBR							1	1			2				2		2	3
AA-1128623	0	Lloyd's Underwriter Syndicate No. 2623 AFB	GBR							2	3			5				5		5	7
AA-1128791	0	Lloyd's Underwriter Syndicate No. 2791 MAP	GBR		1,244	15	2	56	27	87	20	520		727		468		468		259	
AA-1120236	0	Lloyd's Underwriter Syndicate No. 2843	GBR		757							344		344		289		289		55	
AA-1120227	0	Lloyd's Underwriter Syndicate No. 3123	GBR		261							119		119		105		105		14	
AA-1120075	0	Lloyd's Underwriter Syndicate No. 4020 ARK	GBR		395	10	2	37	18	60	15	420		562		80		80		482	6
AA-1126004	0	Lloyd's Underwriter Syndicate No. 4444 CMA	GBR		66	10	2	37	18	58	13			138		20		20		118	
AA-3190829	0	Markel Bermuda Limited	BMU		1,947				1	4	4	885		894		787		787		107	12
AA-3190686	0	Partner Reinsurance Company Ltd. (2017)	BMU					1	1	9	11			22					22		30
AA-3190339	0	Renaissance Reinsurance Ltd. (2017)	BMU					1	1	9	10			21					21		29
AA-3190870	0	Validus Reinsurance, Ltd. (2017)	BMU					1	2	10	12			25					25		33
1299999	Total Authorized - Other Non-U.S. Insurers#				15,194	269	46	998	495	1,641	455	7,359		11,263		5,959		5,959		5,304	295
1499999	Total Authorized - Total Authorized Excluding Protected Cells				40,370	498	83	1,848	918	2,989	782	18,457		25,575		16,065		16,065		9,510	379
AA-3194158	0	Allianz Risk Transfer (Bermuda) Ltd. (Nephila bus	BMU		731	9	2	38	20	67	24	305		465		292		292		173	30
AA-3190005	0	American International Reinsurance Company Ltd	BMU						1	4	4			9					9		12
AA-3190770	0	Chubb Tempest Reinsurance Ltd. (2017)	BMU					2	2	13	16			33					33		45
AA-3191289	0	Fidelis Insurance Bermuda Limited (2017)	BMU					1	1	5	5			12					12		15
AA-3191190	0	Hamilton Re, Ltd. (2017)	BMU							2	2			4					4		6
AA-3190875	0	Hiscox Insurance Company Ltd (Bermuda) (2017)	BMU					2	2	13	15			32					32		42
AA-3191594	0	IQUW Re Bermuda Ltd	BMU		794							361		361		321		321		40	
AA-2230425	0	IRB-Brasil Resseguros S.A.	BRA		105							48		48		42		42		6	

### SCHEDULE F – PART 3

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

22.2

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		19 Net Amount Recoverable From Reinsurers Cols. 15 – [17 + 18]	20 Funds Held by Company Under Reinsurance Treaties			
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 through 14 Totals	16 Amount in Dispute Included in Column 15	17 Ceded Balances Payable	18 Other Amounts Due to Reinsurers					
AA-5420050	0	Korean Reinsurance Company	KOR		148									67		67		60		7		
AA-3191593	0	Mereo Ins Ltd	BMU		1,061									482		482		429		53		
AA-1460019	0	MS Amlin AG, Bermuda Branch, Hamilton (2017)	CHE						1	4	4					9			9		12	
AA-1320158	0	SCOR Global P&C S.E. - Lima S7300 (2017)	FRA					1	2	10	13					26			26		34	
AA-5324100	0	Taiping Reinsurance Company Ltd	HKG							2	3					5			5		7	
AA-1460023	0	Tokio Millennium Re AG	CHE							1	2					3			3		4	
AA-3191315	0	XL Bermuda Ltd (2017)	BMU						1	4	4					9			9		12	
2699999	Total Unauthorized - Other non-U.S. Insurers#				2,839	9	2	44	30	125	92	1,263		1,565		1,144			421		219	
2799999	Total Unauthorized - Protected Cells																					
2899999	Total Unauthorized - Total Unauthorized Excluding Protected Cells				2,839	9	2	44	30	125	92	1,263		1,565		1,144			421		219	
RJ-3194126	0	Arch Reinsurance Ltd.	BMU		3,421	40	7	148	73	233	52	1,623		2,176		1,370			806			
RJ-3191352	0	Ascot Bermuda Ltd.	BMU		83	13	2	46	23	73	16			173		25			148			
RJ-3194168	0	Aspen Bermuda Ltd.	BMU		1,546	30	5	111	54	175	39	621		1,035		614			421			
RJ-3190770	0	Chubb Tempest Reinsurance Ltd.	BMU		3,080	50	8	185	91	291	65	1,265		1,955		1,226			729			
RJ-3194122	0	DaVinci Reins thru Renaissance U/W	BMU		3,513	71	11	260	127	408	91	1,407		2,375		1,394			981			
RJ-3191289	0	Fidelis Insurance Bermuda Ltd	BMU		11,741	81	13	297	145	466	104	5,336		6,442		4,908			1,534			
RJ-3191190	0	Hamilton Re, Ltd.	BMU		1,068	20	3	74	36	117	26	431		707		424			283			
RJ-3190060	0	Hannover Re (Pillar)	BMU		716							677		677		312			365			
RJ-1340125	0	Hannover Ruck SE	DEU		28,937	3		9	5	15	3	13,146		13,181		8,578			4,603			
RJ-3190875	0	Hiscox Insurance Company Ltd (Bermuda)	BMU		2,488	38	6	139	68	218	49	1,029		1,547		991			556			
RJ-3191239	0	Lumen Re Ltd.	BMU		652							297		297		264			33			
RJ-3190686	0	Partner Reinsurance Company Ltd.	BMU		2,862	30	5	111	54	175	39	1,220		1,634		1,145			489			
RJ-3190339	0	Renaissance Reinsurance Ltd.	BMU		3,513	71	11	260	127	408	91	1,407		2,375		1,394			981			
RJ-3191388	0	Vermeer Reinsurance Ltd.	BMU		1,528							695		695		618			77			
5499999	Total Reciprocal Jurisdiction - Other Non-U.S. Insurers#				65,148	447	71	1,640	803	2,579	575	29,154		35,269		23,263			12,006			

### SCHEDULE F – PART 3

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		19 Net Amount Recoverable From Reinsurers Cols. 15 – [17 + 18]	20 Funds Held by Company Under Reinsurance Treaties	
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 through 14 Totals	16 Amount in Dispute Included in Column 15	17 Ceded Balances Payable	18 Other Amounts Due to Reinsurers			
5599999	Total Reciprocal Jurisdiction - Protected Cells																			
5699999	Total Reciprocal Jurisdiction - Total Certified Excluding Protected Cells					65,148	447	71	1,640	803	2,579	575	29,154		35,269		23,263		12,006	
5799999	Total Authorized, Unauthorized and Certified Excluding Protected Cells					108,357	954	156	3,532	1,751	5,693	1,449	48,874		62,409		40,472		21,937	598
9999999	Totals					108,357	954	156	3,532	1,751	5,693	1,449	48,874		62,409		40,472		21,937	598

22.3

### SCHEDULE F – PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Credit Risk)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	Ceded Reinsurance Credit Risk								
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral				28 Total Amount Recoverable From Reinsurers Less Penalty (Cols. 15-27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held (Cols. 17+18+20; But not in Excess of Col. 29)	31 Stressed Net Recoverable (Cols. 29 - 30)	32 Total Collateral (Cols. 21 + 22 + 24. not in Excess of Col. 31)	33 Stressed Net Recoverable Net of Collateral Offsets (Col. 31 - 32)	34 Reinsurer Designation Equivalent	35 Credit Risk o Collateralized Recoverable (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	36 Credit Risk on Uncollateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
36-2661954	American Agricultural Insurance Company			0	660	82		742	890	660	230		230	3		6	
47-0574325	Berkley Insurance Company			0	122	74		196	235	122	113		113	2		2	
22-2005057	Everest Reinsurance Company (Blue Water)			0	5,373	2,128		7,501	9,001	5,373	3,628		3,628	2		76	
43-1754760	Lyndon Southern Insurance Company			0	40	5		45	54	40	14		14	4		0	
13-4924125	Munich Reinsurance America, Inc.			0	611	186		797	956	611	345		345	2		7	
13-3138390	Navigators Insurance Company			0	500	235		735	882	500	382		382	2		8	
47-0698507	Odyssey Reinsurance Company			0	1,140	254		1,394	1,673	1,140	533		533	2		11	
23-1641984	QBE Reinsurance Corporation			0	112	14		126	151	112	39		39	3		1	
75-1444207	Scor Reinsurance Company			0	617	481		1,098	1,318	617	701		701	2		15	
13-1675535	Swiss Reinsurance America Corporation			0	389	221		610	732	389	343		343	2		7	
31-0542366	The Cincinnati Insurance Company			0	297	379		676	811	297	514		514	2		11	
13-5616275	Transatlantic Reinsurance Company			0	329	63		392	470	329	141		141	1		2	
0999999	Total Authorized - Other U.S. Unaffiliated Insurers			XXX	10,190	4,122		14,312	17,173	10,190	6,983		6,983	XXX		148	
AA-3194168	Aspen Bermuda Ltd. (2017)			0	12			12	14	14				3			
AA-3194122	DaVinci Reins thru Renaissance U/W (2017)			0	15			15	18	18				3			
AA-3194130	Endurance Speciality Ins Ltd. (2017)			0	22			22	26	26				2			
AA-1126033	Lloyd's Underwriter Syndicate No. 0033 HIS			0	659	431		1,090	1,308	659	649		649	2		14	
AA-1126623	Lloyd's Underwriter Syndicate No. 0623 AFB			0	1			1	1	1				2			
AA-1127084	Lloyd's Underwriter Syndicate No. 1084 CSL			0	2			2	2	2				2			
AA-1127183	Lloyd's Underwriter Syndicate No. 1183 TAL			0	5			5	6	6				2			
AA-1120085	Lloyd's Underwriter Syndicate No. 1274 AUL			0	55	11		66	79	55	24		24	2		1	
AA-1127301	Lloyd's Underwriter Syndicate No. 1301 IGO			0	185	122		307	368	185	183		183	2		4	
AA-1127414	Lloyd's Underwriter Syndicate No. 1414 ASC			0	161	31		192	230	161	69		69	2		1	
AA-1120102	Lloyd's Underwriter Syndicate No. 1458 RNR			0	9			9	11	11				2			
AA-1120171	Lloyd's Underwriter Syndicate No. 1856 IQUW			0	(203)	341		138	166	(203)	369		369	2		8	
AA-1120083	Lloyd's Underwriter Syndicate No. 1910 ARE			0	2,593	2,546		5,139	6,167	2,593	3,574		3,574	2		75	

### SCHEDULE F – PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Credit Risk)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	Ceded Reinsurance Credit Risk								
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral				28 Total Amount Recoverable From Reinsurers Less Penalty (Cols. 15-27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held (Cols 17+18+20; But not in Excess of Col. 29)	31 Stressed Net Recoverable (Cols. 29 - 30)	32 Total Collateral (Cols. 21 + 22 + 24. not in Excess of Col. 31)	33 Stressed Net Recoverable Net of Collateral Offsets (Col. 31 - 32)	34 Reinsurer Designation Equivalent	35 Credit Risk o Collateralized Recoverable (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	36 Credit Risk on Uncollateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
AA-1120186	Lloyd's Underwriter Syndicate No. 1947 GIC			0	67	13		80	96	67	29	29	2		1		
AA-1120084	Lloyd's Underwriter Syndicate No. 1955 BAR			0	233	156		389	467	233	234	234	2		5		
AA-1128001	Lloyd's Underwriter Syndicate No. 2001 AML			0	433	326		759	911	433	478	478	2		10		
AA-1120071	Lloyd's Underwriter Syndicate No. 2007 NVA			0	8	47		55	66	8	58	58	2		1		
AA-1128010	Lloyd's Underwriter Syndicate No. 2010 MMX			0	105	18		123	148	105	43	43	2		1		
AA-1120097	Lloyd's Underwriter Syndicate No. 2468 NEO			0	2			2	2	2			2				
AA-1128623	Lloyd's Underwriter Syndicate No. 2623 AFB			0	5			5	6	6			2				
AA-1128791	Lloyd's Underwriter Syndicate No. 2791 MAP			0	468	259		727	872	468	404	404	2		8		
AA-1120236	Lloyd's Underwriter Syndicate No. 2843			0	289	55		344	413	289	124	124	2		3		
AA-1120227	Lloyd's Underwriter Syndicate No. 3123			0	105	14		119	143	105	38	38	2		1		
AA-1120075	Lloyd's Underwriter Syndicate No. 4020 ARK			0	86	476		562	674	86	588	588	2		12		
AA-1126004	Lloyd's Underwriter Syndicate No. 4444 CMA			0	20	118		138	166	20	146	146	2		3		
AA-3190829	Markel Bermuda Limited			0	799	95		894	1,073	799	274	274	3		8		
AA-3190686	Partner Reinsurance Company Ltd. (2017)			0	22			22	26	26			2				
AA-3190339	Renaissance Reinsurance Ltd. (2017)			0	21			21	25	25			2				
AA-3190870	Validus Reinsurance, Ltd. (2017)			0	25			25	30	30			3				
1299999	Total Authorized - Other Non-U.S. Insurers#			XXX	6,204	5,059		11,263	13,514	6,230	7,284	7,284	XXX		155		
1499999	Total Authorized - Total Authorized Excluding Protected Cells			XXX	16,394	9,181		25,575	30,687	16,420	14,267	14,267	XXX		303		
AA-3194158	Allianz Risk Transfer (Bermuda) Ltd. (Nephila business)		129	1	451	14	14	451	541	322	219	129	90	2	3	2	
AA-3190005	American International Reinsurance Company Ltd.(2017)			0	9			9	11	11			3				
AA-3190770	Chubb Tempest Reinsurance Ltd. (2017)			0	33			33	40	40			1				
AA-3191289	Fidelis Insurance Bermuda Limited (2017)			0	12			12	14	14			3				
AA-3191190	Hamilton Re, Ltd. (2017)			0	4			4	5	5			3				
AA-3190875	Hiscox Insurance Company Ltd (Bermuda) (2017)			0	32			32	38	38			3				
AA-3191594	IQUW Re Bermuda Ltd			0	321	40	40	321	385	321	64	64	4		2		
AA-2230425	IRB-Brasil Resseguros S.A.			0	42	6	6	42	50	42	8	8	4		0		

### SCHEDULE F – PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Credit Risk)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	Ceded Reinsurance Credit Risk								
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral				28 Total Amount Recoverable From Reinsurers Less Penalty (Cols. 15-27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held (Cols. 17+18+20; But not in Excess of Col. 29)	31 Stressed Net Recoverable (Cols. 29 - 30)	32 Total Collateral (Cols. 21 + 22 + 24. not in Excess of Col. 31)	33 Stressed Net Recoverable Net of Collateral Offsets (Col. 31 - 32)	34 Reinsurer Designation Equivalent	35 Credit Risk o Collateralized Recoverable (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	36 Credit Risk on Uncollateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
AA-5420050	Korean Reinsurance Company			0		60	7	7	60	72	60	12		12	3		0
AA-3191593	Mereo Ins Ltd			0		429	53	53	429	515	429	86		86	4		3
AA-1460019	MS Amlin AG, Bermuda Branch, Hamilton (2017)			0		9			9	11	11				2		
AA-1320158	SCOR Global P&C S.E. - Lima S7300 (2017)			0		26			26	31	31				3		
AA-5324100	Taiping Reinsurance Company Ltd			0		5			5	6	6				3		
AA-1460023	Tokio Millennium Re AG			0		3			3	4	4				2		
AA-3191315	XL Bermuda Ltd (2017)			0		9			9	11	11				2		
2699999	Total Unauthorized - Other non-U.S. Insurers#		129	XXX		1,445	120	120	1,445	1,734	1,345	389	129	260	XXX	3	7
2799999	Total Unauthorized - Protected Cells			XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2899999	Total Unauthorized - Total Unauthorized Excluding Protected Cells		129	XXX		1,445	120	120	1,445	1,734	1,345	389	129	260	XXX	3	7
RJ-3194126	Arch Reinsurance Ltd.			0		1,370	806		2,176	2,611	1,370	1,241		1,241	2		26
RJ-3191352	Ascot Bermuda Ltd.			0		25	148		173	208	25	183		183	3		5
RJ-3194168	Aspen Bermuda Ltd.			0		614	421		1,035	1,242	614	628		628	3		18
RJ-3190770	Chubb Tempest Reinsurance Ltd.			0		1,226	729		1,955	2,346	1,226	1,120		1,120	1		18
RJ-3194122	DaVinci Reins thru Renaissance U/W			0		1,394	981		2,375	2,850	1,394	1,456		1,456	3		41
RJ-3191289	Fidelis Insurance Bermuda Ltd			0		4,908	1,534		6,442	7,730	4,908	2,822		2,822	3		79
RJ-3191190	Hamilton Re, Ltd.			0		424	283		707	848	424	424		424	3		12
RJ-3190060	Hannover Re (Pillar)			0		312	365		677	812	312	500		500	2		11
RJ-1340125	Hannover Ruck SE			0		8,578	4,603		13,181	15,817	8,578	7,239		7,239	2		152
RJ-3190875	Hiscox Insurance Company Ltd (Bermuda)			0		991	556		1,547	1,856	991	865		865	3		24
RJ-3191239	Lumen Re Ltd.			0		264	33		297	356	264	92		92	3		3
RJ-3190686	Partner Reinsurance Company Ltd.			0		1,145	489		1,634	1,961	1,145	816		816	2		17
RJ-3190339	Renaissance Reinsurance Ltd.			0		1,394	981		2,375	2,850	1,394	1,456		1,456	2		31
RJ-3191388	Vermeer Reinsurance Ltd.			0		618	77		695	834	618	216		216	3		6
5499999	Total Reciprocal Jurisdiction - Other Non-U.S. Insurers#			XXX		23,263	12,006		35,269	42,321	23,263	19,058		19,058	XXX		441

### SCHEDULE F – PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Credit Risk)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	Ceded Reinsurance Credit Risk							
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral				28 Total Amount Recoverable From Reinsurers Less Penalty (Cols. 15-27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held (Cols 17+18+20; But not in Excess of Col. 29)	31 Stressed Net Recoverable (Cols. 29 - 30)	32 Total Collateral (Cols. 21 + 22 + 24. not in Excess of Col. 31)	33 Stressed Net Recoverable Net of Collateral Offsets (Col. 31 - 32)	34 Reinsurer Designation Equivalent	35 Credit Risk o Collateralized Recoverable (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
5599999	Total Reciprocal Jurisdiction - Protected Cells			XXX				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5699999	Total Reciprocal Jurisdiction - Total Certified Excluding Protected Cells			XXX	23,263	12,006		35,269	42,321	23,263	19,058		19,058	XXX		441
5799999	Total Authorized, Unauthorized and Certified Excluding Protected Cells		129	XXX	41,102	21,307	120	62,289	74,742	41,028	33,714	129	33,585	XXX	3	752
9999999	Totals		129	XXX	41,102	21,307	120	62,289	74,742	41,028	33,714	129	33,585	XXX	3	752

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### SCHEDULE F – PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols. 43 - 44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue C 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/Cols. 46 + 48)	51 Percentage More Than 120 Days Overdue (Col. 41/Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 4 for Reinsurers with Values Less Than 20% in Col. 50
		37 Current	Overdue				43 Total Due Cols. 37 + 42 (In total should Equal Cols. 7 + 8)										
			38 1- 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days											
36-2661954	American Agricultural Insurance Company																YES
47-0574325	Berkley Insurance Company	6					6		6								YES
22-2005057	Everest Reinsurance Company (Blue Water)	123					123		123								YES
43-1754760	Lyndon Southern Insurance Company																YES
13-4924125	Munich Reinsurance America, Inc.	12					12		12								YES
13-3138390	Navigators Insurance Company	17					17		17								YES
47-0698507	Odyssey Reinsurance Company	12					12		12								YES
23-1641984	QBE Reinsurance Corporation																YES
75-1444207	Scor Reinsurance Company	41					41		41								YES
13-1675535	Swiss Reinsurance America Corporation	17					17		17								YES
31-0542366	The Cincinnati Insurance Company	35					35		35								YES
13-5616275	Transatlantic Reinsurance Company	3					3		3								YES
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	266					266		266								XXX
AA-3194168	Aspen Bermuda Ltd. (2017)																YES
AA-3194122	DaVinci Reins thru Renaissance U/W (2017)																YES
AA-3194130	Endurance Speciality Ins Ltd. (2017)																YES
AA-1126033	Lloyd's Underwriter Syndicate No. 0033 HIS	33					33		33								YES
AA-1126623	Lloyd's Underwriter Syndicate No. 0623 AFB																YES
AA-1127084	Lloyd's Underwriter Syndicate No. 1084 CSL																YES
AA-1127183	Lloyd's Underwriter Syndicate No. 1183 TAL																YES
AA-1120085	Lloyd's Underwriter Syndicate No. 1274 AUL																YES
AA-1127301	Lloyd's Underwriter Syndicate No. 1301 IGO	9					9		9								YES
AA-1127414	Lloyd's Underwriter Syndicate No. 1414 ASC																YES
AA-1120102	Lloyd's Underwriter Syndicate No. 1458 RNR																YES
AA-1120171	Lloyd's Underwriter Syndicate No. 1856 IQUW	12					12		12								YES
AA-1120083	Lloyd's Underwriter Syndicate No. 1910 ARE	176					176		176								YES

### SCHEDULE F – PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44  Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45  Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute Included in Cols. 40 & 41	46  Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols. 43 - 44)	47  Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48  Amounts Received Prior 90 Days	49  Percentage Overdue C 42/Col. 43	50  Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/Cols. 46 + 48)	51  Percentage More Than 120 Days Overdue (Col. 41/Col. 43)	52  Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53  Amounts in Col. 4 for Reinsurers with Values Less Than 20% in Col. 50	
		37  Current	Overdue				43  Total Due Cols. 37 + 42 (In total should Equal Cols. 7 + 8)											
			38  1- 29 Days	39  30 - 90 Days	40  91 - 120 Days	41  Over 120 Days												42  Total Overdue Cols. 38 + + 40 + 41
AA-1120186	Lloyd's Underwriter Syndicate No. 1947 GIC																YES	
AA-1120084	Lloyd's Underwriter Syndicate No. 1955 BAR	12					12			12							YES	
AA-1128001	Lloyd's Underwriter Syndicate No. 2001 AML	27					27			27							YES	
AA-1120071	Lloyd's Underwriter Syndicate No. 2007 NVA	5					5			5							YES	
AA-1128010	Lloyd's Underwriter Syndicate No. 2010 MMX																YES	
AA-1120097	Lloyd's Underwriter Syndicate No. 2468 NEO																YES	
AA-1128623	Lloyd's Underwriter Syndicate No. 2623 AFB																YES	
AA-1128791	Lloyd's Underwriter Syndicate No. 2791 MAP	17					17			17							YES	
AA-1120236	Lloyd's Underwriter Syndicate No. 2843																YES	
AA-1120227	Lloyd's Underwriter Syndicate No. 3123																YES	
AA-1120075	Lloyd's Underwriter Syndicate No. 4020 ARK	12					12			12							YES	
AA-1126004	Lloyd's Underwriter Syndicate No. 4444 CMA	12					12			12							YES	
AA-3190829	Markel Bermuda Limited																YES	
AA-3190686	Partner Reinsurance Company Ltd. (2017)																YES	
AA-3190339	Renaissance Reinsurance Ltd. (2017)																YES	
AA-3190870	Validus Reinsurance, Ltd. (2017)																YES	
1299999	Total Authorized - Other Non-U.S. Insurers#	315					315			315							XXX	
1499999	Total Authorized - Total Authorized Excluding Protected Cells	581					581			581							XXX	
AA-3194158	Allianz Risk Transfer (Bermuda) Ltd. (Nephila business)	12					12			12							YES	
AA-3190005	American International Reinsurance Company Ltd.(2017)																YES	
AA-3190770	Chubb Tempest Reinsurance Ltd. (2017)																YES	
AA-3191289	Fidelis Insurance Bermuda Limited (2017)																YES	
AA-3191190	Hamilton Re, Ltd. (2017)																YES	
AA-3190875	Hiscox Insurance Company Ltd (Bermuda) (2017)																YES	
AA-3191594	IQUW Re Bermuda Ltd																YES	
AA-2230425	IRB-Brasil Resseguros S.A.																YES	

### SCHEDULE F – PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44  Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45  Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute Included in Cols. 40 & 41	46  Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols. 43 - 44)	47  Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48  Amounts Received Prior 90 Days	49  Percentage Overdue C 42/Col. 43	50  Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/Cols. 46 + 48)	51  Percentage More Than 120 Days Overdue (Col. 41/Col. 43)	52  Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53  Amounts in Col. 4 for Reinsurers with Values Less Than 20% in Col. 50
		37  Current	Overdue				43  Total Due Cols. 37 + 42 (In total should Equal Cols. 7 + 8)										
			38  1- 29 Days	39  30 - 90 Days	40  91 - 120 Days	41  Over 120 Days											
AA-5420050	Korean Reinsurance Company																YES
AA-3191593	Mereo Ins Ltd																YES
AA-1460019	MS Amlin AG, Bermuda Branch, Hamilton (2017)																YES
AA-1320158	SCOR Global P&C S.E. - Lirma S7300 (2017)																YES
AA-5324100	Taiping Reinsurance Company Ltd																YES
AA-1460023	Tokio Millennium Re AG																YES
AA-3191315	XL Bermuda Ltd (2017)																YES
2699999	Total Unauthorized - Other non-U.S. Insurers#	12					12			12							XXX
2799999	Total Unauthorized - Protected Cells																XXX
2899999	Total Unauthorized - Total Unauthorized Excluding Protected Cells	12					12			12							XXX
RJ-3194126	Arch Reinsurance Ltd.	47					47			47							YES
RJ-3191352	Ascot Bermuda Ltd.	15					15			15							YES
RJ-3194168	Aspen Bermuda Ltd.	35					35			35							YES
RJ-3190770	Chubb Tempest Reinsurance Ltd.	58					58			58							YES
RJ-3194122	DaVinci Reins thru Renaissance U/W	82					82			82							YES
RJ-3191289	Fidelis Insurance Bermuda Ltd	94					94			94							YES
RJ-3191190	Hamilton Re, Ltd.	23					23			23							YES
RJ-3190060	Hannover Re (Pillar)																YES
RJ-1340125	Hannover Ruck SE	3					3			3							YES
RJ-3190875	Hiscox Insurance Company Ltd (Bermuda)	44					44			44							YES
RJ-3191239	Lumen Re Ltd.																YES
RJ-3190686	Partner Reinsurance Company Ltd.	35					35			35							YES
RJ-3190339	Renaissance Reinsurance Ltd.	82					82			82							YES
RJ-3191388	Vermeer Reinsurance Ltd.																YES
5499999	Total Reciprocal Jurisdiction - Other Non-U.S. Insurers#	518					518			518							XXX

### SCHEDULE F – PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44  Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45  Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute Included in Cols. 40 & 41	46  Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols. 43 - 44)	47  Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48  Amounts Received Prior 90 Days	49  Percentage Overdue C 42/Col. 43	50  Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/Cols. 46 + 48)	51  Percentage More Than 120 Days Overdue (Col. 41/Col. 43)	52  Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53  Amounts in Col. 4 for Reinsurers with Values Less Than 20% in Col. 50
		37  Current	Overdue				43  Total Due Cols. 37 + 42 (In total should Equal Cols. 7 + 8)										
			38  1- 29 Days	39  30 - 90 Days	40  91 - 120 Days	41  Over 120 Days											
5599999	Total Reciprocal Jurisdiction - Protected Cells																XXX
5699999	Total Reciprocal Jurisdiction - Total Certified Excluding Protected Ce	518					518			518							XXX
5799999	Total Authorized, Unauthorized and Certified Excluding Protected C	1,111					1,111			1,111							XXX
9999999	Totals	1,111					1,111			1,111							XXX

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### SCHEDULE F – PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Provision for Reinsurance for Certified Reinsurers)

ID Number From Col. 1	Name of Reinsurer From Col. 3	54 Certified Reinsurer Rating (1 through 6)	55 Effective D of Certified Reinsurer Rating	56 Percent Collateral Required for Full Credit (0% through 100%)	57 Catastrophic Recoverables Qualifying for Collateral Deferral	58 Net Recoverable Subject to Collateral Requirement for Full Credit (Col. 19 - Col. 57)	59 Dollar Amount of Collateral Required (Col. 56 * Col. 58)	60 Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ((Col. 20 + Col. 21 + Col.22 + Col. 24)/ Col. 58)	61 Percent Credit Allowed on Net Recoverables Subject to Collate Requirements (Col. 60 / Col. 56, not to exceed 100%)	62 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	63 Amounts of Credit Allowed for Net Recoverables (Col. 57 +[Col. 58 * Col. 61 ])	64 Provision for Reinsurance with Certified Reinsurers Du to Collateral Deficiency (Col. 19 - Col. 63)	65 20% of Recoverable on Paid Losse % LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20)	Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ced to Certified Reinsurers ( Grea of [ Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63	
														66 Total Collater Provided (Col. 20 + Col. 21 + Col. 22 Col.24; not to Exceed Col 6	67 Net Unsecured Recoverable fo Which Credit is Allowed (Col. 63 -Col. 6	68 20% of Amount in Col. 67		
36-2661954	American Agricultural Insurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
47-0574325	Berkley Insurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
22-2005057	Everest Reinsurance Company (Blue Water)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
43-1754760	Lyndon Southern Insurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13-4924125	Munich Reinsurance America, Inc.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13-3138390	Navigators Insurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
47-0698507	Odyssey Reinsurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
23-1641984	QBE Reinsurance Corporation	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
75-1444207	Scor Reinsurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13-1675535	Swiss Reinsurance America Corporation	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
31-0542366	The Cincinnati Insurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13-5616275	Transatlantic Reinsurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0999999	Total Authorized - Other U.S. Unaffiliated Insurers				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3194168	Aspen Bermuda Ltd. (2017)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3194122	DaVinci Reins thru Renaissance U/W (2017)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3194130	Endurance Speciality Ins Ltd. (2017)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1126033	Lloyd's Underwriter Syndicate No. 0033 HIS	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1126623	Lloyd's Underwriter Syndicate No. 0623 AFB	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1127084	Lloyd's Underwriter Syndicate No. 1084 CSL	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1127183	Lloyd's Underwriter Syndicate No. 1183 TAL	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1120085	Lloyd's Underwriter Syndicate No. 1274 AUL	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1127301	Lloyd's Underwriter Syndicate No. 1301 IGO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1127414	Lloyd's Underwriter Syndicate No. 1414 ASC	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1120102	Lloyd's Underwriter Syndicate No. 1458 RNR	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1120171	Lloyd's Underwriter Syndicate No. 1856 IQUW	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1120083	Lloyd's Underwriter Syndicate No. 1910 ARE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

### SCHEDULE F – PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Provision for Reinsurance for Certified Reinsurers)

ID Number From Col. 1	Name of Reinsurer From Col. 3	54 Certified Reinsurer Rating (1 through 6)	55 Effective D of Certified Reinsurer Rating	56 Percent Collateral Required for Full Credit (0% through 100%)	57 Catastrophic Recoverables Qualifying for Collateral Deferral	58 Net Recoverable Subject to Collateral Requirement for Full Credit (Col. 19 - Col. 57)	59 Dollar Amount of Collateral Required (Col. 56 * Col. 58)	60 Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ((Col. 20 + Col. 21 + Col.22 + Col. 24)/ Col. 58)	61 Percent Credit Allowed on Net Recoverables Subject to Collate Requirements (Col. 60 / Col. 56, not to exceed 100%)	62 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	63 Amounts of Credit Allowed for Net Recoverables (Col. 57 +[Col. 58 * Col. 61 ])	64 Provision for Reinsurance with Certified Reinsurers Du to Collateral Deficiency (Col. 19 - Col. 63)	65 20% of Recoverable on Paid Losse % LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20)	Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ced to Certified Reinsurers ( Grea of [ Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63
														66 Total Collater Provided (Col. 20 + Col. 21 + Col. 22 Col.24; not to Exceed Col 6	67 Net Unsecured Recoverable fo Which Credit is Allowed (Col. 63 -Col. 6	68 20% of Amount in Col. 67	
AA-1120186	Lloyd's Underwriter Syndicate No. 1947 GIC	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1120084	Lloyd's Underwriter Syndicate No. 1955 BAR	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1128001	Lloyd's Underwriter Syndicate No. 2001 AML	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1120071	Lloyd's Underwriter Syndicate No. 2007 NVA	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1128010	Lloyd's Underwriter Syndicate No. 2010 MMX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1120097	Lloyd's Underwriter Syndicate No. 2468 NEO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1128623	Lloyd's Underwriter Syndicate No. 2623 AFB	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1128791	Lloyd's Underwriter Syndicate No. 2791 MAP	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1120236	Lloyd's Underwriter Syndicate No. 2843	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1120227	Lloyd's Underwriter Syndicate No. 3123	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1120075	Lloyd's Underwriter Syndicate No. 4020 ARK	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1126004	Lloyd's Underwriter Syndicate No. 4444 CMA	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3190829	Markel Bermuda Limited	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3190686	Partner Reinsurance Company Ltd. (2017)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3190339	Renaissance Reinsurance Ltd. (2017)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3190870	Validus Reinsurance, Ltd. (2017)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1299999	Total Authorized - Other Non-U.S. Insurers#				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1499999	Total Authorized - Total Authorized Excluding Protected Cells				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3194158	Allianz Risk Transfer (Bermuda) Ltd. (Nephila business)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3190005	American International Reinsurance Company Ltd.(2017)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3190770	Chubb Tempest Reinsurance Ltd. (2017)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3191289	Fidelis Insurance Bermuda Limited (2017)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3191190	Hamilton Re, Ltd. (2017)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3190875	Hiscox Insurance Company Ltd (Bermuda) (2017)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3191594	IQUW Re Bermuda Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-2230425	IRB-Brasil Resseguros S.A.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

### SCHEDULE F – PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Provision for Reinsurance for Certified Reinsurers)

ID Number From Col. 1	Name of Reinsurer From Col. 3	54 Certified Reinsurer Rating (1 through 6)	55 Effective D of Certified Reinsurer Rating	56 Percent Collateral Required for Full Credit (0% through 100%)	57 Catastrophic Recoverables Qualifying for Collateral Deferral	58 Net Recoverable Subject to Collateral Requirement for Full Credit (Col. 19 - Col. 57)	59 Dollar Amount of Collateral Required (Col. 56 * Col. 58)	60 Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ((Col. 20 + Col. 21 + Col.22 + Col. 24)/ Col. 58)	61 Percent Credit Allowed on Net Recoverables Subject to Collate Requirements (Col. 60 / Col. 56, not to exceed 100%)	62 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts (Col. 45 * 20%)	63 Amounts of Credit Allowed for Net Recoverables (Col. 57 +[Col. 58 * Col. 61 ])	64 Provision for Reinsurance with Certified Reinsurers Du to Collateral Deficiency (Col. 19 - Col. 63)	65 20% of Recoverable on Paid Lose % LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20)	Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ced to Certified Reinsurers ( Grea of [ Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63	
														66 Total Collater Provided (Col. 20 + Col. 21 + Col. 22 Col.24; not to Exceed Col 6	67 Net Unsecured Recoverable fo Which Credit is Allowed (Col. 63 -Col. 6	68 20% of Amount in Col. 67		
AA-5420050	Korean Reinsurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3191593	Mereo Ins Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1460019	MS Amlin AG, Bermuda Branch, Hamilton (2017)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1320158	SCOR Global P&C S.E. - Lirma S7300 (2017)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-5324100	Taiping Reinsurance Company Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1460023	Tokio Millennium Re AG	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3191315	XL Bermuda Ltd (2017)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2699999	Total Unauthorized - Other non-U.S. Insurers#				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2799999	Total Unauthorized - Protected Cells				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2899999	Total Unauthorized - Total Unauthorized Excluding Protected Cells				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RJ-3194126	Arch Reinsurance Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RJ-3191352	Ascot Bermuda Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RJ-3194168	Aspen Bermuda Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RJ-3190770	Chubb Tempest Reinsurance Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RJ-3194122	DaVinci Reins thru Renaissance U/W	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RJ-3191289	Fidelis Insurance Bermuda Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RJ-3191190	Hamilton Re, Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RJ-3190060	Hannover Re (Pillar)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RJ-1340125	Hannover Ruck SE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RJ-3190875	Hiscox Insurance Company Ltd (Bermuda)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RJ-3191239	Lumen Re Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RJ-3190686	Partner Reinsurance Company Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RJ-3190339	Renaissance Reinsurance Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RJ-3191388	Vermeer Reinsurance Ltd.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5499999	Total Reciprocal Jurisdiction - Other Non-U.S. Insurers#				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

### SCHEDULE F – PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
 (Provision for Reinsurance for Certified Reinsurers)

ID Number From Col. 1	Name of Reinsurer From Col. 3	54 Certified Reinsurer Rating (1 through 6)	55 Effective D of Certified Reinsurer Rating	56 Percent Collateral Required for Full Credit (0% through 100%)	57 Catastrophic Recoverables Qualifying for Collateral Deferral	58 Net Recoverable Subject to Collateral Requirement for Full Credit (Col. 19 - Col. 57)	59 Dollar Amount of Collateral Required (Col. 56 * Col. 58)	60 Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ((Col. 20 + Col. 21 + Col.22 + Col. 24)/ Col. 58)	61 Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	62 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	63 Amounts of Credit Allowed for Net Recoverables (Col. 57 +[Col. 58 * Col. 61 ])	64 Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	65 20% of Recoverable on Paid Losses % LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20)	Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers ( Greater of [ Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63
														66 Total Collateral Provided (Col. 20 + Col. 21 + Col. 22 Col.24; not to Exceed Col. 6	67 Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 -Col. 6	68 20% of Amount in Col. 67	
5599999	Total Reciprocal Jurisdiction - Protected Cells				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5699999	Total Reciprocal Jurisdiction - Total Certified Excluding Protected Cell				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5799999	Total Authorized, Unauthorized and Certified Excluding Protected Cells							XXX	XXX								
9999999	Totals							XXX	XXX								

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### SCHEDULE F – PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Total Provision for Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance			
			71 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0  20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ((Col. 47 * 20%) + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0  Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col 26 * 20% or [Cols. 40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Jurisdiction Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)
36-2661954	American Agricultural Insurance Company		XXX	XXX				XXX	XXX	
47-0574325	Berkley Insurance Company		XXX	XXX				XXX	XXX	
22-2005057	Everest Reinsurance Company (Blue Water)		XXX	XXX				XXX	XXX	
43-1754760	Lyndon Southern Insurance Company		XXX	XXX				XXX	XXX	
13-4924125	Munich Reinsurance America, Inc.		XXX	XXX				XXX	XXX	
13-3138390	Navigators Insurance Company		XXX	XXX				XXX	XXX	
47-0698507	Odyssey Reinsurance Company		XXX	XXX				XXX	XXX	
23-1641984	QBE Reinsurance Corporation		XXX	XXX				XXX	XXX	
75-1444207	Scor Reinsurance Company		XXX	XXX				XXX	XXX	
13-1675535	Swiss Reinsurance America Corporation		XXX	XXX				XXX	XXX	
31-0542366	The Cincinnati Insurance Company		XXX	XXX				XXX	XXX	
13-5616275	Transatlantic Reinsurance Company		XXX	XXX				XXX	XXX	
0999999	Total Authorized - Other U.S. Unaffiliated Insurers		XXX	XXX				XXX	XXX	
AA-3194168	Aspen Bermuda Ltd. (2017)		XXX	XXX				XXX	XXX	
AA-3194122	DaVinci Reins thru Renaissance U/W (2017)		XXX	XXX				XXX	XXX	
AA-3194130	Endurance Speciality Ins Ltd. (2017)		XXX	XXX				XXX	XXX	
AA-1126033	Lloyd's Underwriter Syndicate No. 0033 HIS		XXX	XXX				XXX	XXX	
AA-1126623	Lloyd's Underwriter Syndicate No. 0623 AFB		XXX	XXX				XXX	XXX	
AA-1127084	Lloyd's Underwriter Syndicate No. 1084 CSL		XXX	XXX				XXX	XXX	
AA-1127183	Lloyd's Underwriter Syndicate No. 1183 TAL		XXX	XXX				XXX	XXX	
AA-1120085	Lloyd's Underwriter Syndicate No. 1274 AUL		XXX	XXX				XXX	XXX	
AA-1127301	Lloyd's Underwriter Syndicate No. 1301 IGO		XXX	XXX				XXX	XXX	
AA-1127414	Lloyd's Underwriter Syndicate No. 1414 ASC		XXX	XXX				XXX	XXX	
AA-1120102	Lloyd's Underwriter Syndicate No. 1458 RNR		XXX	XXX				XXX	XXX	
AA-1120171	Lloyd's Underwriter Syndicate No. 1856 IQUW		XXX	XXX				XXX	XXX	
AA-1120083	Lloyd's Underwriter Syndicate No. 1910 ARE		XXX	XXX				XXX	XXX	

### SCHEDULE F – PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Total Provision for Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance				
			71 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0  20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ((Col. 47 * 20%) + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0  Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col 26 * 20% or [Cols. 40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Jurisdiction Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)	
AA-1120186	Lloyd's Underwriter Syndicate No. 1947 GIC		XXX	XXX					XXX	XXX	
AA-1120084	Lloyd's Underwriter Syndicate No. 1955 BAR		XXX	XXX					XXX	XXX	
AA-1128001	Lloyd's Underwriter Syndicate No. 2001 AML		XXX	XXX					XXX	XXX	
AA-1120071	Lloyd's Underwriter Syndicate No. 2007 NVA		XXX	XXX					XXX	XXX	
AA-1128010	Lloyd's Underwriter Syndicate No. 2010 MMX		XXX	XXX					XXX	XXX	
AA-1120097	Lloyd's Underwriter Syndicate No. 2468 NEO		XXX	XXX					XXX	XXX	
AA-1128623	Lloyd's Underwriter Syndicate No. 2623 AFB		XXX	XXX					XXX	XXX	
AA-1128791	Lloyd's Underwriter Syndicate No. 2791 MAP		XXX	XXX					XXX	XXX	
AA-1120236	Lloyd's Underwriter Syndicate No. 2843		XXX	XXX					XXX	XXX	
AA-1120227	Lloyd's Underwriter Syndicate No. 3123		XXX	XXX					XXX	XXX	
AA-1120075	Lloyd's Underwriter Syndicate No. 4020 ARK		XXX	XXX					XXX	XXX	
AA-1126004	Lloyd's Underwriter Syndicate No. 4444 CMA		XXX	XXX					XXX	XXX	
AA-3190829	Markel Bermuda Limited		XXX	XXX					XXX	XXX	
AA-3190686	Partner Reinsurance Company Ltd. (2017)		XXX	XXX					XXX	XXX	
AA-3190339	Renaissance Reinsurance Ltd. (2017)		XXX	XXX					XXX	XXX	
AA-3190870	Validus Reinsurance, Ltd. (2017)		XXX	XXX					XXX	XXX	
1299999	Total Authorized - Other Non-U.S. Insurers#		XXX	XXX					XXX	XXX	
1499999	Total Authorized - Total Authorized Excluding Protected Cells		XXX	XXX					XXX	XXX	
AA-3194158	Allianz Risk Transfer (Bermuda) Ltd. (Nephila business)			14	XXX	XXX	XXX	14	XXX	14	
AA-3190005	American International Reinsurance Company Ltd.(2017)				XXX	XXX	XXX		XXX		
AA-3190770	Chubb Tempest Reinsurance Ltd. (2017)				XXX	XXX	XXX		XXX		
AA-3191289	Fidelis Insurance Bermuda Limited (2017)				XXX	XXX	XXX		XXX		
AA-3191190	Hamilton Re, Ltd. (2017)				XXX	XXX	XXX		XXX		
AA-3190875	Hiscox Insurance Company Ltd (Bermuda) (2017)				XXX	XXX	XXX		XXX		
AA-3191594	IQUW Re Bermuda Ltd			40	XXX	XXX	XXX	40	XXX	40	
AA-2230425	IRB-Brasil Resseguros S.A.			6	XXX	XXX	XXX	6	XXX	6	

### SCHEDULE F – PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Total Provision for Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance			
			71 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0  20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ((Col. 47 * 20%) + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0  Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col 26 * 20% or [Cols. 40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Jurisdiction Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)
AA-5420050	Korean Reinsurance Company		7		XXX	XXX	XXX	7	XXX	7
AA-3191593	Mereo Ins Ltd		53		XXX	XXX	XXX	53	XXX	53
AA-1460019	MS Amlin AG, Bermuda Branch, Hamilton (2017)				XXX	XXX	XXX		XXX	
AA-1320158	SCOR Global P&C S.E. - Irma S7300 (2017)				XXX	XXX	XXX		XXX	
AA-5324100	Taiping Reinsurance Company Ltd				XXX	XXX	XXX		XXX	
AA-1460023	Tokio Millennium Re AG				XXX	XXX	XXX		XXX	
AA-3191315	XL Bermuda Ltd (2017)				XXX	XXX	XXX		XXX	
2699999	Total Unauthorized - Other non-U.S. Insurers#		120		XXX	XXX	XXX	120	XXX	120
2799999	Total Unauthorized - Protected Cells				XXX	XXX	XXX		XXX	
2899999	Total Unauthorized - Total Unauthorized Excluding Protected Cells		120		XXX	XXX	XXX	120	XXX	120
RJ-3194126	Arch Reinsurance Ltd.		XXX	XXX				XXX	XXX	
RJ-3191352	Ascot Bermuda Ltd.		XXX	XXX				XXX	XXX	
RJ-3194168	Aspen Bermuda Ltd.		XXX	XXX				XXX	XXX	
RJ-3190770	Chubb Tempest Reinsurance Ltd.		XXX	XXX				XXX	XXX	
RJ-3194122	DaVinci Reins thru Renaissance U/W		XXX	XXX				XXX	XXX	
RJ-3191289	Fidelis Insurance Bermuda Ltd		XXX	XXX				XXX	XXX	
RJ-3191190	Hamilton Re, Ltd.		XXX	XXX				XXX	XXX	
RJ-3190060	Hannover Re (Pillar)		XXX	XXX				XXX	XXX	
RJ-1340125	Hannover Ruck SE		XXX	XXX				XXX	XXX	
RJ-3190875	Hiscox Insurance Company Ltd (Bermuda)		XXX	XXX				XXX	XXX	
RJ-3191239	Lumen Re Ltd.		XXX	XXX				XXX	XXX	
RJ-3190686	Partner Reinsurance Company Ltd.		XXX	XXX				XXX	XXX	
RJ-3190339	Renaissance Reinsurance Ltd.		XXX	XXX				XXX	XXX	
RJ-3191388	Vermeer Reinsurance Ltd.		XXX	XXX				XXX	XXX	
5499999	Total Reciprocal Jurisdiction - Other Non-U.S. Insurers#		XXX	XXX				XXX	XXX	

### SCHEDULE F – PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Total Provision for Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	71 Provision for Unauthorized Reinsurance		72 Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		73 Total Provision for Reinsurance			
			71 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0  20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ((Col. 47 * 20%) + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0  Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col 26 * 20% or [Cols. 40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Jurisdiction Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 +77)
5599999	Total Reciprocal Jurisdiction - Protected Cells		XXX	XXX				XXX	XXX	
5699999	Total Reciprocal Jurisdiction - Total Certified Excluding Protected Cells		XXX	XXX				XXX	XXX	
5799999	Total Authorized, Unauthorized and Certified Excluding Protected Cells			120					120	120
9999999	Totals			120					120	120

### SCHEDULE F – PART 4

Issuing or Confirming Banks for Letters of Credit from Schedule F, Part 3 (\$000 Omitted)

1 Issuing or Confirming Bank Reference Number Used in Col. 23 of Sch F Part 3	2  Letters of Credit Code	3  American Bankers Association (ABA) Routing Number	4  Issuing or Confirming Bank Name	5  Letters of Credit Amount
1	1	26007993	UBS AG	129
9999999 Total				129
9999999 Total				129

## SCHEDULE F – PART 5

### Interrogatories for Schedule F, Part 3 (000 Omitted)

A. Report the five largest provisional commission rates included in the cedant's reinsurance treaties. The commission rate to be reported is by contract with ceded premium in excess

	1 Name of Reinsurer	2 Commission Rate	3 Ceded Premium
1.	.....	.....	.....
2.	.....	.....	.....
3.	.....	.....	.....
4.	.....	.....	.....
5.	.....	.....	.....

B. Report the five largest reinsurance recoverables reported in Schedule F, Part 3, Column 15, due from any one reinsurer (based on the total recoverables, Schedule F, Part 3, Line 9999999, Column 15, the amount of ceded premium, and indicate whether the recoverables are due from an affiliated insurer.

	1 Name of Reinsurer	2 Total Recoverables	3 Ceded Premium	4 Affiliated
6.	Hannover Ruck SE .....	13,181	28,937	Yes [ ] No [ X ]
7.	Everest Reinsurance Company (Blue Water) .....	7,501	13,247	Yes [ ] No [ X ]
8.	Fidelis Insurance Bermuda Ltd .....	6,442	11,741	Yes [ ] No [ X ]
9.	Lloyd's Underwriter Syndicate No. 1910 ARE .....	5,139	6,407	Yes [ ] No [ X ]
10.	DaVinci Reins thru Renaissance U/W .....	2,375	3,513	Yes [ ] No [ X ]

NOT Disclosure of the five largest provisional commission rates should exclude mandatory pools and joint underwriting associations.

## SCHEDULE F – PART 6

### Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1	2	3
	As Reported (Net of Ceded)	Restatement Adjustments	Restated (Gross of Ceded)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12)	219,456,013		219,456,013
2. Premiums and considerations (Line 15)	26,784,188		26,784,188
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	1,109,904	(1,109,904)	
4. Funds held by or deposited with reinsured companies (Line 16.2)			
5. Other assets	620,076		620,076
6. Net amount recoverable from reinsurers		21,220,346	21,220,346
7. Protected cell assets (Line 27)			
8. Totals (Line 28)	247,970,181	20,110,442	268,080,623
<b>LIABILITIES (Page 3)</b>			
9. Losses and loss adjustment expenses (Lines 1 through 3)	27,017,471	12,425,539	39,443,010
10. Taxes, expenses, and other obligations (Lines 4 through 8)	4,029,862		4,029,862
11. Unearned premiums (Line 9)	100,038,523	48,874,419	148,912,942
12. Advance premiums (Line 10)	4,455,003		4,455,003
13. Dividends declared and unpaid (Line 11.1 and 11.2)			
14. Ceded reinsurance premiums payable (net of ceding commissions) (Line 12)	40,471,516	(40,471,516)	
15. Funds held by company under reinsurance treaties (Line 13)	598,000	(598,000)	
16. Amounts withheld or retained by company for account of others (Line 14)			
17. Provision for reinsurance (Line 16)	120,000	(120,000)	
18. Other liabilities	5,868,189		5,868,189
19. Total liabilities excluding protected cell business (Line 26)	182,598,564	20,110,442	202,709,006
20. Protected cell liabilities (Line 27)			
21. Surplus as regards policyholders (Line 37)	65,371,617	X X X	65,371,617
22. Totals (Line 38)	247,970,181	20,110,442	268,080,623

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements?    Yes [ ]    No [ X ]

If yes, give full explanation:

.....

.....

.....

**NONE**    **Schedule H - Part 1**

**NONE**    **Schedule H - Part 2, 3 and 4**

**NONE**    **Schedule H - Part 5**

## SCHEDULE P – ANALYSIS OF LOSSES AND LOSS EXPENSES

### SCHEDULE P – PART 1 – SUMMARY

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1–2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	X X X	X X X	X X X	100							100	X X X	
2. 2016	127,762	43,361	84,401	59,939			127		17,325		360	77,391	X X X
3. 2017	116,941	40,103	76,838	68,218	18,634		1,057	382	53,854	21,350	240	82,763	X X X
4. 2018	104,488	35,249	69,239	21,800			40		7,559		182	29,399	X X X
5. 2019	90,423	30,798	59,625	33,645			903		9,619		290	44,167	X X X
6. 2020	82,159	29,067	53,092	25,197			1,155		7,990		693	34,342	X X X
7. 2021	77,565	28,151	49,414	26,009			633		8,126		89	34,768	X X X
8. 2022	75,433	29,812	45,621	19,676			428		5,656		97	25,760	X X X
9. 2023	92,201	38,885	53,316	37,461			497		8,392		79	46,350	X X X
10. 2024	169,127	69,865	99,262	149,343	52,336		1,028	294	30,144	12,669	184	115,216	X X X
11. 2025	279,388	104,885	174,503	43,081			69		9,574		152	52,724	X X X
12. Totals	X X X	X X X	X X X	484,469	70,970		5,937	676	158,239	34,019	2,366	542,980	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior													
2. 2016													
3. 2017	23	23	180	180	29	29	55	55	164	163		1	3
4. 2018													
5. 2019	65				2				11			78	10
6. 2020	158				49				10			217	5
7. 2021	252				38		1		13			304	8
8. 2022	41				9		1		5			56	3
9. 2023	175		92		132		9		41			449	24
10. 2024	5,181	3,509	8,041	5,513	2,363	1,722	441	394	1,477	836		5,529	1,261
11. 2025	5,700		11,198		402		603		2,482			20,385	975
12. Totals	11,595	3,532	19,511	5,693	3,024	1,751	1,110	449	4,203	999		27,019	2,289

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount		
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid	
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X			
2. 2016	77,391		77,391	60.574		91.694						
3. 2017	123,580	40,816	82,764	105.677	101.778	107.712					1	
4. 2018	29,399		29,399	28.136		42.460						
5. 2019	44,245		44,245	48.931		74.205					65	13
6. 2020	34,559		34,559	42.064		65.093					158	59
7. 2021	35,072		35,072	45.216		70.976					252	52
8. 2022	25,816		25,816	34.224		56.588					41	15
9. 2023	46,799		46,799	50.758		87.777					267	182
10. 2024	198,018	77,273	120,745	117.082	110.603	121.643					4,200	1,329
11. 2025	73,109		73,109	26.168		41.896					16,898	3,487
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X		21,881	5,138

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements, which will reconcile Part 1 with Parts 2 and 4.



## SCHEDULE P – PART 1A – HOMEOWNERS/FARMOWNERS

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1-2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	100							100	X X X
2. 2016	87,877	30,484	57,393	35,781		92		10,332		90	46,205	6,394
3. 2017	78,293	27,854	50,439	41,460	10,559	509	143	34,199	13,247	127	52,219	13,780
4. 2018	67,830	23,453	44,377	14,660		16		5,436		114	20,112	3,156
5. 2019	57,130	19,571	37,559	20,701		510		6,000		267	27,211	3,775
6. 2020	50,868	18,799	32,069	14,132		903		4,365		466	19,400	2,522
7. 2021	47,891	17,435	30,456	17,055		307		5,179		86	22,541	3,954
8. 2022	46,941	18,394	28,547	11,199		188		3,164		55	14,551	1,720
9. 2023	58,987	24,167	34,820	23,302		354		4,841		47	28,497	2,461
10. 2024	120,326	40,463	79,863	77,472	28,300	604	190	15,521	6,557	79	58,550	8,527
11. 2025	207,031	69,339	137,692	33,394		53		6,281		109	39,728	3,262
12. Totals	X X X	X X X	X X X	289,256	38,859	3,536	333	95,318	19,804	1,440	329,114	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior													
2. 2016													
3. 2017			132	132	25	25	40	40	120	119		1	2
4. 2018													
5. 2019	50				2				8			60	7
6. 2020	140				37				7			184	4
7. 2021	190				37		1		6			234	5
8. 2022	40				6		1		3			50	2
9. 2023	164		54		82		5		28			333	16
10. 2024	4,817	3,357	5,562	3,859	1,315	947	307	272	1,049	552		4,063	1,132
11. 2025	4,793		6,591		289		355		1,602			13,630	874
12. Totals	10,194	3,357	12,339	3,991	1,793	972	709	312	2,823	671		18,555	2,042

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 2016	46,205		46,205	52,579		80,506					
3. 2017	76,485	24,265	52,220	97,691	87,115	103,531					1
4. 2018	20,112		20,112	29,651		45,321					
5. 2019	27,271		27,271	47,735		72,608					10
6. 2020	19,584		19,584	38,500		61,068					44
7. 2021	22,775		22,775	47,556		74,780					44
8. 2022	14,601		14,601	31,105		51,147					10
9. 2023	28,830		28,830	48,875		82,797					115
10. 2024	106,647	44,034	62,613	88,632	108,825	78,401					900
11. 2025	53,358		53,358	25,773		38,752					2,246
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X		15,185

- NONE**    **Schedule P - Part 1B Private Passenger**
- NONE**    **Schedule P - Part 1C Commercial Auto**
- NONE**    **Schedule P - Part 1D Workers Compensation**
- NONE**    **Schedule P - Part 1E Commercial Multiple Peril**
- NONE**    **Schedule P - Part 1F - Section 1 Med. Prof. Liab. Occurrence**
- NONE**    **Schedule P - Part 1F - Section 2 Med. Prof. Liab. Claims-Made**
- NONE**    **Schedule P - Part 1G Special Liability**
- NONE**    **Schedule P - Part 1H - Section 1 Other Liab. Occurrence**
- NONE**    **Schedule P - Part 1H - Section 2 Other Liab. Claims-Made**

## SCHEDULE P – PART 11 – SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1-2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogatio Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X									X X X
2. 2016	39,885	12,877	27,008	24,158		35		6,993		270	31,186	X X X
3. 2017	38,648	12,249	26,399	26,758	8,075	548	239	19,655	8,103	113	30,544	X X X
4. 2018	36,658	11,796	24,862	7,140		24		2,123		68	9,287	X X X
5. 2019	33,293	11,227	22,066	12,944		393		3,619		23	16,956	X X X
6. 2020	31,291	10,268	21,023	11,065		252		3,625		227	14,942	X X X
7. 2021	29,674	10,716	18,958	8,954		326		2,947		3	12,227	X X X
8. 2022	28,492	11,418	17,074	8,477		240		2,492		42	11,209	X X X
9. 2023	33,214	14,718	18,496	14,159		143		3,551		32	17,853	X X X
10. 2024	48,801	29,402	19,399	71,871	24,036	424	104	14,623	6,112	105	56,666	X X X
11. 2025	72,357	35,546	36,811	9,687		16		3,293		43	12,996	X X X
12. Totals	X X X	X X X	X X X	195,213	32,111	2,401	343	62,921	14,215	926	213,866	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior													
2. 2016													
3. 2017	23	23	48	48	4	4	15	15	44	44			1
4. 2018													
5. 2019	15								3			18	3
6. 2020	18				12				3			33	1
7. 2021	62				1				7			70	3
8. 2022	1				3				2			6	1
9. 2023	11		38		50		4		13			116	8
10. 2024	364	152	2,479	1,654	1,048	775	134	122	428	284		1,466	129
11. 2025	907		4,607		113		248		880			6,755	101
12. Totals	1,401	175	7,172	1,702	1,231	779	401	137	1,380	328		8,464	247

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participatio Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 2016	31,186		31,186	78,190		115,469					
3. 2017	47,095	16,551	30,544	121,856	135,121	115,701					
4. 2018	9,287		9,287	25,334		37,354					
5. 2019	16,974		16,974	50,984		76,924				15	3
6. 2020	14,975		14,975	47,857		71,232				18	15
7. 2021	12,297		12,297	41,440		64,864				62	8
8. 2022	11,215		11,215	39,362		65,685				1	5
9. 2023	17,969		17,969	54,101		97,151				49	67
10. 2024	91,371	33,239	58,132	187,232	113,050	299,665				1,037	429
11. 2025	19,751		19,751	27,297		53,655				5,514	1,241
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	6,696	1,768

- NONE Schedule P - Part 1J Auto Physical Damage**
- NONE Schedule P - Part 1K Fidelity/Surety**
- NONE Schedule P - Part 1L Other**
- NONE Schedule P - Part 1M International**
- NONE Schedule P - Part 1N Nonproportional Assumed Prop.**
- NONE Schedule P - Part 1O Nonproportional Assumed Liab.**
- NONE Schedule P - Part 1P Nonproportional Assumed Fin. Lines**
- NONE Schedule P - Part 1R - Section 1 Prod. Liab. Occurence**
- NONE Schedule P - Part 1R - Section 2 Prod. Liab. Claims-Made**
- NONE Schedule P - Part 1S Financial Guaranty/Mortgage Guaranty**
- NONE Schedule P - Part 1T - Warranty**
- NONE Schedule P - Part 1U - Pet Insurance Plans**

### SCHEDULE P – PART 2A – HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	One Year	Two Year
1. Prior	4,740	3,867	2,879	2,392	2,568	2,583	2,573	2,554	2,540	2,640	100	86
2. 2016	37,804	36,788	36,131	35,827	35,708	35,674	35,846	35,878	35,873	35,873		(5)
3. 2017	XXX	35,094	32,136	31,341	30,903	30,724	30,794	30,707	31,270	31,267	(3)	560
4. 2018	XXX	XXX	16,726	14,789	14,751	14,873	14,723	14,664	14,651	14,676	25	12
5. 2019	XXX	XXX	XXX	21,895	21,207	20,923	21,161	21,173	21,153	21,263	110	90
6. 2020	XXX	XXX	XXX	XXX	17,093	15,011	15,301	15,337	15,325	15,212	(113)	(125)
7. 2021	XXX	XXX	XXX	XXX	XXX	18,465	17,784	17,791	17,594	17,590	(4)	(201)
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	12,999	11,898	11,677	11,434	(243)	(464)
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,557	24,862	23,961	(901)	(2,596)
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	55,583	53,152	(2,431)	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45,475	XXX	XXX
12. Totals											(3,460)	(2,643)

### SCHEDULE P – PART 2B – PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	One Year	Two Year
1. Prior												
2. 2016												
3. 2017	XXX											
4. 2018	XXX	XXX										
5. 2019	XXX	XXX	XXX									
6. 2020	XXX	XXX	XXX	XXX								
7. 2021	XXX	XXX	XXX	XXX	XXX							
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
<b>NONE</b>												
12. Totals												

### SCHEDULE P – PART 2C – COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	One Year	Two Year
1. Prior												
2. 2016												
3. 2017	XXX											
4. 2018	XXX	XXX										
5. 2019	XXX	XXX	XXX									
6. 2020	XXX	XXX	XXX	XXX								
7. 2021	XXX	XXX	XXX	XXX	XXX							
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
<b>NONE</b>												
12. Totals												

### SCHEDULE P – PART 2D – WORKERS' COMPENSATION (EXCLUDING EXCESS WORKERS' COMPENSATION)

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	One Year	Two Year
1. Prior												
2. 2016												
3. 2017	XXX											
4. 2018	XXX	XXX										
5. 2019	XXX	XXX	XXX									
6. 2020	XXX	XXX	XXX	XXX								
7. 2021	XXX	XXX	XXX	XXX	XXX							
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
<b>NONE</b>												
12. Totals												

### SCHEDULE P – PART 2E – COMMERCIAL MULTIPLE PERIL

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	One Year	Two Year
1. Prior												
2. 2016												
3. 2017	XXX											
4. 2018	XXX	XXX										
5. 2019	XXX	XXX	XXX									
6. 2020	XXX	XXX	XXX	XXX								
7. 2021	XXX	XXX	XXX	XXX	XXX							
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
<b>NONE</b>												
12. Totals												

**NONE**    **Schedule P - Part 2F - Sec. 1 and 2, 2G, 2H Sec. 1 and 2**

## SCHEDULE P – PART 2I – SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	One Year	Two Year
1. Prior	1,684	1,000	436	259	232	221	204	209	204	204		(5)
2. 2016	25,007	24,614	24,292	24,174	24,183	24,174	24,216	24,194	24,193	24,193		(1)
3. 2017	XXX	21,248	19,581	19,261	18,818	18,736	18,863	18,790	18,992	18,992		202
4. 2018	XXX	XXX	8,760	7,463	7,317	7,207	7,205	7,172	7,164	7,164		(8)
5. 2019	XXX	XXX	XXX	13,647	13,242	12,991	13,200	13,378	13,345	13,352	7	(26)
6. 2020	XXX	XXX	XXX	XXX	11,536	11,168	11,540	11,581	11,519	11,347	(172)	(234)
7. 2021	XXX	XXX	XXX	XXX	XXX	9,634	9,663	9,490	9,319	9,343	24	(147)
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	9,364	9,020	8,920	8,721	(199)	(299)
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,639	14,692	14,405	(287)	(1,234)
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50,182	49,477	(705)	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,578	XXX	XXX
12. Totals											(1,332)	(1,752)

## SCHEDULE P – PART 2J – AUTO PHYSICAL DAMAGE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	One Year	Two Year
1. Prior												
2. 2016												
3. 2017	XXX											
4. 2018	XXX	XXX										
5. 2019	XXX	XXX	XXX									
6. 2020	XXX	XXX	XXX	XXX								
7. 2021	XXX	XXX	XXX	XXX	XXX							
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Totals												

## SCHEDULE P – PART 2K – FIDELITY, SURETY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	One Year	Two Year
1. Prior												
2. 2016												
3. 2017	XXX											
4. 2018	XXX	XXX										
5. 2019	XXX	XXX	XXX									
6. 2020	XXX	XXX	XXX	XXX								
7. 2021	XXX	XXX	XXX	XXX	XXX							
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Totals												

## SCHEDULE P – PART 2L – OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	One Year	Two Year
1. Prior												
2. 2016												
3. 2017	XXX											
4. 2018	XXX	XXX										
5. 2019	XXX	XXX	XXX									
6. 2020	XXX	XXX	XXX	XXX								
7. 2021	XXX	XXX	XXX	XXX	XXX							
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

## SCHEDULE P – PART 2M – INTERNATIONAL

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	One Year	Two Year
1. Prior												
2. 2016												
3. 2017	XXX											
4. 2018	XXX	XXX										
5. 2019	XXX	XXX	XXX									
6. 2020	XXX	XXX	XXX	XXX								
7. 2021	XXX	XXX	XXX	XXX	XXX							
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

**NONE**    **Schedule P - Part 2N, 2O, 2P**

**NONE**    **Schedule P - Part 2R Sec. 1 and 2, 2S, 2T, 2U**

### SCHEDULE P – PART 3A – HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		
1. Prior	000	1,635	2,197	2,262	2,382	2,383	2,394	2,539	2,540	2,640		
2. 2016	30,018	34,446	35,365	35,565	35,645	35,656	35,844	35,873	35,873	35,873	3,704	2,638
3. 2017	XXX	27,726	30,420	30,852	30,669	30,673	30,648	30,664	31,270	31,267	4,504	9,030
4. 2018	XXX	XXX	11,380	13,233	14,238	14,492	14,649	14,651	14,651	14,676	1,240	1,837
5. 2019	XXX	XXX	XXX	16,294	19,844	20,560	20,821	20,951	21,102	21,211	1,571	2,014
6. 2020	XXX	XXX	XXX	XXX	11,088	13,669	14,350	14,920	15,133	15,035	1,123	1,349
7. 2021	XXX	XXX	XXX	XXX	XXX	14,090	16,449	17,003	17,334	17,362	1,597	2,334
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	8,334	10,585	11,307	11,387	782	899
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,077	23,125	23,656	1,088	1,242
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41,091	49,586	3,305	2,720
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,447	885	1,503

### SCHEDULE P – PART 3B – PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		
1. Prior	000											
2. 2016												
3. 2017	XXX											
4. 2018	XXX	XXX										
5. 2019	XXX	XXX	XXX									
6. 2020	XXX	XXX	XXX	XXX								
7. 2021	XXX	XXX	XXX	XXX	XXX							
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

NONE

### SCHEDULE P – PART 3C – COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		
1. Prior	000											
2. 2016												
3. 2017	XXX											
4. 2018	XXX	XXX										
5. 2019	XXX	XXX	XXX									
6. 2020	XXX	XXX	XXX	XXX								
7. 2021	XXX	XXX	XXX	XXX	XXX							
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

NONE

### SCHEDULE P – PART 3D – WORKERS' COMPENSATION (EXCLUDING EXCESS WORKERS' COMPENSATION)

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		
1. Prior	000											
2. 2016												
3. 2017	XXX											
4. 2018	XXX	XXX										
5. 2019	XXX	XXX	XXX									
6. 2020	XXX	XXX	XXX	XXX								
7. 2021	XXX	XXX	XXX	XXX	XXX							
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

NONE

### SCHEDULE P – PART 3E – COMMERCIAL MULTIPLE PERIL

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		
1. Prior	000											
2. 2016												
3. 2017	XXX											
4. 2018	XXX	XXX										
5. 2019	XXX	XXX	XXX									
6. 2020	XXX	XXX	XXX	XXX								
7. 2021	XXX	XXX	XXX	XXX	XXX							
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

NONE

**NONE**    **Schedule P - Part 3F Sec. 1 and 2, 3G, 3H Sec. 1 and 2**

### SCHEDULE P – PART 3I – SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025		
1. Prior	000	110	194	194	204	204	204	204	204	204	X X X	X X X
2. 2016	21,667	23,629	23,916	24,042	24,138	24,158	24,191	24,193	24,193	24,193	X X X	X X X
3. 2017	X X X	17,793	18,868	18,858	18,705	18,708	18,755	18,773	18,992	18,992	X X X	X X X
4. 2018	X X X	X X X	5,853	7,029	7,120	7,126	7,164	7,164	7,164	7,164	X X X	X X X
5. 2019	X X X	X X X	X X X	10,991	12,767	12,828	13,094	13,334	13,337	13,337	X X X	X X X
6. 2020	X X X	X X X	X X X	X X X	9,061	10,865	11,194	11,442	11,487	11,317	X X X	X X X
7. 2021	X X X	X X X	X X X	X X X	X X X	7,297	8,870	9,183	9,275	9,280	X X X	X X X
8. 2022	X X X	X X X	X X X	X X X	X X X	X X X	6,743	8,504	8,728	8,717	X X X	X X X
9. 2023	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12,291	14,170	14,302	X X X	X X X
10. 2024	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	43,407	48,155	X X X	X X X
11. 2025	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	9,703	X X X	X X X

### SCHEDULE P – PART 3J – AUTO PHYSICAL DAMAGE

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025		
1. Prior	000											
2. 2016												
3. 2017	X X X											
4. 2018	X X X	X X X										
5. 2019	X X X	X X X	X X X									
6. 2020	X X X	X X X	X X X	X X X								
7. 2021	X X X	X X X	X X X	X X X	X X X							
8. 2022	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2023	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2024	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
11. 2025	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		

### SCHEDULE P – PART 3K – FIDELITY/SURETY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025		
1. Prior	000										X X X	X X X
2. 2016											X X X	X X X
3. 2017	X X X										X X X	X X X
4. 2018	X X X	X X X									X X X	X X X
5. 2019	X X X	X X X	X X X								X X X	X X X
6. 2020	X X X	X X X	X X X	X X X							X X X	X X X
7. 2021	X X X	X X X	X X X	X X X	X X X						X X X	X X X
8. 2022	X X X	X X X	X X X	X X X	X X X	X X X					X X X	X X X
9. 2023	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
10. 2024	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
11. 2025	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	X X X

## SCHEDULE P – PART 3L – OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025		
1. Prior	000										XXX	XXX
2. 2016											XXX	XXX
3. 2017	XXX										XXX	XXX
4. 2018	XXX	XXX									XXX	XXX
5. 2019	XXX	XXX	XXX								XXX	XXX
6. 2020	XXX	XXX	XXX	XXX							XXX	XXX
7. 2021	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

## SCHEDULE P – PART 3M – INTERNATIONAL

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025		
1. Prior	000										XXX	XXX
2. 2016											XXX	XXX
3. 2017	XXX										XXX	XXX
4. 2018	XXX	XXX									XXX	XXX
5. 2019	XXX	XXX	XXX								XXX	XXX
6. 2020	XXX	XXX	XXX	XXX							XXX	XXX
7. 2021	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**NONE**    **Schedule P - Part 3N, 3O, 3P**

**NONE**    **Schedule P - Part 3R Sec. 1 and 2, 3S, 3T, 3U**

### SCHEDULE P – PART 4A – HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	2,906	1,655	434	87	86	25		13		
2. 2016	4,687	1,333	492	138	43	13	2	2		
3. 2017	XXX	4,713	1,099	173	168	41	105	12		
4. 2018	XXX	XXX	4,276	621	188	58	67	13		
5. 2019	XXX	XXX	XXX	4,091	711	124	57	31	5	
6. 2020	XXX	XXX	XXX	XXX	3,486	549	113	78	15	
7. 2021	XXX	XXX	XXX	XXX	XXX	3,022	808	330	24	1
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	3,196	594	243	1
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,408	747	59
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,518	1,738
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,946

### SCHEDULE P – PART 4B – PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior										
2. 2016										
3. 2017	XXX									
4. 2018	XXX	XXX								
5. 2019	XXX	XXX	XXX							
6. 2020	XXX	XXX	XXX	XXX						
7. 2021	XXX	XXX	XXX	XXX						
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

NONE

### SCHEDULE P – PART 4C – COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior										
2. 2016										
3. 2017	XXX									
4. 2018	XXX	XXX								
5. 2019	XXX	XXX	XXX							
6. 2020	XXX	XXX	XXX	XXX						
7. 2021	XXX	XXX	XXX	XXX						
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

NONE

### SCHEDULE P – PART 4D – WORKERS' COMPENSATION (EXCLUDING EXCESS WORKERS' COMPENSATION)

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior										
2. 2016										
3. 2017	XXX									
4. 2018	XXX	XXX								
5. 2019	XXX	XXX	XXX							
6. 2020	XXX	XXX	XXX	XXX						
7. 2021	XXX	XXX	XXX	XXX						
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

NONE

### SCHEDULE P – PART 4E – COMMERCIAL MULTIPLE PERIL

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior										
2. 2016										
3. 2017	XXX									
4. 2018	XXX	XXX								
5. 2019	XXX	XXX	XXX							
6. 2020	XXX	XXX	XXX	XXX						
7. 2021	XXX	XXX	XXX	XXX						
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

NONE

**NONE**    **Schedule P - Part 4F Sec. 1 and 2, 4G, 4H Sec. 1 and 2**

### SCHEDULE P – PART 4I – SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	1,400	911	237	49	52	17		9		
2. 2016	2,280	734	268	78	26	9	2	1		
3. 2017	XXX	2,596	599	307	71	28	78	12		
4. 2018	XXX	XXX	2,331	349	115	40	41	8		
5. 2019	XXX	XXX	XXX	2,302	434	84	36	19	2	
6. 2020	XXX	XXX	XXX	XXX	2,130	373	69	47	8	
7. 2021	XXX	XXX	XXX	XXX	XXX	2,054	496	201	14	
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	2,166	383	143	
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,837	441	42
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,609	837
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,855

### SCHEDULE P – PART 4J – AUTO PHYSICAL DAMAGE

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior										
2. 2016										
3. 2017	XXX									
4. 2018	XXX	XXX								
5. 2019	XXX	XXX	XXX							
6. 2020	XXX	XXX	XXX	XXX						
7. 2021	XXX	XXX	XXX	XXX	XXX					
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

### SCHEDULE P – PART 4K – FIDELITY/SURETY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior										
2. 2016										
3. 2017	XXX									
4. 2018	XXX	XXX								
5. 2019	XXX	XXX	XXX							
6. 2020	XXX	XXX	XXX	XXX						
7. 2021	XXX	XXX	XXX	XXX	XXX					
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SCHEDULE P – PART 4L – OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior										
2. 2016										
3. 2017	XXX									
4. 2018	XXX	XXX								
5. 2019	XXX	XXX	XXX							
6. 2020	XXX	XXX	XXX	XXX						
7. 2021	XXX	XXX	XXX	XXX	XXX					
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

## SCHEDULE P – PART 4M – INTERNATIONAL

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior										
2. 2016										
3. 2017	XXX									
4. 2018	XXX	XXX								
5. 2019	XXX	XXX	XXX							
6. 2020	XXX	XXX	XXX	XXX						
7. 2021	XXX	XXX	XXX	XXX	XXX					
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**    **Schedule P - Part 4N, 4O, 4P**

**NONE**    **Schedule P - Part 4R Sec. 1 and 2, 4S, 4T, 4U**

## SCHEDULE P – PART 5A – HOMEOWNERS/FARMOWNERS

### SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	652	58	25	37	3	1			1	
2. 2016	3,045	3,563	3,670	3,690	3,698	3,702	3,703	3,703	3,704	3,704
3. 2017	XXX	3,724	4,284	4,386	4,407	4,493	4,496	4,502	4,504	4,504
4. 2018	XXX	XXX	978	1,209	1,222	1,239	1,239	1,240	1,240	1,240
5. 2019	XXX	XXX	XXX	1,283	1,460	1,561	1,563	1,570	1,571	1,571
6. 2020	XXX	XXX	XXX	XXX	606	1,097	1,104	1,123	1,123	1,123
7. 2021	XXX	XXX	XXX	XXX	XXX	1,376	1,490	1,595	1,596	1,597
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	423	763	781	782
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	793	1,084	1,088
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,035	3,305
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	885

### SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	732	685	661	623	1	1	1	1		
2. 2016	448	154	69	57	2	1		1		
3. 2017	XXX	638	273	248	140	42	7	5	3	2
4. 2018	XXX	XXX	214	76	19	6	1			
5. 2019	XXX	XXX	XXX	262	147	31	16	9	8	7
6. 2020	XXX	XXX	XXX	XXX	473	118	32	18	18	4
7. 2021	XXX	XXX	XXX	XXX	XXX	379	84	21	21	5
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	311	71	38	2
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	500	130	16
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,417	1,132
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	874

### SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	575	36	16	10	8	2				
2. 2016	5,821	6,331	6,363	6,375	6,388	6,393	6,393	6,394	6,394	6,394
3. 2017	XXX	12,827	13,470	13,549	13,766	13,774	13,774	13,780	13,780	13,780
4. 2018	XXX	XXX	2,762	3,091	3,146	3,153	3,153	3,156	3,156	3,156
5. 2019	XXX	XXX	XXX	3,253	3,716	3,769	3,769	3,774	3,775	3,775
6. 2020	XXX	XXX	XXX	XXX	2,188	2,498	2,498	2,521	2,522	2,522
7. 2021	XXX	XXX	XXX	XXX	XXX	3,882	3,882	3,950	3,951	3,954
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	1,442	1,707	1,717	1,720
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,259	2,454	2,461
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,987	8,527
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,262

- NONE Schedule P - Part 5B - Section 1-3**
- NONE Schedule P - Part 5C - Section 1-3**
- NONE Schedule P - Part 5D - Section 1-3**
- NONE Schedule P - Part 5E - Section 1-3**
- NONE Schedule P - Part 5F - Section 1A-3A**
- NONE Schedule P - Part 5F - Section 1B-3B**
- NONE Schedule P - Part 5H - Section 1A-3A**
- NONE Schedule P - Part 5H - Section 1B-3B**
- NONE Schedule P - Part 5R - Section 1A-3A**
- NONE Schedule P - Part 5R - Section 1B-3B**
- NONE Schedule P - Part 5T - Warranty**
- NONE Schedule P - Part 6C Sec. 1 and 2, 6D Sec. 1 and 2**
- NONE Schedule P - Part 6E Sec. 1 and 2, 6H Sec. 1A and 2A**
- NONE Schedule P - Part 6H Sec. 1B and 2B, 6M Sec. 1B and 2B**
- NONE Schedule P - Part 6N Sec. 1 and 2, 6O Sec. 1 and 2**
- NONE Schedule P - Part 6R Sec. 1A, 2A and 1B, 2B**
- NONE Schedule P - Part 7A**
- NONE Schedule P - Part 7A (Continued)**
- NONE Schedule P - Part 7B**
- NONE Schedule P - Part 7B (Continued)**

## SCHEDULE P INTERROGATORIES

1. The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Professional Liability Claims Made insurance policies. EREs provided for reasons other than DDR are not to be included.

1.1 Does the company issue Medical Professional Liability Claims Made insurance policies that provide tail (also known as an extended reporting endorsement, or "ERE") benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost? Yes [ ] No [X]

If the answer to question 1.1 is "no", leave the following questions blank. If the answer to question 1.1 is "yes", please answer the following questions:

1.2 What is the total amount of the reserve for that provision (DDR Reserve), as reported, explicitly or not, elsewhere in this statement (in dollars)? \$ \_\_\_\_\_

1.3 Does the company report any DDR reserve as Unearned Premium Reserve per SSAP #65? Yes [ ] No [X]

1.4 Does the company report any DDR reserve as loss or loss adjustment expense reserve? Yes [ ] No [X]

1.5 If the company reports DDR reserve as Unearned Premium Reserve, does that amount match the figure on the Underwriting and Investment Exhibit, Part 1A – Recapitulation of all Premiums (Page 7) Column 2, Lines 11.1 plus 11.2? Yes [ ] No [ ] N/A [X]

1.6 If the company reports DDR reserve as loss or loss adjustment expense reserve, please complete the following table corresponding to where these reserves are reported in Schedule P:

Years in Which Premiums Were Earned and Losses Were Incurred	DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
	1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601 Prior		
1.602 2016		
1.603 2017		
1.604 2018		
1.605 2019		
1.606 2020		
1.607 2021		
1.608 2022		
1.609 2023		
1.610 2024		
1.611 2025		
1.612 Totals		

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? Yes [ ] No [X]

3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement? Yes [X] No [ ]

4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? Yes [ ] No [X]

If yes, proper disclosure must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33.

Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.

Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.

5. What were the net premiums in force at the end of the year for: 5.1 Fidelity \$ \_\_\_\_\_  
5.2 Surety \$ \_\_\_\_\_  
 (in thousands of dollars)

6. Claim count information is reported per claim or per claimant. (indicate which). Per Claim \_\_\_\_\_

If not the same in all years, explain in Interrogatory 7.

7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? Yes [ ] No [X]

7.2 An extended statement may be attached  
 LAE was historically reported in adjusting and other due to legacy system reporting limitations. Beginning in calendar year 2022, DCC calendar year paid have been reported in the annual statement and going forward. Inception to date paid info will accumulate over time.

## SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN Allocated By States and Territories

States, Etc.	1 Active Status (a)	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premium Written for Federal Purchasing Groups (Included in Col. 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
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	N							
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	L	300,094,081	279,388,315	64,623,483	61,977,673	31,105,521		
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	(a) 1		300,094,081	279,388,315	64,623,483	61,977,673	31,105,521		

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							

NONE

**Explanation of basis of allocation of premiums by states, etc.**

- (a) Active Status Counts
- 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG ..... 1
  - 2. R - Registered - Non-domiciled RRGs .....
  - 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state .....
  - 4. Q - Qualified - Qualified or accredited reinsurer .....
  - 5. D - Domestic Surplus Lines Insurer (DSL) - Reporting entities authorized to write surplus lines in the state of domicile .....
  - 6. N - None of the above - Not allowed to write business in the state (other than their state of domicile - See DSLI) ..... 56

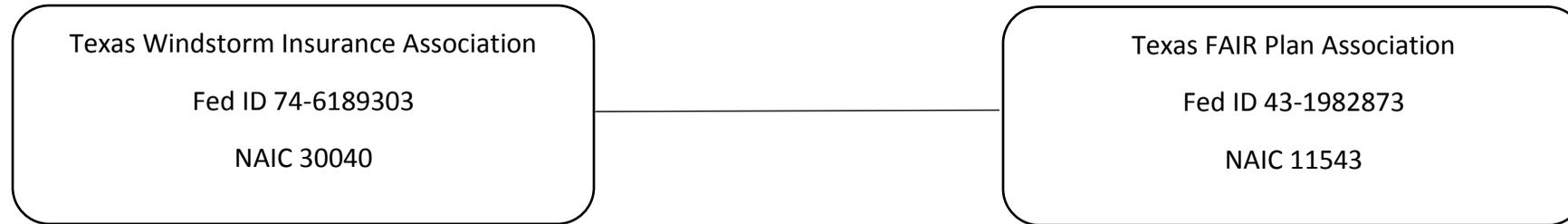
**Explanation of basis of allocation of premiums by states, etc.**

The Texas FAIR Plan Association only writes policies in Texas.

**NONE Schedule T - Part 2**

## SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

### PART 1 - ORGANIZATIONAL CHART





## SCHEDULE Y

### PART 2 – SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1 NAIC Company Code	2 ID Number	3 Names of Insurers and Parent, Subsidiaries or Affiliates	4 Shareholder Dividends	5 Capital Contributions	6 Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	7 Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	8 Management Agreements and Service Contracts	9 Income/ (Disbursements) Incurred Under Reinsurance Agreements	10 *	11 Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	12 Totals	13 Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
11543 30040	43-1982873 74-6189303	Texas FAIR Plan Association Texas Windstorm Insurance Association					(26,035,872) 26,035,872				(26,035,872) 26,035,872	
9999999	Control Totals								XXX			

**NONE Schedule Y - Part 3**

## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

### REQUIRED FILINGS

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED 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.

#### Responses

#### MARCH FILING

- |  |                 |
|--|-----------------|
| 1. Will an actuarial opinion be filed by March 1?  | YES             |
| 2. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?                    | See Explanation |
| 3. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?                            | YES             |
| 4. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1? | See Explanation |

#### APRIL FILING

- |  |     |
|--|-----|
| 5. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1? | YES |
| 6. Will Management's Discussion and Analysis be filed by April 1?                                  | YES |
| 7. Will the Supplemental Investment Risks Interrogatories be filed by April 1?                     | YES |

#### MAY FILING

- |   |                 |
|---|-----------------|
| 8. Will this company be included in a combined annual statement that is filed with the NAIC by May 1? | See Explanation |
|---|-----------------|

#### JUNE FILING

- |   |                 |
|---|-----------------|
| 9. Will an audited financial report be filed by June 1?   | See Explanation |
| 10. Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1? | See Explanation |

### SUPPLEMENTAL FILINGS

The following supplemental reports are required to be filed as part of your annual statement filing if your company is engaged in the type of business covered by the supplement. 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.

#### MARCH FILING

- |  |     |
|--|-----|
| 11. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?   | NO  |
| 12. Will the Financial Guaranty Insurance Exhibit be filed by March 1?   | NO  |
| 13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?   | NO  |
| 14. Will Supplemental A to Schedule T (Medical Professional Liability Supplement) be filed by March 1?   | NO  |
| 15. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?   | NO  |
| 16. Will the Premiums Attributed to Protected Cells be filed by March 1?   | NO  |
| 17. Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?  | NO  |
| 18. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?  | NO  |
| 19. Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?   | YES |
| 20. Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?   | YES |
| 21. Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?  | NO  |
| 22. Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?   | NO  |
| 23. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1?   | NO  |
| 24. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? | NO  |
| 25. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?       | NO  |
| 26. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?                     | NO  |
| 27. Will the Supplemental Schedule for Reinsurance Counterparty Reporting Exception – Asbestos and Pollution contracts be filed with the state of domicile and the NAIC by March 1?                  | NO  |
| 28. Will the Exhibit of Other Liabilities by Lines of Business be filed with the state of domicile and the NAIC by March 1?  | NO  |
| 29. Will the Market Conduct Annual Statement (MCAS) Premium Exhibit for Year be filed with appropriate jurisdictions and with the NAIC by March 1?   | NO  |

#### APRIL FILING

- |  |    |
|--|----|
| 30. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?  | NO |
| 31. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?  | NO |
| 32. Will the Accident and Health Policy Experience Exhibit be filed by April 1?  | NO |
| 33. Will the Supplemental Health Care Exhibit (Parts 1 and 2) be filed with the state of domicile and the NAIC by April 1?                                     | NO |
| 34. Will the Cybersecurity and Identity Theft Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1?                       | NO |
| 35. Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April? | NO |
| 36. Will the Private Flood Insurance Supplement be filed with the state of domicile and the NAIC by April 1?   | NO |
| 37. Will the Mortgage Guaranty Insurance Exhibit be filed with the state of domicile and the NAIC by April 1?  | NO |

# SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

## AUGUST FILING

38. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? NO

Explanation 2: Texas FAIR Plan Association has no employees. TFPA reimburses costs of personnel employed by the Texas Windstorm Insurance Association that perform work for TFPA.

Explanation 4: Not required.

Explanation 8: The Texas FAIR Plan Association annual statement is not combined with any other entity.

Explanation 9: The Texas FAIR Plan Association is not required to file until June 30.

Explanation 10: The Texas FAIR Plan Association is not required to file until June 30.

Explanation 11: Not applicable.

Explanation 13: Not applicable.

Explanation 14: Not required.

Explanation 15: Not applicable.

Explanation 16: Not applicable.

Explanation 17: Not applicable.

Explanation 18: Not applicable.

Explanation 21: There were no exceptions to the Reinsurance Supplement.

Explanation 22: Not applicable.

Explanation 23: Not applicable.

Explanation 24: Not applicable.

Explanation 25: Not applicable.

Explanation 26: Not applicable.

Explanation 27: Not applicable.

Explanation 28: Not applicable.

Explanation 29: Not applicable.

Explanation 30: Not applicable.

Explanation 31: Not applicable.

## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

- Explanation 32: Not applicable.
- Explanation 33: Not applicable.
- Explanation 34: Not applicable.
- Explanation 35: Not applicable.
- Explanation 36: Not applicable.
- Explanation 37: Not applicable.
- Explanation 38: Not applicable.

**Bar Code:**



1154320254600000



1154320253900000



11543202520100000



11543202522000000



11543202522100000



11543202542000000



11543202524000000



11543202536000000



11543202545500000



11543202549000000



11543202538500000



11543202540100000



11543202536500000



11543202540000000



11543202550000000



11543202550500000



11543202522400000



11543202522500000



11543202522600000



11543202555500000



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11543202523000000



11543202530100000



11543202521000000



11543202521600000



11543202521700000



11543202529000000



11543202556000000



11543202556500000

## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES



11543202522300000

**OVERFLOW PAGE FOR WRITE-INS**

**Page 2 - Continuation**

**ASSETS**

	Current Year			Prior Year
	1	2	3	4
<b>REMAINING WRITE-INS AGGREGATED AT LINE 25 FOR OTHER THAN INVESTED ASSETS</b>	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
2504. Accounts Receivable - Misc	19,723		19,723	19,723
2597. Totals (Lines 2504 through 2596) (Page 2, Line 2598)	19,723		19,723	19,723

**OVERFLOW PAGE FOR WRITE-INS**

**Page 11 - Continuation**

**UNDERWRITING AND INVESTMENT EXHIBIT**

**PART 3 - EXPENSES**

REMAINING WRITE-INS AGGREGATED AT LINE 24 FOR OTHER LINES OF BUSINESS	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
2404. Miscellaneous Expense		1,518		1,518
2497. Totals (Lines 2404 through 2496) (Page 11, Line 24)		1,518		1,518

**OVERFLOW PAGE FOR WRITE-INS**

**Page 13 - Continuation**

**EXHIBIT OF NONADMITTED ASSETS**

<p style="text-align: center;"><b>DETAILS OF WRITE-IN LINES FOR OTHER THAN INVESTED ASSETS AT LINE 25</b></p>	<p style="text-align: center;">1 Current Year Total Nonadmitted Assets</p>	<p style="text-align: center;">2 Prior Year Total Nonadmitted Assets</p>	<p style="text-align: center;">3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)</p>
2504. Accounts Receivable - Misc .....			
2597. Totals (Lines 2504 through 2596) (Page 13, Line 2598)			

## SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage of Column 1 Line 14	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage of Column 5 Line 14
1. Issuer credit obligations (Schedule D, Part 1, Section 1):						
1.01 U.S. governments obligations						
1.02 Other U.S. governments obligations						
1.03 Non-U.S. sovereign jurisdiction securities						
1.04 Municipal bonds – general obligations (direct & guaranteed)						
1.05 Municipal bonds – special revenue						
1.06 Project finance bonds issued by operating entities						
1.07 Corporate bonds						
1.08 Mandatory convertible bonds						
1.09 Single entity backed obligations						
1.10 SVO-Identified bond exchange traded funds – fair value						
1.11 SVO-Identified bond exchange traded funds – systematic value						
1.12 Bonds issued by funds representing operating entities						
1.13 Bank loans - issued						
1.14 Bank loans - acquired						
1.15 Mortgages loans that qualify as SVO-Identified credit tenant loans						
1.16 Certificates of deposit						
1.17 Other issuer credit obligations						
1.18 Total issuer credit obligations						
2. Asset-backed securities (Schedule D, Part 1, Section 2):						
2.01 Financial asset-backed securities – self-liquidating						
2.02 Financial asset-backed securities – not self-liquidating						
2.03 Non-financial asset-backed securities						
2.04 Total asset-backed securities						
3. Preferred stocks (Schedule D, Part 2, Section 1):						
3.01 Industrial and miscellaneous (Unaffiliated)						
3.02 Parent, subsidiaries and affiliates						
3.03 Total preferred stocks						
4. Common stocks (Schedule D, Part 2, Section 2):						
4.01 Industrial and miscellaneous Publicly traded (Unaffiliated)						
4.02 Industrial and miscellaneous Other (Unaffiliated)						
4.03 Parent, subsidiaries and affiliates Publicly traded						
4.04 Parent, subsidiaries and affiliates Other						
4.05 Mutual funds						
4.06 Unit investment trusts						
4.07 Closed-end funds						
4.08 Exchange traded funds						
4.09 Total common stocks						
5. Mortgage loans (Schedule B):						
5.01 Farm mortgages						
5.02 Residential mortgages						
5.03 Commercial mortgages						
5.04 Mezzanine real estate loans						
5.05 Total valuation allowance						
5.06 Total mortgage loans						
6. Real estate (Schedule A):						
6.01 Properties occupied by company						
6.02 Properties held for production of income						
6.03 Properties held for sale						
6.04 Total real estate						
7. Cash, cash equivalents and short-term investments:						
7.01 Cash (Schedule E, Part 1)	41,296,661	18.818	41,296,661		41,296,661	18.818
7.02 Cash equivalents (Schedule E, Part 2)	178,159,352	81.182	178,159,352		178,159,352	81.182
7.03 Short-term investments (Schedule DA)						
7.04 Total cash, cash equivalents and short-term investments	219,456,013	100.000	219,456,013		219,456,013	100.000
8. Contract loans						
9. Derivatives (Schedule DB)						
10. Other invested assets (Schedule BA)						
11. Receivables for securities						
12. Securities Lending (Schedule DL, Part 1)				X X X	X X X	X X X
13. Other invested assets (Page 2, Line 11)						
14. Total invested assets	219,456,013	100.000	219,456,013		219,456,013	100.000

- NONE Schedule A and B Verification**
- NONE Schedule BA Verification Between Years**
- NONE Schedule D Verification**
- NONE Schedule D - Summary**
- NONE Schedule D - Part 1A (10 pgs)**
- NONE Schedule DA Verification**
- NONE Schedule DB - Part A and B Verification**
- NONE Schedule DB - Part C - Section 1**
- NONE Schedule DB - Part C - Section 2**
- NONE Schedule DB - Verification**

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

	1	2	3	4
	Total	Bonds	Money Market Mutual Funds	Other
1. Book/adjusted carrying value, December 31 of prior year	32,651,731		32,651,731	
2. Cost of cash equivalents acquired	145,507,621		145,507,621	
3. Accrual of discount				
4. Unrealized valuation increase/(decrease)				
5. Total gain (loss) on disposals				
6. Deduct consideration received on disposals				
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)	178,159,352		178,159,352	
11. Deduct total nonadmitted amounts				
12. Statement value at end of current period (Line 10 minus Line 11)	178,159,352		178,159,352	

**NONE Schedule A - Part 1**

**NONE Schedule A - Part 2**

**NONE Schedule A - Part 3**

**NONE Schedule B - Part 1**

**NONE Schedule B - Part 2**

**NONE Schedule B - Part 3**

**NONE Schedule BA - Part 1**

**NONE Schedule BA - Part 2**

**NONE Schedule BA - Part 3**

**NONE Schedule D - Part 1 - Section 1**

**NONE Schedule D - Part 1 - Section 2**

**NONE Schedule D - Part 2 - Section 1**

**NONE Schedule D - Part 2 - Section 2**

**NONE Schedule D - Part 3**

**NONE Schedule D - Part 4**

**NONE Schedule D - Part 5**

**NONE Schedule D - Part 6 - Section 1 and 2**

**NONE Schedule DA - Part 1**

**NONE Schedule DB - Part A - Section 1**

**NONE Schedule DB - Part A - Section 2**

**NONE Schedule DB - Part B - Section 1**

**NONE Schedule DB - Part B - Section 2**

**NONE Schedule DB - Part D - Section 1**

**NONE Schedule DB - Part D - Section 2**

**NONE Schedule DB - Part E**

**NONE Schedule DL - Part 1**

**NONE Schedule DL - Part 2**

### SCHEDULE E - PART 1 - CASH

1	2	3	4	5	6	7	
Depository	Restricted Asset Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*	
<b>OPEN DEPOSITORIES</b>							
Bank of America, N.A.		Austin, TX			13,749,723	X X X	
Citibank, N.A. - IMMA		Dallas, TX	210			X X X	
JP Morgan Chase Bank, N.A.		San Antonio, TX	611,047	2,000	27,546,938	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
0199999	Totals - Open Depositories					41,296,661	X X X
<b>SUSPENDED DEPOSITORIES</b>							
0299998	Deposits in (0) depositories that do not exceed the allowable limit in any one depository						X X X
0299999	Totals - Suspended Depositories						X X X
0399999	Total Cash on Deposit					41,296,661	X X X
0499999	Cash in Company's Office						X X X
0599999	Total Cash					41,296,661	X X X

#### TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January	31,811,724	4. April	45,736,175	7. July	27,160,808	10. October	28,062,713
2. February	33,618,336	5. May	29,324,708	8. August	21,332,519	11. November	24,018,127
3. March	47,441,563	6. June	34,710,576	9. September	52,793,212	12. December	41,296,661



**NONE Schedule E - Part 3**