



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

NAIC Group Code 0000 , 0000 NAIC Company Code 16603 Employer's ID Number 84-2190690
(Current Period) (Prior Period)

Organized under the Laws of Florida , State of Domicile or Port of Entry FL

Country of Domicile United States

Incorporated/Organized 06/24/2019 Commenced Business 06/24/2019

Statutory Home Office 415 1st Avenue , St. Petersburg, FL, US 33701
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 55 W Monroe, Suite 2200
(Street and Number)

Chicago, IL, US 60603 (855)717-0022
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 55 W Monroe, Suite 2200 , Chicago, IL, US 60603
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 55 W Monroe, Suite 2200
(Street and Number)

Chicago, IL, US 60603 (855)717-0022
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Web Site Address kin.com

Statutory Statement Contact Josh Cohen (855)717-0022
(Name) (Area Code)(Telephone Number)(Extension)

Josh.cohen@kin.com
(E-Mail Address) (Fax Number)

OFFICERS

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

OTHERS

DIRECTORS OR TRUSTEES

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

State of Florida
 County of Pinellas ss

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

<u>(Signature)</u> <u>Sean Harper</u> <u>(Printed Name)</u> 1. <u>President</u> <u>(Title)</u>	<u>(Signature)</u> <u>Angel Conlin</u> <u>(Printed Name)</u> 2. <u>Chief Executive Officer</u> <u>(Title)</u>	<u>(Signature)</u> <u>Joshua Cohen</u> <u>(Printed Name)</u> 3. <u>Chief Financial Officer</u> <u>(Title)</u>
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Subscribed and sworn to before me this _____ day of _____, 2020

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

Yes[X] No[]

 (Notary Public Signature)

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	26,873,562		26,873,562	27,287,168
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks	865,951		865,951	562,260
3. Mortgage loans on real estate:				
3.1 First liens				
3.2 Other than first liens				
4. Real estate:				
4.1 Properties occupied by the company (less \$.....0 encumbrances)				
4.2 Properties held for the production of income (less \$.....0 encumbrances)				
4.3 Properties held for sale (less \$.....0 encumbrances)				
5. Cash (\$.....4,659,412), cash equivalents (\$.....838,199) and short-term investments (\$.....0)	5,497,611		5,497,611	5,659,715
6. Contract loans (including \$.....0 premium notes)				
7. Derivatives				
8. Other invested assets				
9. Receivables for securities				
10. Securities lending reinvested collateral assets				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	33,237,124		33,237,124	33,509,144
13. Title plants less \$.....0 charged off (for Title insurers only)				
14. Investment income due and accrued	136,387		136,387	126,661
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	414,000		414,000	112,129
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums)	1,218,126		1,218,126	137,482
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	597,605		597,605	20,308
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset	133,518	133,518		
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$.....0)				
22. Net adjustments in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates				
24. Health care (\$.....0) and other amounts receivable				
25. Aggregate write-ins for other-than-invested assets	102,171	38,498	63,673	11,847
26. TOTAL assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	35,838,931	172,016	35,666,915	33,917,571
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. TOTAL (Lines 26 and 27)	35,838,931	172,016	35,666,915	33,917,571
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. TOTALS (Lines 1101 through 1103 plus 1198) (Line 11 above)				
2501. Prepaid assets	38,498	38,498		
2502. Credit card receivable	63,673		63,673	11,847
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)	102,171	38,498	63,673	11,847

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Statement Date	2 December 31, Prior Year
1.	Losses (current accident year \$.....1,994,107)	2,007,855	28,050
2.	Reinsurance payable on paid losses and loss adjustment expenses		
3.	Loss adjustment expenses	69,590	27,408
4.	Commissions payable, contingent commissions and other similar charges	131,128	(77,426)
5.	Other expenses (excluding taxes, licenses and fees)	369,166	39,754
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	89,458	20,926
7.1	Current federal and foreign income taxes (including \$.....0 on realized capital gains (losses))		
7.2	Net deferred tax liability		
8.	Borrowed money \$.....0 and interest thereon \$.....0		
9.	Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$.....9,188,246 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)	(978,104)	266,765
10.	Advance premium	167,127	83,698
11.	Dividends declared and unpaid:		
11.1	Stockholders		
11.2	Policyholders		
12.	Ceded reinsurance premiums payable (net of ceding commissions)	5,816,873	398,546
13.	Funds held by company under reinsurance treaties		
14.	Amounts withheld or retained by company for account of others		
15.	Remittances and items not allocated		
16.	Provision for reinsurance (including \$.....0 certified)		29,452
17.	Net adjustments in assets and liabilities due to foreign exchange rates		
18.	Drafts outstanding		
19.	Payable to parent, subsidiaries and affiliates	240,739	178,864
20.	Derivatives		
21.	Payable for securities		
22.	Payable for securities lending		
23.	Liability for amounts held under uninsured plans		
24.	Capital notes \$.....0 and interest thereon \$.....0		
25.	Aggregate write-ins for liabilities		3,853
26.	TOTAL liabilities excluding protected cell liabilities (Lines 1 through 25)	7,913,832	999,890
27.	Protected cell liabilities		
28.	TOTAL liabilities (Lines 26 and 27)	7,913,832	999,890
29.	Aggregate write-ins for special surplus funds		
30.	Common capital stock		
31.	Preferred capital stock		
32.	Aggregate write-ins for other-than-special surplus funds	1,185,490	84,428
33.	Surplus notes	33,500,000	33,500,000
34.	Gross paid in and contributed surplus		
35.	Unassigned funds (surplus)	(6,932,407)	(666,747)
36.	Less treasury stock, at cost:		
36.1	.....0 shares common (value included in Line 30 \$.....0)		
36.2	.....0 shares preferred (value included in Line 31 \$.....0)		
37.	Surplus as regards policyholders (Lines 29 to 35, less 36)	27,753,083	32,917,681
38.	TOTALS (Page 2, Line 28, Col. 3)	35,666,915	33,917,571
DETAILS OF WRITE-INS			
2501.	Cash in suspense		3,853
2502.	.....	
2503.	.....	
2598.	Summary of remaining write-ins for Line 25 from overflow page		
2599.	TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)		3,853
2901.	.....	
2902.	.....	
2903.	.....	
2998.	Summary of remaining write-ins for Line 29 from overflow page		
2999.	TOTALS (Lines 2901 through 2903 plus 2998) (Line 29 above)		
3201.	Subscriber contributions	1,185,490	84,428
3202.	.....	
3203.	.....	
3298.	Summary of remaining write-ins for Line 32 from overflow page		
3299.	TOTALS (Lines 3201 through 3203 plus 3298) (Line 32 above)	1,185,490	84,428

STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned			
1.1 Direct (written \$.....12,307,176)	4,994,950	4,011	112,252
1.2 Assumed (written \$.....0)			
1.3 Ceded (written \$.....13,806,463)	5,249,367	203,395	468,838
1.4 Net (written \$.....(1,499,287))	(254,417)	(199,384)	(356,586)
DEDUCTIONS:			
2. Losses incurred (current accident year \$.....2,835,429)			
2.1 Direct	5,726,875	1,003	96,715
2.2 Assumed			
2.3 Ceded	2,880,438		48,357
2.4 Net	2,846,437	1,003	48,358
3. Loss adjustment expenses incurred	723,783	19,016	59,227
4. Other underwriting expenses incurred	2,842,287	134,190	472,324
5. Aggregate write-ins for underwriting deductions			
6. TOTAL underwriting deductions (Lines 2 through 5)	6,412,507	154,209	579,909
7. Net income of protected cells			
8. Net underwriting gain or (loss) (Line 1 minus Line 6 + Line 7)	(6,666,924)	(353,593)	(936,495)
INVESTMENT INCOME			
9. Net investment income earned	428,783	132,785	292,909
10. Net realized capital gains (losses) less capital gains tax of \$.....0	37,656		(440)
11. Net investment gain (loss) (Lines 9 + 10)	466,439	132,785	292,469
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$.....2,105 amount charged off \$.....3,962)	(2,105)	(256)	(264)
13. Finance and service charges not included in premiums	6,067		64
14. Aggregate write-ins for miscellaneous income			
15. TOTAL other income (Lines 12 through 14)	3,962	(256)	(200)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	(6,196,523)	(221,064)	(644,226)
17. Dividends to policyholders			
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	(6,196,523)	(221,064)	(644,226)
19. Federal and foreign income taxes incurred			
20. Net income (Line 18 minus Line 19) (to Line 22)	(6,196,523)	(221,064)	(644,226)
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	32,917,681		
22. Net income (from Line 20)	(6,196,523)	(221,064)	(644,226)
23. Net transfers (to) from Protected Cell accounts			
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$.....0	(99,122)		36,309
25. Change in net unrealized foreign exchange capital gain (loss)			
26. Change in net deferred income tax			9,652
27. Change in nonadmitted assets	533	(21,818)	(39,030)
28. Change in provision for reinsurance	29,452		(29,452)
29. Change in surplus notes		33,500,000	33,500,000
30. Surplus (contributed to) withdrawn from Protected cells			
31. Cumulative effect of changes in accounting principles			
32. Capital changes:			
32.1 Paid in			
32.2 Transferred from surplus (Stock Dividend)			
32.3 Transferred to surplus			
33. Surplus adjustments:			
33.1 Paid in			
33.2 Transferred to capital (Stock Dividend)			
33.3 Transferred from capital			
34. Net remittances from or (to) Home Office			
35. Dividends to stockholders			
36. Change in treasury stock			
37. Aggregate write-ins for gains and losses in surplus	1,101,062	6,874	84,428
38. Change in surplus as regards policyholders (Lines 22 through 37)	(5,164,598)	33,263,992	32,917,681
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	27,753,083	33,263,992	32,917,681
DETAILS OF WRITE-INS			
0501.			
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page			
0599. TOTALS (Lines 0501 through 0503 plus 0598) (Line 5 above)			
1401.			
1402.			
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page			
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)			
3701. Subscriber contributions	1,101,062	6,874	84,428
3702.			
3703.			
3798. Summary of remaining write-ins for Line 37 from overflow page			
3799. TOTALS (Lines 3701 through 3703 plus 3798) (Line 37 above)	1,101,062	6,874	84,428

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	2,536,526	(416,507)	59,114
2. Net investment income	585,439	51,790	209,218
3. Miscellaneous income	3,962	(256)	(200)
4. TOTAL (Lines 1 to 3)	3,125,927	(364,973)	268,132
5. Benefit and loss related payments	1,443,928		40,616
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7. Commissions, expenses paid and aggregate write-ins for deductions	2,906,806	66,575	389,049
8. Dividends paid to policyholders			
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses)			
10. TOTAL (Lines 5 through 9)	4,350,734	66,575	429,665
11. Net cash from operations (Line 4 minus Line 10)	(1,224,807)	(431,548)	(161,533)
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	2,991,755		81,626
12.2 Stocks			
12.3 Mortgage loans			
12.4 Real estate			
12.5 Other invested assets			
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments			
12.7 Miscellaneous proceeds			
12.8 TOTAL investment proceeds (Lines 12.1 to 12.7)	2,991,755		81,626
13. Cost of investments acquired (long-term only):			
13.1 Bonds	2,706,875	6,809,740	27,412,205
13.2 Stocks	402,813		516,299
13.3 Mortgage loans			
13.4 Real estate			
13.5 Other invested assets			
13.6 Miscellaneous applications			45,961
13.7 TOTAL investments acquired (Lines 13.1 to 13.6)	3,109,688	6,809,740	27,974,465
14. Net increase (or decrease) in contract loans and premium notes			
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(117,933)	(6,809,740)	(27,892,839)
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes		33,500,000	33,500,000
16.2 Capital and paid in surplus, less treasury stock			
16.3 Borrowed funds			
16.4 Net deposits on deposit-type contracts and other insurance liabilities			
16.5 Dividends to stockholders			
16.6 Other cash provided (applied)	1,180,636	323,758	214,087
17. Net cash from financing and miscellaneous sources (Line 16.1 through 16.4 minus Line 16.5 plus Line 16.6)	1,180,636	33,823,758	33,714,087
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(162,104)	26,582,470	5,659,715
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	5,659,715		
19.2 End of period (Line 18 plus Line 19.1)	5,497,611	26,582,470	5,659,715

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

20.0001			
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Notes to Financial Statement

1. Summary of Significant Accounting Policies

A. Accounting Practices

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

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

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

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

	SSAP #	F/S Page	F/S Line	9/30/2020	12/31/2019
<u>NET INCOME</u>					
(1) The Company state basis (Page 4, Line 20, Columns 1 & 3)	XXXX	XXXX	XXXX	\$ (6,196,523)	\$ (664,226)
(2) State prescribed practices that are an increase/(decrease) from NAIC SAP e.g., Depreciation, fixed assets				-	-
(3) State prescribed practices that are an increase/(decrease) from NAIC SAP e.g., Depreciation, home office property				-	-
(4) NAIC SAP	XXXX	XXXX	XXXX	\$ <u>(6,196,523)</u>	\$ <u>(664,226)</u>
<u>SURPLUS</u>					
(5) The Company state basis (Page 3, Line 37, Columns 1 & 2)	XXXX	XXXX	XXXX	\$ 27,753,083	\$ 32,917,681
(6) State prescribed practices that are an increase/(decrease) from NAIC SAP e.g., Goodwill, net e.g., Fixed assets, net				-	-
(7) State prescribed practices that are an increase/(decrease) from NAIC SAP e.g., Home office property				-	-
(8) NAIC SAP	XXXX	XXXX	XXXX	\$ <u>27,753,083</u>	\$ <u>32,917,681</u>

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

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

C. Accounting Policies

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

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

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

In addition, the Reciprocal uses the following accounting policies:

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

Notes to Financial Statement

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

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

	<u>Assets</u>	<u>Nonadmitted</u>	<u>Net Admitted</u>
Line 15.1 balances:	\$414,000	\$0	\$414,000
Amounts due from "controlled" or "controlling" persons:	\$0	\$0	\$0
Amount in #2 above that was secured:	\$0	\$0	\$0

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

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

D. Going Concern

Not applicable

2. Accounting Changes and Corrections of Errors

Not Applicable

3. Business Combinations and Goodwill

A. Statutory Purchase Method

Not Applicable

B. Statutory Merger

Not Applicable

C. Impairment Loss

Not Applicable

4. Discontinued Operations

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

Not Applicable

Notes to Financial Statement

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

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

1. Less than 12 Months	\$	3,329
2. 12 Months or Longer	\$	_____
 - b. The aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months	\$	606,746
2. 12 Months or Longer	\$	_____
- The Company determines a decline to be other than temporary by reviewing and evaluating relevant objective and subjective factors for each security, including the extent of the depressed value, the length of time the value has been depressed, the Company's intent and ability to hold the security, a security's current performance, the financial condition of the issuer, the industry in which the issuer operates, and the status of the market as a whole. Assessments include judgments about an obligor's or guarantor's current and projected financial position, projected ability to service and repay its debt obligations, the existence of, and realizable value for, any collateral backing the obligations, and the macro-economic and micro-economic outlooks for specific industries and issuers. Estimating the future cash flows of loan-backed securities also involves assumptions regarding the underlying collateral such as prepayment rates, default and recovery rates, existence of subordinated classes capable of absorbing losses, and third-party servicing abilities.
- E. Dollar Repurchase Agreements and/or Securities Lending Transactions
Not Applicable
- F. Repurchase Agreements Transactions Accounted for as Secured Borrowing
Not Applicable
- G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing
Not Applicable
- H. Repurchase Agreements Transactions Accounted for as a Sale
Not Applicable
- I. Reverse Repurchase Agreements Transactions Accounted for as a Sale
Not Applicable

Notes to Financial Statement

J. Real Estate

Not Applicable

K. Investments in Low-Income Housing Tax Credits

Not Applicable

L. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)		Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
a. Subject to contractual obligation for which liability is not shown	\$	\$	\$	\$	\$	\$	\$	\$	%	%
b. Collateral held under security lending agreements										
c. Subject to repurchase agreements										
d. Subject to reverse repurchase agreements										
e. Subject to dollar repurchase agreements										
f. Subject to dollar reverse repurchase agreements										
g. Placed under option contracts										
h. Letter stock or securities restricted as to sale – excluding FHLB capital stock										
i. FHLB capital stock										
j. On deposit with states	300,486				300,486	300,877	(391)	300,486	0.842%	0.842%
k. On deposit with other regulatory bodies										
l. Pledged as collateral to FHLB (including assets backing funding agreements)										
m. Pledged as collateral not captured in other categories										
n. Other restricted assets										
o. Total Restricted Assets	\$ 300,486	\$	\$	\$	\$ 300,486	\$ 300,877	\$ (391)	\$ 300,486	0.842%	0.842%

a) Subset of column 1

b) Subset of column 3

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

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

2. Assets pledged as collateral not captured in other categories

Not Applicable

3. Other Restricted Assets

Not Applicable

4. Collateral Received

Not Applicable

M. Working Capital Finance Investments

Not Applicable

N. Offsetting and Netting of Assets and Liabilities

Not Applicable

O. 5GI* Securities

Not Applicable

P. Short Sales

Not Applicable

Notes to Financial Statement

Q. Prepayment Penalty and Acceleration Fees

	General Account	Protected Cell
(1) Number Of CUSIPs	1	XXX
(2) Aggregate Amount of Investment Income	1,250.00	XXX

6. Joint Ventures, Partnerships, and Limited Liability Companies

A. Detail for Those Greater than 10% of Admitted Assets

Not Applicable

B. Write-downs for Impairments

Not Applicable

7. Investment Income

A. Accrued Investment Income

The Reciprocal does not admit investment income due and accrued if amounts are over 90 days past due.

B. Amounts Nonadmitted

Not Applicable

8. Derivative Instruments

Not Applicable

9. Income Taxes

No significant changes

10. Information Concerning Parent, Subsidiaries, Affiliates, and Other Related Parties

A. Nature of Relationships

The Reciprocal entered into an AIF agreement with KRM on June 25, 2019. KRM furnishes, directly or indirectly through its affiliates or third-party service providers, all employees and resources to perform necessary and appropriate management services for Kin Interinsurance Network (KIN). KRM is a wholly-owned subsidiary of Kin Insurance, Inc.

B. Detail of Transactions Greater than ½% of 1% of Admitted Assets

On July 17, 2019, the Reciprocal issued a surplus note to Kin Insurance, Inc. in the amount of \$33,500,000. There were no payments of principal or interest made as of September 30, 2020.

C. Change in Terms of Intercompany Arrangements

Not applicable

D. Amounts Due to or from Related Parties

At September 30, 2020, the Company reported \$308,058 payable to KRM for management services, \$131,128 payable to Kin Insurance Network Distributors, LLC (KIND) for commissions, and \$5,707 receivable from Kin Insurance, Inc. for general intercompany transactions.

E. Guarantees or Contingencies for Related Parties

Not Applicable

F. Management, Service Contracts, Cost Sharing Arrangements

The AIF agreement, as referenced above, appoints KRM as the Reciprocal's attorney-in-fact for an initial five-year term, through 6/25/2024. KRM will provide management services for the Reciprocal, including the administration and management of the day-to-day operations; underwriting of applications for insurance; policy administration, cancellation and renewal; claims management; reinsurance management; collection of premium and accounting; investment management; promotion and marketing; and human resources. The AIF Agreement authorizes KRM to contract with third parties, including Kin Insurance and its affiliates, to provide Management Services.

The Reciprocal will compensate KRM as follows: (a) for underwriting and marketing management services provided to the Reciprocal, KRM will receive as compensation an amount equal to 17 percent (17%) of the annual gross premium written by the Reciprocal; and (b) for services provided in the servicing and management of claims, KRM will receive as compensation an amount equal to five percent (5%) of the annual gross premium written by the Reciprocal. At September 30, 2020, the Company reported \$2,099,319 for underwriting and marketing services and \$617,447 for claims services.

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

Notes to Financial Statement

The Company entered into an agreement with KIND on July 3, 2019. KIND serves as an agency to the Company at rates outlined in the Agency Authorization and Appointment Agreement between the parties. At September 30, 2020, the Company reported commission expense of \$1,178,375.

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

Notes to Financial Statement

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

A. Outstanding Shares

Not Applicable

B. Dividend Rate of Preferred Stock

Not Applicable

C. D. E. Dividend Restrictions

Not Applicable

F. Restrictions on Unassigned Funds

Not Applicable

G. Mutual Surplus Advances

Not Applicable

H. Company Stock Held for Special Purposes

Not Applicable

I. Changes in Special Surplus Funds

Not Applicable

J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains/(losses) is (\$53,161) as of September 30, 2020.

Subscribers of the Reciprocal will contribute 10% of annual homeowner policy premium as contributed surplus to the Reciprocal. Subscribers contributed \$1,185,490 and \$84,428 to surplus as of September 30, 2020 and December 31, 2019, respectively.

K. Surplus Notes

Date Issued	Interest Rate	Par Value (Face Amount of Notes)	Carrying Value of Note	Interest And/Or Principal Paid Current Year	Total Interest And/Or Principal Paid	Unapproved Interest And/Or Principal	Date of Maturity
7/17/2019	10.25	33,500,000	33,500,000	-	-	4,206,344	7/17/2029
1311999 Total *		33,500,000	33,500,000				XXX
* Total should agree with Page 3, Line 33.							

Any interest or principal payment must be approved by the Florida OIR. Accrued interest is not recorded until such approval is obtained. The rights of the holder of the note to payment of interest and principal are subordinate to all obligations of the Company. There were no payments of principal or interest made during 2019 or 2020. Unpaid accrued interest was \$4,206,344 and \$1,592,878 as of September 30, 2020 and December 31, 2019, respectively. In accordance with statutory accounting practices, this amount has not been recorded as a liability since approval to pay interest has not been requested by the Company or given by the Florida OIR.

L. M. Quasi-Reorganizations

Not Applicable

14. Contingencies

A. Contingent Commitments

Not Applicable

B. Assessments

Not Applicable

C. Gain Contingencies

Not Applicable

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

Not Applicable

E. Product Warranties

Not Applicable

Notes to Financial Statement

F. Joint and Several Liabilities

Not Applicable

G. All Other Contingencies

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

15. Leases

A. Lessee Leasing Arrangements

Not Applicable

B. Lessor and Leveraged Leasing Arrangements

Not Applicable

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

Not Applicable

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

A. Transfers of Receivables Reported as Sales

Not Applicable

B. Transfer and Servicing of Financial Assets

Not Applicable

C. Wash Sales

Not Applicable

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

A. Administrative Services Only (ASO) Plans

Not Applicable

B. Administrative Services Contract (ASC) Plans

Not Applicable

C. Medicare or Other Similarly Structured Cost Based Reimbursement Contracts

Not Applicable

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

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

20. Fair Value Measurements

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

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

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

Notes to Financial Statement

A. Inputs Used for Assets Measured at Fair Value

1. Fair Value Measurements at Reporting Date

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Cash Equivalent (E-2)					
Other MM Mutual Fund	838,199	-	-	-	838,199
Total Cash Equivalent (E-2)	838,199	-	-	-	838,199
Common Stock (D-2.2)					
Mutual Funds	865,951	-	-	-	865,951
Total Common Stock (D-2.2)	865,951	-	-	-	865,951
Separate account assets	---	---	---	---	---
Total assets at fair value	1,704,150	-	-	-	1,704,150

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

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

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

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

5. Derivative assets and liabilities – N/A

B. Other Fair Value Disclosures

Not Applicable

C. Fair Value for all Financial Instruments

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)	Net Asset Value (NAV) Included in Level 2
Bonds	\$ 27,844,079	\$ 26,873,562	\$ 1,362,063	\$ 26,482,016	\$ -	\$ -	\$ -
Mutual Funds	\$ 865,951	\$ 865,951	\$ 865,951	\$ -	\$ -	\$ -	\$ -
MM Mutual Funds	\$ 838,199	\$ 838,199	\$ 838,199	\$ -	\$ -	\$ -	\$ -

D. Reasons Not Practical to Estimate Fair Value

Not Applicable

21. Other Items

A. Unusual or Infrequent Items

Not Applicable

B. Troubled Debt Restructuring for Debtors

Not Applicable

C. Other Disclosures and Unusual Items

Not Applicable

D. Business Interruption Insurance Recoveries

Not Applicable

E. State Transferable and Non-transferable Tax Credits

Not Applicable

F. Subprime Mortgage Related Risk Exposure

Notes to Financial Statement

Not Applicable

G. Insurance-linked Securities (ILS) Contracts

Not Applicable

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

Not Applicable

22. Events Subsequent

Type I – Recognized Subsequent Events:

Subsequent events have been considered through 11/10/20 for the statutory statement issued on 11/10/20.

Type II – Nonrecognized Subsequent Events:

Subsequent events have been considered through 11/10/20 for the statutory statement issued on 11/10/20.

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

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

No

B. -H. Not Applicable

23. Reinsurance

A. Unsecured Reinsurance Recoverables

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

B. Reinsurance Recoverable in Dispute

Not Applicable

C. Reinsurance Assumed and Ceded

(1)

	<u>Assumed</u>		<u>Ceded</u>		<u>Net</u>	
	<u>Premium</u>	<u>Commission</u>	<u>Premium</u>	<u>Commission</u>	<u>Premium</u>	<u>Commission</u>
	<u>Reserve</u>	<u>Equity</u>	<u>Reserve</u>	<u>Equity</u>	<u>Reserve</u>	<u>Equity</u>
a. Affiliates	\$	\$	\$	\$	\$	\$
b. All Other	\$	\$	\$ 9,188,246	\$ 1,543,564	\$ (9,188,246)	\$ (1,543,564)
c. TOTAL	\$	\$	\$ 9,188,246	\$ 1,543,564	\$ (9,188,246)	\$ (1,543,564)
d. Direct Unearned Premium Reserve			\$ 8,210,142			

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

D. Uncollectible Reinsurance

Not Applicable

E. Commutation of Reinsurance

Not Applicable

F. Retroactive Reinsurance

Not Applicable

Notes to Financial Statement

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

Notes to Financial Statement

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

	<u>September 30, 2020</u>	<u>December 31, 2019</u>
Balance, beginning of year	\$ 84	\$ 0
Less reinsurance recoverables	28	0
Net balance at January 1	<u>56</u>	<u>0</u>
Incurred related to:		
Current year	3,559	108
Prior years	11	0
Total incurred	<u>3,570</u>	<u>108</u>
Paid related to:		
Current year	1,496	52
Prior years	53	0
Total paid	<u>1,549</u>	<u>52</u>
Net balance at December 31	2,077	56
Plus reinsurance recoverables	2,050	28
Balance, end of year	<u>\$ 4,127</u>	<u>\$ 84</u>

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

26. Intercompany Pooling Arrangements

Not Applicable

27. Structured Settlements

Not Applicable

28. Health Care Receivables

A. Pharmaceutical Rebate Receivables

Not Applicable

B. Risk Sharing Receivables

Not Applicable

29. Participating Policies

Not Applicable

30. Premium Deficiency Reserves

- Liability carried for premium deficiency reserves \$0
- Date of the most recent evaluation of this liability 9/30/2020
- Was the anticipated investment income utilized in the calculation? Yes [] No [X]

31. High Deductibles

Not Applicable

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

Not Applicable

33. Asbestos/Environmental Reserves

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

Notes to Financial Statement

D. Ending Reserves for Asbestos Claims

Not Applicable

34. Subscriber Savings Accounts

Not Applicable

35. Multiple Peril Crop Insurance

Not Applicable

36. Financial Guaranty Insurance

Not Applicable

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes[] No[X]
- 1.2 If yes, has the report been filed with the domiciliary state? Yes[] No[] N/A[X]

- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes[] No[X]
- 2.2 If yes, date of change:

- 3.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes[X] No[]
If yes, complete Schedule Y, Parts 1 and 1A.
- 3.2 Have there been any substantial changes in the organizational chart since the prior quarter end? Yes[] No[X]
- 3.3 If the response to 3.2 is yes, provide a brief description of those changes:
- 3.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes[] No[X]
- 3.5 If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. No

- 4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes[] No[X]
If yes, complete and file the merger history data file with the NAIC.
- 4.2 If yes, provide the name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

- 5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes[] No[X] N/A[]
If yes, attach an explanation.

- 6.1 State as of what date the latest financial examination of the reporting entity was made or is being made.
- 6.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.
- 6.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).
- 6.4 By what department or departments?
Office of Insurance Regulation of the State of Florida
- 6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes[] No[] N/A[X]
- 6.6 Have all of the recommendations within the latest financial examination report been complied with? Yes[] No[] N/A[X]

- 7.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes[] No[X]
- 7.2 If yes, give full information

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes[] No[X]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes[] No[X]
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.]

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

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

FINANCIAL

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

INVESTMENT

- 11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes[] No[X]
- 11.2 If yes, give full and complete information relating thereto:

- 12. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$ 0
- 13. Amount of real estate and mortgages held in short-term investments: \$ 0

- 14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes[] No[X]

GENERAL INTERROGATORIES (Continued)

INVESTMENT

14.2 If yes, please complete the following:

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

15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? Yes[] No[X]
 15.2 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.

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

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

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

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

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

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

17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? Yes[] No[X]

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

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

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

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

17.5097 For those firms/individuals listed in the table for Question 17.5, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets? Yes[X] No[]

17.5098 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets? Yes[X] No[]

17.6 For those firms or individuals listed in the table for 17.5 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

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

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

18.2 If no, list exceptions:

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

20. By self-designating PLGI securities, the reporting entity is certifying the following elements for each self-designated PLGI security:

GENERAL INTERROGATORIES (Continued)

- a. The security was purchased prior to January 1, 2018.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
- d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

Has the reporting entity self-designated PLGI securities?

Yes[] No[X]

21. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

- a. The shares were purchased prior to January 1, 2019.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security
- c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- d. The fund only or predominantly holds bonds in its portfolio.
- e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria?

Yes[] No[X]

GENERAL INTERROGATORIES

PART 2 - PROPERTY & CASUALTY INTERROGATORIES

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

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

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

SCHEDULE F - CEDED REINSURANCE

Showing all new reinsurers - Current Year to Date

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

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

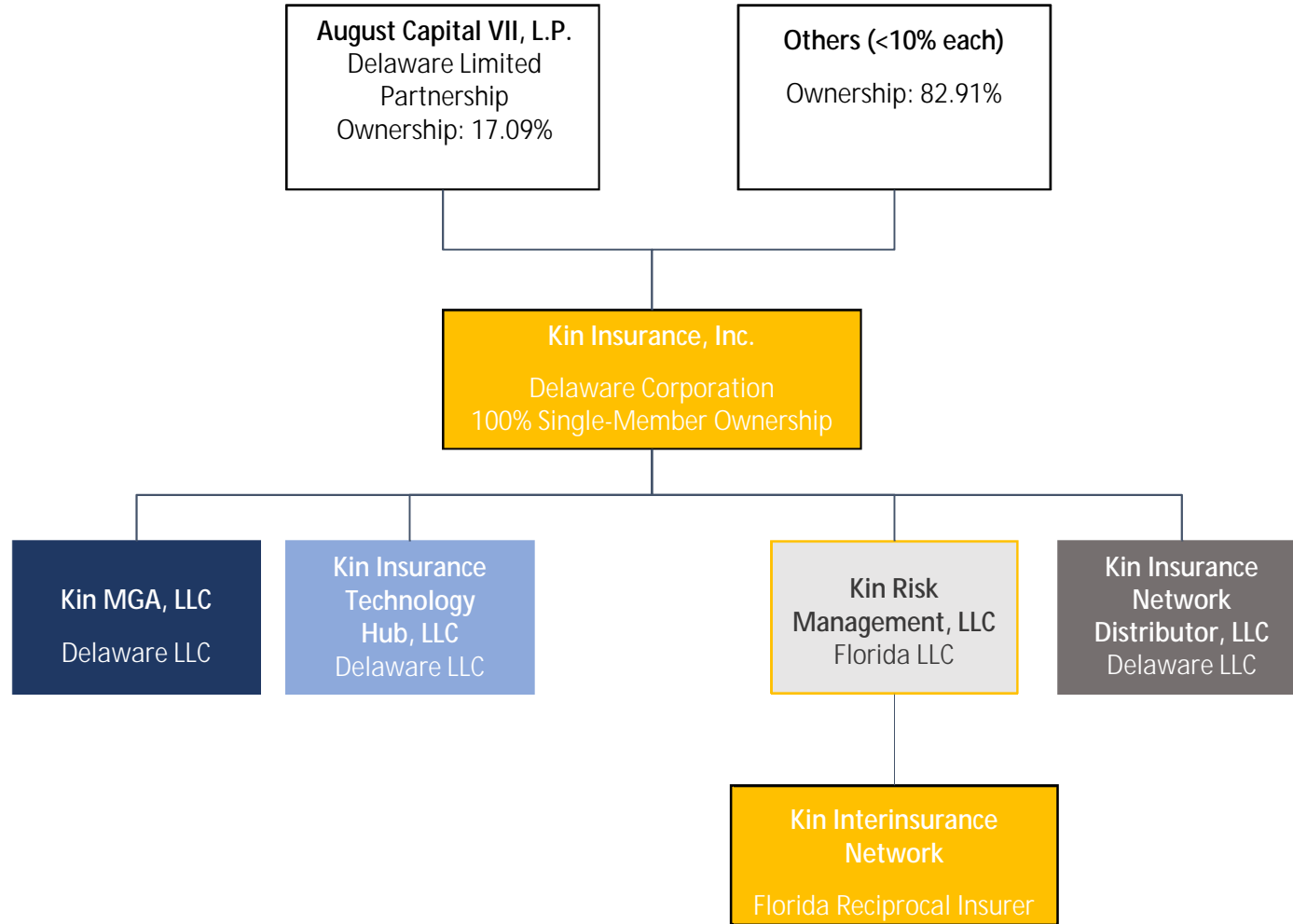
Current Year to Date - Allocated by States and Territories

States, etc.	1 Active Status (a)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date
1. Alabama (AL)	N						
2. Alaska (AK)	N						
3. Arizona (AZ)	N						
4. Arkansas (AR)	N						
5. California (CA)	N						
6. Colorado (CO)	N						
7. Connecticut (CT)	N						
8. Delaware (DE)	N						
9. District of Columbia (DC)	N						
10. Florida (FL)	L	12,307,176	78,645	1,733,419		4,049,555	
11. Georgia (GA)	N						
12. Hawaii (HI)	N						
13. Idaho (ID)	N						
14. Illinois (IL)	N						
15. Indiana (IN)	N						
16. Iowa (IA)	N						
17. Kansas (KS)	N						
18. Kentucky (KY)	N						
19. Louisiana (LA)	N						
20. Maine (ME)	N						
21. Maryland (MD)	N						
22. Massachusetts (MA)	N						
23. Michigan (MI)	N						
24. Minnesota (MN)	N						
25. Mississippi (MS)	N						
26. Missouri (MO)	N						
27. Montana (MT)	N						
28. Nebraska (NE)	N						
29. Nevada (NV)	N						
30. New Hampshire (NH)	N						
31. New Jersey (NJ)	N						
32. New Mexico (NM)	N						
33. New York (NY)	N						
34. North Carolina (NC)	N						
35. North Dakota (ND)	N						
36. Ohio (OH)	N						
37. Oklahoma (OK)	N						
38. Oregon (OR)	N						
39. Pennsylvania (PA)	N						
40. Rhode Island (RI)	N						
41. South Carolina (SC)	N						
42. South Dakota (SD)	N						
43. Tennessee (TN)	N						
44. Texas (TX)	N						
45. Utah (UT)	N						
46. Vermont (VT)	N						
47. Virginia (VA)	N						
48. Washington (WA)	N						
49. West Virginia (WV)	N						
50. Wisconsin (WI)	N						
51. Wyoming (WY)	N						
52. American Samoa (AS)	N						
53. Guam (GU)	N						
54. Puerto Rico (PR)	N						
55. U.S. Virgin Islands (VI)	N						
56. Northern Mariana Islands (MP)	N						
57. Canada (CAN)	N						
58. Aggregate other alien (OT)	X X X						
59. Totals	X X X	12,307,176	78,645	1,733,419		4,049,555	
DETAILS OF WRITE-INS							
58001	X X X						
58002	X X X						
58003	X X X						
58998 Summary of remaining write-ins for Line 58 from overflow page	X X X						
58999 TOTALS (Lines 58001 through 58003 plus 58998) (Line 58 above)	X X X						

(a) Active Status Counts:

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

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER
MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	FEDERAL RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity / Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies) / Person(s)	Is an SCA Filing Required? (Y/N)	*
.....	00000	81-3300698	.....	.....	.....	Kin Insurance, Inc	DE	UDP	Individuals/Limited Partners	Ownership	100.0	Individuals/Limited Partners	N	.....
.....	16603	84-2190690	.....	.....	.....	Kin Interinsurance Network	FL	IA	Kin Risk Management, LLC	Attorney-In-Fact .....	.....	Individuals/Limited Partners	N	0000001
.....	00000	83-2146458	.....	.....	.....	Kin Risk Management, LLC	FL	UDP	Kin Insurance, Inc	Ownership	100.0	Individuals/Limited Partners	N	0000001
.....	00000	83-2163756	.....	.....	.....	Kin Insurance Network Distributor, LLC	DE	NIA	Kin Insurance, Inc	Ownership	100.0	Individuals/Limited Partners	N	0000001
.....	00000	83-2139682	.....	.....	.....	Kin Insurance Technology Hub, LLC	DE	NIA	Kin Insurance, Inc	Ownership	100.0	Individuals/Limited Partners	N	.....
.....	00000	83-2070091	.....	.....	.....	Kin MGA, LLC	DE	NIA	Kin Insurance, Inc	Ownership	100.0	Individuals/Limited Partners	N	.....
.....	00000	.....	.....	.....	.....	August Capital VII, L.P.	DE	UIP	Individual	Ownership	17.1	Limited Partners	N	.....

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

PART 1 - LOSS EXPERIENCE

Line of Business	Current Year to Date			4 Prior Year to Date Direct Loss Percentage
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1. Fire				
2. Allied lines				
3. Farmowners multiple peril				
4. Homeowners multiple peril	4,994,950	5,726,875	114.653	25.005
5. Commercial multiple peril				
6. Mortgage guaranty				
8. Ocean marine				
9. Inland marine				
10. Financial guaranty				
11.1 Medical professional liability - occurrence				
11.2 Medical professional liability - claims made				
12. Earthquake				
13. Group accident and health				
14. Credit accident and health				
15. Other accident and health				
16. Workers' compensation				
17.1 Other liability - occurrence				
17.2 Other liability - claims made				
17.3 Excess Workers' Compensation				
18.1 Products liability - occurrence				
18.2 Products liability - claims made				
19.1 19.2 Private passenger auto liability				
19.3 19.4 Commercial auto liability				
21. Auto physical damage				
22. Aircraft (all perils)				
23. Fidelity				
24. Surety				
26. Burglary and theft				
27. Boiler and machinery				
28. Credit				
29. International				
30. Warranty				
31. Reinsurance-Nonproportional Assumed Property	X X X	X X X	X X X	X X X
32. Reinsurance-Nonproportional Assumed Liability	X X X	X X X	X X X	X X X
33. Reinsurance-Nonproportional Assumed Financial Lines	X X X	X X X	X X X	X X X
34. Aggregate write-ins for other lines of business				
35. TOTALS	4,994,950	5,726,875	114.653	
DETAILS OF WRITE-INS				
3401.				
3402.				
3403.				
3498. Summary of remaining write-ins for Line 34 from overflow page				
3499. TOTALS (Lines 3401 through 3403 plus 3498) (Line 34 above)				

PART 2 - DIRECT PREMIUMS WRITTEN

Line of Business	1	2	3
	Current Quarter	Current Year to Date	Prior Year Year to Date
1. Fire			
2. Allied lines			
3. Farmowners multiple peril			
4. Homeowners multiple peril	4,167,156	12,307,176	78,645
5. Commercial multiple peril			
6. Mortgage guaranty			
8. Ocean marine			
9. Inland marine			
10. Financial guaranty			
11.1 Medical professional liability - occurrence			
11.2 Medical professional liability - claims made			
12. Earthquake			
13. Group accident and health			
14. Credit accident and health			
15. Other accident and health			
16. Workers' compensation			
17.1 Other liability - occurrence			
17.2 Other liability - claims made			
17.3 Excess Workers' Compensation			
18.1 Products liability - occurrence			
18.2 Products liability - claims made			
19.1 19.2 Private passenger auto liability			
19.3 19.4 Commercial auto liability			
21. Auto physical damage			
22. Aircraft (all perils)			
23. Fidelity			
24. Surety			
26. Burglary and theft			
27. Boiler and machinery			
28. Credit			
29. International			
30. Warranty			
31. Reinsurance-Nonproportional Assumed Property	X X X	X X X	X X X
32. Reinsurance-Nonproportional Assumed Liability	X X X	X X X	X X X
33. Reinsurance-Nonproportional Assumed Financial Lines	X X X	X X X	X X X
34. Aggregate write-ins for other lines of business			
35. TOTALS	4,167,156	12,307,176	78,645
DETAILS OF WRITE-INS			
3401.			
3402.			
3403.			
3498. Summary of remaining write-ins for Line 34 from overflow page			
3499. TOTALS (Lines 3401 through 3403 plus 3498) (Line 34 above)			

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

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (Cols. 1 + 2)	2020 Loss and LAE Payments on Claims Reported as of Prior Year-End	2020 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2020 Loss and LAE Payments (Cols. 4 + 5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year-End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year-End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves (Cols. 7 + 8 + 9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4 + 7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 11 + 12)
1. 2017 + Prior													
2. 2018													
3. Subtotals 2018 + Prior													
4. 2019	34	22	56	37	16	53			14	14	3	8	11
5. Subtotals 2019 + Prior	34	22	56	37	16	53			14	14	3	8	11
6. 2020	X X X	X X X	X X X	X X X	1,496	1,496	X X X	983	1,080	2,063	X X X	X X X	X X X
7. Totals	34	22	56	37	1,512	1,549		983	1,094	2,077	3	8	11
8. Prior Year-End Surplus As Regards Policyholders	32,918										Col. 11, Line 7 As % of Col. 1 Line 7 1..... 8.824	Col. 12, Line 7 As % of Col. 2 Line 7 2..... 36.364	Col. 13, Line 7 As % of Col. 3 Line 7 3..... 19.643
													Col. 13, Line 7 Line 8 4..... 0.033

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SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

RESPONSES

No
No
No
No

Explanations:

Bar Codes:

Trusteed Surplus Statement



16603202049000003 2020 Document Code: 490

Supplement A to Schedule T



16603202045500003 2020 Document Code: 455

Medicare Part D Coverage Supplement



16603202036500003 2020 Document Code: 365

Director and Officer Supplement



16603202050500003 2020 Document Code: 505

NONE

STATEMENT AS OF **September 30, 2020** OF THE **Kin Interinsurance Network**
SCHEDULE A - VERIFICATION

Real Estate

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

NONE

SCHEDULE B - VERIFICATION

Mortgage Loans

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

NONE

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

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

NONE

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	27,849,428	27,928,504
2. Cost of bonds and stocks acquired	3,109,688	27,928,504
3. Accrual of discount	750	287
4. Unrealized valuation increase (decrease)	(99,122)	45,961
5. Total gain (loss) on disposals	37,640	0
6. Deduct consideration for bonds and stocks disposed of	2,991,756	81,626
7. Deduct amortization of premium	168,365	43,698
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other-than-temporary impairment recognized		
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees	1,250	
11. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9 + 10)	27,739,513	27,849,428
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	27,739,513	27,849,428

SCHEDULE D - PART 1B

**Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation**

	1	2	3	4	5	6	7	8
NAIC Designation	Book/Adjusted Carrying Value Beginning of Current Quarter	Acquisitions During Current Quarter	Dispositions During Current Quarter	Non-Trading Activity During Current Quarter	Book/Adjusted Carrying Value End of First Quarter	Book/Adjusted Carrying Value End of Second Quarter	Book/Adjusted Carrying Value End of Third Quarter	Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a)	25,055,881	730,266	2,164,527	(50,807)	27,163,502	25,055,881	23,570,812	28,508,901
2. NAIC 2 (a)	3,597,177		289,540	(4,888)	3,602,463	3,597,177	3,302,749	3,063,761
3. NAIC 3 (a)								
4. NAIC 4 (a)								
5. NAIC 5 (a)								
6. NAIC 6 (a)								
7. Total Bonds	28,653,059	730,266	2,454,067	(55,695)	30,765,966	28,653,059	26,873,562	31,572,662
PREFERRED STOCK								
8. NAIC 1								
9. NAIC 2								
10. NAIC 3								
11. NAIC 4								
12. NAIC 5								
13. NAIC 6								
14. Total Preferred Stock								
15. Total Bonds & Preferred Stock	28,653,059	730,266	2,454,067	(55,695)	30,765,966	28,653,059	26,873,562	31,572,662

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

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SCHEDULE DA - PART 1

Short - Term Investments

	1 Book/Adjusted Carrying Value	2	3 Actual Cost	4 Interest Collected Year To Date	5 Paid for Accrued Interest Year To Date
9199999. Totals	NONE				

SCHEDULE DA - Verification

Short-Term Investments

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	2,888,057	
2. Cost of short-term investments acquired		3,047,969
3. Accrual of discount	1,672	1,205
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		
6. Deduct consideration received on disposals	2,887,860	160,574
7. Deduct amortization of premium	1,869	543
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other-than-temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)	0	2,888,057
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	0	2,888,057

SI04 Schedule DB - Part A Verification NONE

SI04 Schedule DB - Part B Verification NONE

SI05 Schedule DB Part C Section 1 NONE

SI06 Schedule DB Part C Section 2 NONE

SI07 Schedule DB - Verification NONE

SCHEDULE E - PART 2 - VERIFICATION

(Cash Equivalents)

		1	2
		Year To Date	Prior Year Ended December 31
1.	Book/adjusted carrying value, December 31 of prior year	2,121,000	.....
2.	Cost of cash equivalents acquired	7,216,568	36,982,791
3.	Accrual of discount	2,512	794
4.	Unrealized valuation increase (decrease)	0	0
5.	Total gain (loss) on disposals	17	(440)
6.	Deduct consideration received on disposals	8,501,899	34,862,145
7.	Deduct amortization of premium		
8.	Total foreign exchange change in book/adjusted carrying value		
9.	Deduct current year's other-than-temporary impairment recognized		
10.	Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)	838,199	2,121,000
11.	Deduct total nonadmitted amounts		
12.	Statement value at end of current period (Line 10 minus Line 11)	838,199	2,121,000

E01 Schedule A Part 2 NONE

E01 Schedule A Part 3 NONE

E02 Schedule B Part 2 NONE

E02 Schedule B Part 3 NONE

E03 Schedule BA Part 2 NONE

E03 Schedule BA Part 3 NONE

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation and Administrative Symbol
Bonds - U.S. Special Revenue, Special Assessment									
3132DV7B5 ..	FH SD8090 - RMBS		08/19/2020 ..	R W BAIRD & CO	X X X	310,641	300,000	333	1
31418DRS3 ..	FN MA4096 - RMBS		07/16/2020 ..	INTL FCStone L.P.	X X X	419,625	400,000	528	1
3199999 Subtotal - Bonds - U.S. Special Revenue, Special Assessment					X X X	730,266	700,000	861	X X X
8399997 Subtotal - Bonds - Part 3					X X X	730,266	700,000	861	X X X
8399998 Summary Item from Part 5 for Bonds (N/A to Quarterly)					X X X	X X X	X X X	X X X	X X X
8399999 Subtotal - Bonds					X X X	730,266	700,000	861	X X X
8999998 Summary Item from Part 5 for Preferred Stocks (N/A to Quarterly)					X X X	X X X	X X X	X X X	X X X
8999999 Subtotal - Preferred Stocks					X X X	X X X	X X X	X X X	X X X
9799998 Summary Item from Part 5 for Common Stocks (N/A to Quarterly)					X X X	X X X	X X X	X X X	X X X
9799999 Subtotal - Common Stocks					X X X	X X X	X X X	X X X	X X X
9899999 Subtotal - Preferred and Common Stocks					X X X	X X X	X X X	X X X	X X X
9999999 Total - Bonds, Preferred and Common Stocks					X X X	730,266	X X X	861	X X X

SCHEDULE D - PART 4

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

1 CUSIP Identification	2 Description	3 F o r e i g n Date	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consideration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Contractual Maturity Date	22 NAIC Designation and Admini- strative Symbol
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amortization)/ Accretion	13 Current Year's Other Than Temporary Impairment Recognized	14 Total Change in B./A.C.V. (11 + 12 - 13)	15 Total Foreign Exchange Change in B./A.C.V.							
Bonds - U.S. Governments																					
38378TAL4	GNR 2013-071 LA - CMO/RMBS		09/01/2020	Paydown	X X X	23,109	23,109	23,181	23,183		(74)		(74)		23,109		0	0	467	10/20/2042	1
0599999 Subtotal - Bonds - U.S. Governments					X X X	23,109	23,109	23,181	23,183		(74)		(74)		23,109		0	0	467	X X X	X X X
Bonds - U.S. Special Revenue, Special Assessment																					
3132D54L3	FH SB8027 - RMBS		09/01/2020	Paydown	X X X	39,438	39,438	40,559		(1,122)		(1,122)		39,438					694	01/01/2035	1
3132DV3T0	FH SD8010 - RMBS		09/01/2020	Paydown	X X X	44,438	44,438	45,340	45,323	(885)		(885)		44,438					892	09/01/2049	1
3132DV7B5	FH SD8090 - RMBS		09/01/2020	Paydown	X X X	955	955	988		(34)		(34)		955		0	0	2	09/01/2050	1	
3136A77J5	FNA 2012-M12 1A - CMBS		09/01/2020	Paydown	X X X	7,976	7,976	8,113	8,102	(127)		(127)		7,976		0	0	187	08/25/2022	1	
3136A9MNS	FNA 2012-M14 A2 - CMBS		09/01/2020	Paydown	X X X	15,427	15,427	15,550	15,543	(116)		(116)		15,427				318	09/25/2022	1	
3136B6JE4	FNR 2019-56 CA - CMO/RMBS		09/01/2020	Paydown	X X X	57,847	57,847	58,877	58,842	(996)		(996)		57,847		0	0	1,164	10/25/2042	1	
3136B8MG1	FNR 2020-7 M - CMO/RMBS		09/01/2020	Paydown	X X X	57,424	57,424	58,357		(933)		(933)		57,424		0	0	876	01/25/2043	1	
3137AH6C7	FHMS K-015 A2 - CMBS		09/01/2020	Paydown	X X X	1,831	1,831	1,860	1,857	(26)		(26)		1,831				39	07/25/2021	1	
3137BDCQ7	FHR 4377 LC - CMO/RMBS		09/01/2020	Paydown	X X X	37,729	37,729	38,295	38,291	(563)		(563)		37,729				759	04/15/2039	1	
3137BPVZ9	FHMS K-055 A1 - CMBS		09/01/2020	Paydown	X X X	3,758	3,758	3,787	3,786	(28)		(28)		3,758				57	04/25/2025	1	
3138WDKE0	FN AS3892 - RMBS		09/01/2020	Paydown	X X X	7,057	7,057	7,472	7,473	(415)		(415)		7,057		0	0	186	11/01/2044	1	
31418DGG1	FN MA3798 - RMBS		09/01/2020	Paydown	X X X	42,794	42,794	43,931	43,902	(1,108)		(1,108)		42,794		0	0	858	10/01/2034	1	
31418DRS3	FN MA4096 - RMBS		09/01/2020	Paydown	X X X	3,773	3,773	3,958		(185)		(185)		3,773		0	0	13	08/01/2050	1	
3199999 Subtotal - Bonds - U.S. Special Revenue, Special Assessment					X X X	320,446	320,446	327,088	223,120	(6,536)		(6,536)		320,446		0	0	6,043	X X X	X X X	
Bonds - Industrial and Miscellaneous (Unaffiliated)																					
00110AAE4	AEP A A5 - ABS		07/01/2020	Paydown	X X X	129,583	129,583	131,344	131,617	(2,035)		(2,035)		129,583		0	0	6,876	07/01/2021	1FE	
06540XBC4	BANK 2019-BNK22 A1 - CMBS		09/01/2020	Paydown	X X X	11,601	11,601	11,601	11,601	0		0		11,601		0	0	160	11/17/2062	1FE	
14314JAC4	CARMX 2017-1 A3 - ABS		09/15/2020	Paydown	X X X	72,937	72,937	72,914	72,916	20		20		72,937		0	0	961	11/15/2021	1FE	
38013FAD3	GMCAR 2018-4 A3 - ABS		09/16/2020	Paydown	X X X	39,225	39,225	40,021	39,888	(663)		(663)		39,225				840	10/16/2023	1FE	
43815NAB0	HAROT 2019-3 A2 - ABS		09/15/2020	Paydown	X X X	38,929	38,929	38,896	38,902	27		27		38,929		0	0	493	04/15/2022	1FE	
44891JAB4	HART 2019-B A2 - ABS		09/15/2020	Paydown	X X X	45,288	45,288	45,285	45,286	2		2		45,288		0	0	583	07/15/2022	1FE	
46625HRV4	JPMORGAN CHASE & CO		07/09/2020	MORGAN STANLEY & CO LLC	X X X	274,785	250,000	258,628	258,352	(633)		(633)		257,719		17,066	17,066	5,777	10/01/2026	1FE	
50117CAB4	KCOT 2019-1 A2 - ABS		09/15/2020	Paydown	X X X	54,708	54,708	54,952	54,888	(180)		(180)		54,708				907	06/15/2022	1FE	
573284AV8	MARTIN MARIETTA MATERIALS INC		09/28/2020	DEUTSCHE BANC SECURITIES INC.	X X X	31,177	30,000	29,659		16		16		29,675		1,501	1,501	404	03/15/2030	2FE	
61766RAZ9	MSBAM 2016-C31 A5 - CMBS		08/19/2020	PERFORMANCE TRUST CAP	X X X	272,969	250,000	264,453	263,996	(1,262)		(1,262)		262,734		10,235	10,235	5,601	11/18/2049	1FM	
65478DAD9	NAROT 2018-A A3 - ABS		09/15/2020	Paydown	X X X	47,216	47,216	47,448	47,386	(170)		(170)		47,216		0	0	832	05/16/2022	1FE	
81745RAA8	SEMT 2013-3 A1 - CMO/RMBS		09/01/2020	Paydown	X X X	21,739	21,739	21,236	21,232	507		507		21,739				289	03/25/2043	1FE	
86722AA5	SUNCOR ENERGY INC		07/14/2020	TAOT 2018-B A3 - ABS	X X X	135,384	125,000	132,203	131,835	(751)		(751)		131,084		4,300	4,300	2,813	12/01/2024	2FE	
89238TAD5	TAOT 2018-B A3 - ABS		09/15/2020	Paydown	X X X	50,308	50,308	50,897	50,801	(493)		(493)		50,308		0	0	989	09/15/2022	1FE	
90349DAD4	UBSBB 2012-C3 A4 - CMBS		09/01/2020	Paydown	X X X	2,422	2,422	2,488	2,482	(61)		(61)		2,422		0	0	50	08/12/2049	1FM	
92939FAT6	WFRBS 2014-C21 A4 - CMBS		09/01/2020	Paydown	X X X	101	101	106	106	(4)		(4)		101				3	08/16/2047	1FE	
94106LBF5	WASTE MANAGEMENT INC		07/20/2020	Call @ 100.00	X X X	126,250	125,000	129,548	129,299	(519)		(519)		128,781		(3,781)	(3,781)	3,452	06/15/2024	2FE	
94989QAV2	WFCM 2015-SG1 A4 - CMBS		07/15/2020	Paydown	X X X	269,117	245,000	263,107	262,499	(1,699)		(1,699)		260,799		8,318	8,318	5,828	09/17/2048	1FM	
98162CAD3	WOLS 2018-B A3 - ABS		09/15/2020	Paydown	X X X	20,664	20,664	20,949	20,874	(210)		(210)		20,664				494	12/15/2021	1FE	
3899999 Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					X X X	1,644,401	1,559,720	1,615,735	1,583,959	(8,106)		(8,106)		1,605,512		37,640	37,640	37,350	X X X	X X X	
8399997 Subtotal - Bonds - Part 4					X X X	1,987,957	1,903,275	1,966,004	1,830,261	(14,716)		(14,716)		1,949,067				43,860	X X X	X X X	
8399998 Summary Item from Part 5 for Bonds (N/A to Quarterly)					X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X
8399999 Subtotal - Bonds					X X X	1,987,957	1,903,275	1,966,004	1,830,261	(14,716)		(14,716)		1,949,067		37,640	37,640	43,860	X X X	X X X	
8999998 Summary Item from Part 5 for Preferred Stocks (N/A to Quarterly)					X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X
8999999 Subtotal - Preferred Stocks					X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X
9799998 Summary Item from Part 5 for Common Stocks (N/A to Quarterly)					X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X
9799999 Subtotal - Common Stocks					X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X
9899999 Subtotal - Preferred and Common Stocks					X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X
9999999 Total - Bonds, Preferred and Common Stocks					X X X	1,987,957	X X X	1,966,004	1,830,261	(14,716)		(14,716)		1,949,067		37,640	37,640	43,860	X X X	X X X	

QE05

E06 Schedule DB Part A Section 1 NONE

E07 Schedule DB Part B Section 1 NONE

E08 Schedule DB Part D Section 1 NONE

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

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

E10 Schedule DB Part E NONE

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

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

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

1 Depository		2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
						6 First Month	7 Second Month	8 Third Month	
open depositories									
Silicon Valley Bank-Premium Account	Santa Clara, CA					1,675,822	3,096,889	168,621	X X X
Silicon Valley Bank-Operating Account	Santa Clara, CA					1,873,919	1,471,306	177,139	X X X
Silicon Valley Bank-Claims Account	Santa Clara, CA						1,039	114,664	X X X
BMO Harris Bank-Operating Account	Brandon, FL							2,663,931	X X X
BMO Harris Bank-Premium Account	Brandon, FL							1,535,057	X X X
0199998 Deposits in .....0 depositories that do not exceed the allowable limit in any one depository (see Instructions) - open depositories		X X X	X X X						X X X
0199999 Totals - Open Depositories		X X X	X X X			3,549,741	4,569,234	4,659,412	X X X
0299998 Deposits in .....0 depositories that do not exceed the allowable limit in any one depository (see Instructions) - suspended depositories		X X X	X X X						X X X
0299999 Totals - Suspended Depositories		X X X	X X X						X X X
0399999 Total Cash On Deposit		X X X	X X X			3,549,741	4,569,234	4,659,412	X X X
0499999 Cash in Company's Office		X X X	X X X	X X X	X X X				X X X
0599999 Total Cash		X X X	X X X			3,549,741	4,569,234	4,659,412	X X X

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1	2	3	4	5	6	7	8	9
CUSIP	Description	Code	Date Acquired	Rate of Interest	Maturity Date	Book/Adjusted Carrying Value	Amount of Interest Due & Accrued	Amount Received During Year
All Other Money Market Mutual Funds								
. 31846V625 .	FIRST AMER:INS PRM OBL Z		09/30/2020	0.100	XXX	838,199	41	8
8699999 Subtotal - All Other Money Market Mutual Funds						838,199	41	8
8899999 Total Cash Equivalents						838,199	41	8

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