



PROPERTY AND CASUALTY COMPANIES – ASSOCIATION EDITION

QUARTERLY STATEMENT
AS OF MARCH 31, 2024
OF THE CONDITION AND AFFAIRS OF THE
KIN INTERINSURANCE NETWORK

NAIC Group Code 5019 5019 NAIC Company Code 16603 Employer's ID Number 84-2190690
(Current) (Prior)

Organized under the Laws of FL State of Domicile or Port of Entry FL
Country of Domicile US
Incorporated/Organized 06/24/2019 Commenced Business 06/24/2019
Statutory Home Office 450 Carillon Parkway, Suite 130 St. Petersburg, FL, US 33716
Main Administrative Office 222 Merchandise Mart Plaza, Suite 228 Chicago, IL, US 60654
855-717-0022 (Telephone Number)
Mail Address 222 Merchandise Mart Plaza, Suite 228 Chicago, IL, US 60654
Primary Location of Books and Records 222 Merchandise Mart Plaza, Suite 228 Chicago, IL, US 60654
855-717-0022 (Telephone Number)
Internet Website Address www.kin.com
Statutory Statement Contact Jerome T Fadden 855-717-0022 (Telephone Number)
j.fadden@kin.com (E-Mail Address) (Fax Number)

OFFICERS

Sean Harper, President Jerome T Fadden, Chief Financial Officer
Angel Conlin, Chief Executive Officer

DIRECTORS OR TRUSTEES

Phillip Godin Russell Carpel
Sean Harper

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.

x Sean Harper Sean Harper President
x Angel Conlin Angel Conlin Chief Executive Officer
x Jerome T Fadden Jerome T Fadden Chief Financial Officer

Subscribed and sworn to before me
this 05/10/2024 day of

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

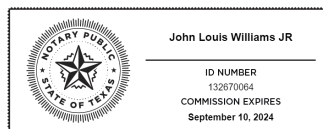
x [Signature]

Virginia

State of Texas County of Harris

Newport News

Sworn to and subscribed before me
on 05/08/2024 by Jerome T Fadden.



[Signature]
Notary Public, State of Texas

Notarized remotely online using communication technology via Proof.

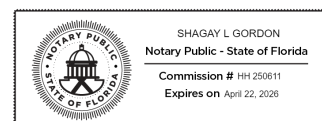
Electronically signed and notarized online using the Proof platform.

State of Florida
County of Broward

Sworn to (or affirmed) and subscribed before me by means of online notarization,
this 05/13/2024 by Angel Conlin.

Personally Known OR Produced Identification
Type of Identification Produced Florida DL

Notary Shagay L Gordon
Shagay L Gordon



Notarized remotely online using communication technology via Proof.

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.....	46,471,823		46,471,823	46,189,688
2. Stocks:				
2.1 Preferred stocks.....				
2.2 Common stocks.....	1,294,593		1,294,593	1,194,441
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 \$..... encumbrances).....				
4.2 Properties held for the production of income (less \$..... encumbrances).....				
4.3 Properties held for sale (less \$..... encumbrances).....				
5. Cash (\$.....109,442,030), cash equivalents (\$.....15,719,225) and short-term investments (\$.....0).....	125,161,255		125,161,255	59,339,227
6. Contract loans (including \$..... 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).....	172,927,672		172,927,672	106,723,356
13. Title plants less \$..... charged off (for Title insurers only).....				
14. Investment income due and accrued.....	377,311		377,311	352,776
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	3,680,797	303,777	3,377,020	2,915,489
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$..... earned but unbilled premiums).....	27,765,535		27,765,535	25,709,233
15.3 Accrued retrospective premiums (\$.....) and contracts subject to redetermination (\$.....).....				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	11,580,013		11,580,013	15,011,847
16.2 Funds held by or deposited with reinsured companies.....				
16.3 Other amounts receivable under reinsurance contracts.....				
17. Amounts receivable relating to uninsured plans.....				
18.1 Current federal and foreign income tax recoverable and interest thereon.....				
18.2 Net deferred tax asset.....				
19. Guaranty funds receivable or on deposit.....				
20. Electronic data processing equipment and software.....				
21. Furniture and equipment, including health care delivery assets (\$.....).....				
22. Net adjustment in assets and liabilities due to foreign exchange rates.....				
23. Receivables from parent, subsidiaries and affiliates.....	137,766		137,766	16,369,711
24. Health care (\$.....) and other amounts receivable.....				
25. Aggregate write-ins for other-than-invested assets.....	1,912,972	402,239	1,510,734	1,065,590
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	218,382,066	706,016	217,676,051	168,148,002
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....				
28. Total (Lines 26 and 27).....	218,382,066	706,016	217,676,051	168,148,002
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.....	402,239	402,239	-	-
2502. Credit card receivable.....	1,510,734		1,510,734	1,065,590
2503.....				
2598. Summary of remaining write-ins for Line 25 from overflow page.....				
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	1,912,972	402,239	1,510,734	1,065,590

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Statement Date	December 31, Prior Year
1. Losses (current accident year \$.....6,581,541)	27,668,470	27,785,032
2. Reinsurance payable on paid losses and loss adjustment expenses		
3. Loss adjustment expenses	9,483,956	9,294,760
4. Commissions payable, contingent commissions and other similar charges		
5. Other expenses (excluding taxes, licenses and fees)	2,727,392	1,692,768
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	3,210,595	3,370,738
7.1 Current federal and foreign income taxes (including \$..... on realized capital gains (losses))		
7.2 Net deferred tax liability		
8. Borrowed money \$..... and interest thereon \$.....		
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$.....90,864,364 and including warranty reserves of \$..... and accrued accident and health experience rating refunds including \$..... for medical loss ratio rebate per the Public Health Service Act)	50,257,789	(5,015,586)
10. Advance premium	14,167,452	7,058,380
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	47,448,440	61,016,685
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 \$..... certified)		
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates		
20. Derivatives		
21. Payable for securities		
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$..... and interest thereon \$.....		
25. Aggregate write-ins for liabilities	269,882	1,483,366
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	155,233,976	106,686,143
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	155,233,976	106,686,143
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	76,059,595	65,508,507
33. Surplus notes	148,500,000	148,500,000
34. Gross paid in and contributed surplus		
35. Unassigned funds (surplus)	(162,117,520)	(152,546,648)
36. Less treasury stock, at cost:		
36.1 ... shares common (value included in Line 30 \$.....)		
36.2 ... shares preferred (value included in Line 31 \$.....)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36)	62,442,075	61,461,859
38. Totals (Page 2, Line 28, Col. 3)	217,676,051	168,148,002
Details of Write-Ins		
2501. Deferred brokerage income	269,882	1,483,366
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)	269,882	1,483,366
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	76,059,595	65,508,507
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)	76,059,595	65,508,507

STATEMENT OF INCOME

	1	2	3
	Current Year to Date	Prior Year to Date	Prior Year Ended December 31
Underwriting Income			
1. Premiums earned:			
1.1. Direct (written \$.....101,123,417)	88,495,917	62,666,752	292,951,485
1.2. Assumed (written \$.....)			
1.3. Ceded (written \$.....30,085,973)	72,731,849	58,516,071	253,160,904
1.4. Net (written \$.....71,037,444)	15,764,068	4,150,681	39,790,581
Deductions:			
2. Losses incurred (current accident year \$9,000,000):			
2.1. Direct	16,930,258	12,405,817	98,382,193
2.2. Assumed			
2.3. Ceded	8,765,360	5,007,466	63,274,721
2.4. Net	8,164,898	7,398,351	35,107,472
3. Loss adjustment expenses incurred	7,641,156	4,453,692	30,930,564
4. Other underwriting expenses incurred	11,516,045	9,962,257	38,588,304
5. Aggregate write-ins for underwriting deductions			
6. Total underwriting deductions (Lines 2 through 5)	27,322,099	21,814,300	104,626,340
7. Net income of protected cells			
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	(11,558,030)	(17,663,619)	(64,835,759)
Investment Income			
9. Net investment income earned	1,924,253	1,335,877	5,758,604
10. Net realized capital gains (losses) less capital gains tax of \$.....			6,324
11. Net investment gain (loss) (Lines 9 + 10)	1,924,253	1,335,877	5,764,928
Other Income			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$..... amount charged off \$..... 64,456)	(64,456)	(394,880)	(631,212)
13. Finance and service charges not included in premiums	46,375	23,962	168,444
14. Aggregate write-ins for miscellaneous income			
15. Total other income (Lines 12 through 14)	(18,081)	(370,918)	(462,768)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	(9,651,858)	(16,698,660)	(59,533,599)
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)	(9,651,858)	(16,698,660)	(59,533,599)
19. Federal and foreign income taxes incurred			
20. Net income (Line 18 minus Line 19) (to Line 22)	(9,651,858)	(16,698,660)	(59,533,599)
Capital and Surplus Account			
21. Surplus as regards policyholders, December 31 prior year	61,461,859	55,958,516	55,958,516
22. Net income (from Line 20)	(9,651,858)	(16,698,660)	(59,533,599)
23. Net transfers (to) from Protected Cell accounts			
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$.....	98,234	(32,635)	30,115
25. Change in net unrealized foreign exchange capital gain (loss)			
26. Change in net deferred income tax			
27. Change in nonadmitted assets	(17,248)	14,354	(123,747)
28. Change in provision for reinsurance		614,430	614,430
29. Change in surplus notes	-	-	32,000,000
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	10,551,088	8,464,217	32,516,143
38. Change in surplus as regards policyholders (Lines 22 through 37)	980,216	(7,638,294)	5,503,342
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	62,442,075	48,320,223	61,461,859
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	10,551,088	8,464,217	32,516,143
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)	10,551,088	8,464,217	32,516,143

CASH FLOW

	1	2	3
	Current Year To Date	Prior Year To Date	Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance.....	61,998,801	45,347,754	79,557,867
2. Net investment income.....	1,878,276	1,340,053	5,719,892
3. Miscellaneous income.....	(18,081)	(370,918)	(462,768)
4. Total (Lines 1 to 3).....	63,858,996	46,316,889	84,814,991
5. Benefit and loss related payments.....	4,849,626	16,280,271	50,325,857
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			
7. Commissions, expenses paid and aggregate write-ins for deductions.....	18,093,524	12,955,432	66,759,490
8. Dividends paid to policyholders.....			
9. Federal and foreign income taxes paid (recovered) net of \$..... tax on capital gains (losses).....			
10. Total (Lines 5 through 9).....	22,943,150	29,235,703	117,085,347
11. Net cash from operations (Line 4 minus Line 10).....	40,915,846	17,081,185	(32,270,356)
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds.....	1,373,290	1,344,429	4,869,501
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.....	368		766
12.7 Miscellaneous proceeds.....	-	-	-
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	1,373,657	1,344,429	4,870,267
13. Cost of investments acquired (long-term only):			
13.1 Bonds.....	1,636,268	1,842,327	22,728,599
13.2 Stocks.....			
13.3 Mortgage loans.....			
13.4 Real estate.....			
13.5 Other invested assets.....			
13.6 Miscellaneous applications.....	-	-	-
13.7 Total investments acquired (Lines 13.1 to 13.6).....	1,636,268	1,842,327	22,728,599
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).....	(262,611)	(497,899)	(17,858,332)
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes.....	-	-	32,000,000
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).....	25,168,794	15,412,423	13,012,418
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6).....	25,168,794	15,412,423	45,012,418
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).....	65,822,029	31,995,709	(5,116,270)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year.....	59,339,227	64,455,497	64,455,497
19.2 End of period (Line 18 plus Line 19.1).....	125,161,255	96,451,207	59,339,227
Note: Supplemental disclosures of cash flow information for non-cash transactions:			
20.0001. Receivable from Parent.....			17,000,000

Notes to the Financial Statements

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

Kin Interinsurance Network (KIN) (the "Company" or 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, LLC (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.

The reciprocal records unearned subscriber fees (fees to attorney-in-fact) paid as deductions from the unearned premium reserves and charges current operations on a pro rata basis over the periods covered by the policies as described by the OIR.

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 #	03/31/2024	12/31/2023
Net Income					
(1) State basis (Page 4, Line 20, Columns 1 & 3)	XXX	XXX	XXX	\$ (9,651,858)	\$ (59,533,599)
(2) State prescribed practices that are an increase / (decrease) from NAIC SAP:					
Recording of Change in Unearned subscriber fees	53			3,561,603	11,512,695
(3) State permitted practices that are an increase / (decrease) from NAIC SAP:					
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	<u>\$ (13,213,461)</u>	<u>\$ (71,046,294)</u>
Surplus					
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 62,442,075	\$ 61,461,859
(6) State prescribed practices that are an increase / (decrease) from NAIC SAP:					
Recording of Unearned subscriber fees	53			39,803,684	36,242,081
(7) State permitted practices that are an increase / (decrease) from NAIC SAP:					
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	<u>\$ 22,638,391</u>	<u>\$ 25,219,778</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 Policy

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:

- (1) Short-term investments are stated at fair market value.
- (2) 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.
- (3) Common stocks are stated at fair market value.
- (4) Not applicable as the Company does not hold preferred stock.
- (5) Not applicable as the Company does not hold mortgage loans.
- (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.

Notes to the Financial Statements

1. Summary of Significant Accounting Policies and Going Concern (Continued)

- (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

In accordance with Section 625.012(5) of the Florida Statutes, Kin Interinsurance Network represents that as of March 31, 2024 :

	<u>Assets</u>	<u>Nonadmitted</u>	<u>Net Admitted</u>
Line 15.1 balances:	\$ 3,680,797	\$ 303,777	\$ 3,377,020
Amounts due from "controlled" or "controlling" persons:	\$0.00	\$0.00	\$0.00
Amount in #2 above that was secured:	\$0.00	\$0.00	\$0.00

In accordance with Section 624.424 of the Florida Statutes, Kin Interinsurance Network represents that as of March 31, 2024 :

- 1. None - There was \$0 credit in loss reserves taken for anticipated recoveries from the Special Disability Trust Fund at March 31, 2024 .
- 2. None – There were no payments received from the Special Disability Trust Fund during 2024.
- 3. None – The Reciprocal was not assessed by the Special Disability Trust Fund during 2024.

D. Going Concern - Not Applicable

2. Accounting Changes and Corrections of Errors

KIN has adopted, as approved by FLOIR, FL Stat §629.401.24 effective January 1, 2022 and, in accordance with SSAP No. 3, recorded the net effect of increasing the payable to its attorney-in-fact for the subscriber fees, and recording the decrease in unearned premiums (net effect of zero) as a direct charge to unassigned surplus. Prior to the amendment to the AIF Agreement, KIN was recording this fee based on the stated percentage of gross earned premiums. The amendment to the AIF Agreement changing the method of compensation to gross written premiums, combined with the adoption of FL Stat §629.401.24, has no effect on surplus.

Description	\$
Subscriber contributions (Line 32) - 12.31.2021	10,930,765
Payable/Receivable to AIF	(10,707,490)
Deferred Subscriber Fees	10,707,490
Change in surplus	-

This one-time adjustment required in the period of adoption, which is a decrease of \$10,707,490, must amortize through the recapitulation of earned premium in the current period to properly compute earned premium, thus it is reported on Underwriting and Investment Exhibit Part 1A column 3 and line 37.

3. Business Combinations and Goodwill - Not Applicable

4. Discontinued Operations - 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.
 - (4) All impaired securities for which an OTTI has not been recognized in earnings as a realized loss
 - a. The aggregate amount of unrealized losses:
 - 1. Less than 12 months..... \$..... 96,923
 - 2. 12 months or longer..... 348,406
 - b. The aggregate related fair value of securities with unrealized losses:
 - 1. Less than 12 months..... \$..... 7,894,336
 - 2. 12 months or longer..... 4,816,215

Notes to the Financial Statements

5. Investments (Continued)

(5) 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

- (1) Policy for requiring collateral or security - Not Applicable
- (2) Carrying amount and classification of assets pledged as collateral and not reclassified and separately reported - Not Applicable
- (3) Collateral received - Not Applicable
- (4) Securities lending transactions administered by an affiliated agent - Not Applicable
- (5) Collateral reinvestment - Not Applicable
- (6) Collateral not permitted by contract or custom to sell or repledge - Not Applicable
- (7) Collateral for securities lending transactions that extend beyond one year from the reporting date - 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

J. Real Estate - Not Applicable

K. Low-Income Housing Tax Credits (LIHTC) - Not Applicable

L. Restricted Assets

- (1) Restricted assets (including pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted							Current Year			
	Current Year							Current Year			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity	Total (1 + 3)	Total From Prior Year	Increase / (Decrease) (5 - 6)	Total Nonadmitted Restricted	Total Admitted Restricted (5-8)	Gross (Admitted & Nonadmitted) 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	391,033				391,033	391,168	(135)		391,033	0.179	0.180
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 (Sum of a through n)	\$ 391,033	\$	\$	\$	\$ 391,033	\$ 391,168	\$ (135)	\$	\$ 391,033	0.179 %	0.180 %

- (2) Detail of assets pledged as collateral not captured in other categories (contracts that share similar characteristics, such as reinsurance and derivatives, are reported in the aggregate) - Not Applicable

Notes to the Financial Statements

5. Investments (Continued)

(3) Detail of other restricted assets (contracts that share similar characteristics, such as reinsurance and derivatives, are reported in the aggregate) - Not Applicable

(4) Collateral received and reflected as assets within the reporting entity's financial statements - 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

Q. Prepayment Penalty and Acceleration Fees - Not Applicable

R. Reporting Entity's Share of Cash Pool by Asset type - Not Applicable

6. Joint Ventures, Partnerships and Limited Liability Companies - Not Applicable

7. Investment Income

A. Due and Accrued Income Excluded from Surplus

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

B. Total Amount Excluded - Not Applicable

C. The gross, nonadmitted and admitted amounts for interest income due and accrued

	Interest Income Due and Accrued	Amount
1.	Gross.....	\$..... 377,311
2.	Nonadmitted.....	\$.....
3.	Admitted.....	\$..... 377,311

D. The aggregate deferred interest - Not Applicable

E. The cumulative amounts of paid-in-kind (PIK) interest included in the current principal balance - 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 and Change in Terms of Intercompany Arrangements

On July 17, 2019, Kin Insurance, Inc. issued a surplus note to the Reciprocal for \$33,500,000. On June 18, 2021, the Reciprocal amended and restated the Surplus Note increasing the principal amount of the note to \$43,500,000. The Reciprocal further amended and restated the surplus note, increasing the principal amount of the note to \$48,500,000, \$68,500,000, \$74,500,000, \$94,500,000.00, \$116,500,000.00, \$131,500,000.00, and \$148,500,000.00 on Dec 31st, 2021, March 31st, 2022, September 30th, 2022, November 28th, 2022, December 29th, 2022, May 31, 2023, and December 31, 2023 respectively. The surplus note amendment made on December 31, 2023 was approved by the Florida Office of Insurance Regulation as a SSAP No. 72, *Surplus and Quasi-Reorganizations* transaction. The transaction was effective on February 15, 2024 and was recorded as a receivable from parent of \$17,000,000.00 as of December 31, 2023. There were no payments of principal or interest made as of March 31, 2024.

As of June 1, 2022, the intercompany agreements were retroactively amended and restated between KIN and KRM as of January 1, 2022 to allow for the change in basis of compensation provided to the Attorney-In-Fact.

Based on the revised agreement, the compensation for the management services to be performed by KRM as Attorney-in-Fact on behalf of KIN. KIN agrees that KRM is authorized to retain the following percentages of annual gross written premiums:

1. for underwriting and marketing management services provided to KIN, KRM will receive as compensation an amount equal to seventeen percent (17%) of the annual gross premium written by KIN.
2. 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 KIN.

The percentages set forth above may be adjusted at any time as agreed to by both KIN and KRM, subject to the written approval of the Florida Office of Insurance Regulation. However, the underwriting and marketing fees shall never be below 10% or above 20% of annual gross premium. Any changes to the percentages will be disclosed, in advance, to the Subscribers. KRM will refund to KIN any unearned subscribers fees on a pro-rata basis for cancelled policies.

Kin Insurance Network Distributor, LLC. KIND serves as an agency to the Reciprocal at rates outlined in the Agency Authorization and Appointment Agreement between the parties. For purposes of this Agreement, "Commissionable Premium" shall be defined as annual gross earned premiums for policies issued by Agency pursuant to this Agreement.

C. Transactions With Related Party Who Are Not Reported on Schedule Y - Not Applicable

D. Amounts Due to or from Related Parties

At March 31, 2024, the Reciprocal reported \$43,888 receivable from KRM for management services, \$97,868 payable to Kin Insurance Network Distributors, LLC (KIND) for commissions, \$239,807 due from Kin Interinsurance Nexus Exchange, and \$41,893 payable to Kin Insurance, Inc. related to reimbursable operating expenses.

Notes to the Financial Statements

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

At December 31, 2023, the Reciprocal reported \$104,476 receivable from KRM for management services, \$4,105 payable to Kin Insurance Network Distributors, LLC (KIND) for commissions, and \$16,289,407 receivable from Kin Insurance, Inc. related to reimbursable operating expenses and the SSAP72 \$17M surplus note receivable.

E. 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 June 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 premiums 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 premiums written by the Reciprocal. At March 31, 2024, the Reciprocal reported \$17,190,981 for underwriting and marketing services and \$5,056,17 for claims services.

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

The Reciprocal entered into an agreement with KIND on July 3, 2019. KIND serves as an agency to the Reciprocal at rates outlined in the Agency Authorization and Appointment Agreement between the parties. The Reciprocal reported commission expense of \$8,493,570 at March 31, 2024.

F. Guarantees or Contingencies - Not Applicable

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-Down for Impairments of Investments in Subsidiary Controlled or Affiliated Companies - Not Applicable

K. Foreign Subsidiary Value Using CARVM - Not Applicable

L. Downstream Holding Company Value Using Look-Through Method - 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, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans - Not Applicable

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

A. Outstanding Shares - Not Applicable

B. Dividend Rate of Preferred Stock - Not Applicable

C. Dividend Restrictions - Not Applicable

D. Ordinary Dividends - Not Applicable

E. Company Profits Paid as Ordinary Dividends - Not Applicable

F. Surplus Restrictions - Not Applicable

G. Surplus Advances - Not Applicable

H. Stock Held for Special Purposes - Not Applicable

I. Changes in Special Surplus Funds - Not Applicable

J. Unassigned Funds (Surplus)

The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains is \$376,070 and \$277,837 as of March 31, 2024 and December 31, 2023, respectively.

Subscribers of the Reciprocal will contribute 10% of annual homeowner policy premium as contributed surplus to the Reciprocal. Subscribers contributed \$10,551,088 and \$32,516,143 to surplus as of March 31, 2024 and December 31, 2023, respectively.

Notes to the Financial Statements

13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations (Continued)

K. Company-Issued Surplus Debentures or Similar Obligations

On July 17, 2019, Kin Insurance, Inc. issued a surplus note to the Reciprocal in the amount of \$33,500,000. The Reciprocal amended its surplus note on June 18, 2021, resulting in an additional \$10,000,000 of face value added to the original surplus note, totaling \$43,500,000 and a new interest rate of 8.750%. The Reciprocal again amended its surplus note on February 8, 2022, resulting in an additional \$5,000,000 of face value added to the previously amended surplus note, totaling \$48,500,000. The Reciprocal was granted SSAP 72 treatment by the Florida Office of Insurance Regulation and recorded a receivable of \$5,000,000 on line 23 of the assets page. The settled amount of \$5,000,000 was received by the Reciprocal from Kin Insurance, Inc. on February 22, 2022. On March 31st 2022, the Reciprocal amended its surplus note for the third time, an additional \$20,000,000 of face value added to the amended surplus note, totaling \$68,500,000. On September 30th 2022, the Reciprocal amended its surplus note for the fourth time, an additional \$6,000,000 of face value added to the amended surplus note, totaling \$74,500,000. On November 28th 2022, the Reciprocal amended its surplus note for the fifth time, an additional \$20,000,000 of face value added to the amended surplus note, totaling \$94,500,000. On December 29th 2022, the Reciprocal amended its surplus note for the sixth time, an additional \$22,000,000 of face value added to the amended surplus note, totaling \$116,500,000.00. On May 31st, 2023, the Reciprocal amended its surplus note for the seventh time, an additional \$15,000,000 of face value was added to the amended surplus note, totaling \$131,500,000.00. The Reciprocal will amend its surplus note on December 31, 2023, resulting in an additional \$17,000,000 of face value added to the original surplus note, totaling \$148,500,000. The surplus note amendment was approved by the Florida Office of Insurance Regulation as a SSAP72 transaction on February 15, 2024 and was recorded as a receivable of \$17,000,000 on line 23 of the assets page. The settled amount was received by the Reciprocal from Kin Insurance, Inc. on February 13, 2024. There were no payments of principal or interest made as of March 31, 2024.

1	2	3	4	5	6	7	8
Item Number	Date Issued	Interest Rate	Original Issue Amount of Note	Is Surplus Note Holder a Related Party (YES/NO)	Carrying Value of Note Prior Year	Carrying Value of Note Current Year	Unapproved Interest And/Or Principal
0001	12/31/2023	8.750 %	\$ 148,500,000	YES	\$ 148,500,000	\$	\$
Total	XXX	XXX	\$ 148,500,000	XXX	\$ 148,500,000	\$	\$

1	9	10	11	12	13	14
Item Number	Current Year Interest Expense Recognized	Life-To-Date Interest Expense Recognized	Current Year Interest Offset Percentage (not including amounts paid to a 3rd party liquidity provider)	Current Year Principal Paid	Life-To-Date Principal Paid	Date of Maturity
0001	\$	\$	%	\$	\$	07/17/2029
Total	\$	\$	XXX	\$	\$	XXX

1	15	16	17	18	19
Item Number	Are Surplus Note payments contractually linked? (YES/NO)	Surplus Note payments subject to administrative offsetting provisions? (YES/NO)	Were Surplus Note proceeds used to purchase an asset directly from the holder of the surplus note? (YES/NO)	Is Asset Issuer a Related Party (YES/NO)	Type of Assets Received Upon Issuance
0001	NO	NO	NO	YES	N/A
Total	XXX	XXX	XXX	XXX	XXX

1	20	21	22
Item Number	Principal Amount of Assets Received Upon Issuance	Book/Adjusted Carry Value of Assets	Is Liquidity Source a Related Party to the Surplus Note Issuer? (YES/NO)
0001	\$ 148,500,000	\$	NO
Total	\$ 148,500,000	\$	XXX

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 2024 or 2023. Unpaid accrued interest was \$28,899,059 and \$25,796,330 as of March 31, 2024 and December 31, 2023, 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. Impact of Any Restatement Due to Prior Quasi-Reorganizations - Not Applicable

M. Effective Date(s) of Quasi-Reorganizations in the Prior 10 Years - Not Applicable

14. Liabilities, Contingencies and Assessments - No Significant Changes

15. Leases - 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 - Not Applicable

18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans - Not Applicable

Notes to the Financial Statements

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators - Not Applicable

20. Fair Value Measurements

A. Fair Value Measurement

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.

(1) Fair value 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): Money Market Mutual Fund	\$ 1,294,593	\$	\$	\$	\$ 1,294,593
Common Stock (D-2.2): Mutual Funds	15,600,798	.....	.....	.....	15,600,798
Total assets at fair value/NAV	\$ 16,895,391	\$	\$	\$	\$ 16,895,391
b. Liabilities at fair value					
Total liabilities at fair value	\$	\$	\$	\$	\$

(2) Fair value measurements in Level 3 of the fair value hierarchy - Not Applicable

(3) Policy on transfers into and out of Level 3 - Not Applicable

(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) Derivatives - Not Applicable

B. Other Fair Value Disclosures - Not Applicable

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

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 45,366,356	\$ 46,471,823	\$ 2,216,298	\$ 43,150,058	\$	\$	\$
Mutual Funds	1,294,593	1,294,593	1,294,593	.....	.....	.....	.....
MM Mutual Funds	15,600,798	15,600,798	15,600,798	.....	.....	.....	.....

D. Not Practicable to Estimate Fair Value - Not Applicable

E. Nature and Risk of Investments Reported at NAV - Not Applicable

21. Other Items - Not Applicable

22. Events Subsequent - No Significant Changes

23. Reinsurance - No Significant Changes

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination - Not Applicable

25. Changes in Incurred Losses and Loss Adjustment Expenses

A. Reasons for Changes in the Provision for Incurred Loss and Loss Adjustment Expenses Attributable to Insured Events of Prior Years

Notes to the Financial Statements

25. Changes in Incurred Losses and Loss Adjustment Expenses (Continued)

	03/31/2024 (in thousands)	12/31/2023 (in thousands)
Balance, beginning of the year	\$ 118,450	\$ 170,375
Less: reinsurance recoverable	81,370	131,780
Net balance at January 1	<u>37,080</u>	<u>38,595</u>
Incurred related to:		
Current year	17,181	67,389
Prior years	-1,375	-1,351
Total incurred	<u>15,806</u>	<u>66,038</u>
Paid related to:		
Current year	8,868	45,316
Prior years	6,865	22,237
Total paid	<u>15,733</u>	<u>67,553</u>
Net balance at quarter end	37,152	37,080
Plus reinsurance recoverables	69,008	81,370
Balance, end of period	<u>106,160</u>	<u>118,450</u>

As a result in changes in estimates of insured events attributable to prior years, net loss and loss adjustment expenses incurred decreased approximately \$(1,374,551) and \$(1,350,671) as of March 31, 2024 and December 31, 2023, respectively.

B. Significant Changes in Methodologies and Assumptions Used in Calculating the Liability for Unpaid Losses and Loss Adjustment Expenses - Not Applicable

26. Intercompany Pooling Arrangements - Not Applicable

27. Structured Settlements - Not Applicable

28. Health Care Receivables - Not Applicable

29. Participating Policies - Not Applicable

30. Premium Deficiency Reserves

1. Liability carried for premium deficiency reserves: \$
2. Date of the most recent evaluation of this liability:
3. Was anticipated investment income utilized in the calculation?

31. High Deductibles - Not Applicable

32. Discounting of Liabilities For Unpaid Losses or Unpaid Loss Adjustment Expenses - Not Applicable

33. Asbestos/Environmental Reserves - 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?..... NO
- 1.2 If yes, has the report been filed with the domiciliary state?..... NO
- 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?..... NO
- 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
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
- 3.3 If the response to 3.2 is yes, provide a brief description of those changes.
New entities: The Family Agency Inc and Elite Insurance Agency, Inc both Delaware C-Corp.....
- 3.4 Is the reporting entity publicly traded or a member of a publicly traded group?..... NO
- 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.....
- 4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?..... NO
- 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?..... NO
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..... 12/31/2022
- 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..... 12/31/2020
- 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)..... 12/12/2023
- 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?..... N/A
- 6.6 Have all of the recommendations within the latest financial examination report been complied with?..... YES
- 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?..... NO
- 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?..... NO
- 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?..... NO
- 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 affiliates 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
 - (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?..... NO
- 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?..... NO
- 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
- 10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:..... \$ (41,893)

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

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.) NO

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: \$

13. Amount of real estate and mortgages held in short-term investments: \$

14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? NO

14.2 If yes, please complete the following:

	1	2
	Prior Year-End Book / Adjusted Carrying Value	Current Quarter Book / Adjusted Carrying Value
14.21 Bonds	\$	\$
14.22 Preferred Stock		
14.23 Common Stock		
14.24 Short-Term Investments		
14.25 Mortgage 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? NO

15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? N/A
If no, attach a description with this statement.

16. For the reporting entity's security lending program, state the amount of the following as of the current statement date:

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

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

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

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

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

1	2
Name of Custodian(s)	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	2	3
Name(s)	Location(s)	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? NO

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

1	2	3	4
Old Custodian	New Custodian	Date of Change	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	2
Name of Firm or Individual	Affiliation
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

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

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	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
109875	Asset Allocation Management	549300DSCHIV5W3U963	SEC	DS

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

- 18.1 Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed?YES.....
- 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?.....NO.....
20. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
 a. The security was purchased prior to January 1, 2018.
 b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
 c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
 d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.
 Has the reporting entity self-designated PLGI securities?.....NO.....
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?.....NO.....

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? N/A.....
 If yes, attach an explanation.

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? NO.....
 If yes, attach an explanation.

3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? NO.....
 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? NO.....

4.2 If yes, complete the following schedule:

			Total Discount				Discount Taken During Period			
1	2	3	4	5	6	7	8	9	10	11
Line of Business	Maximum Interest	Disc. Rate	Unpaid Losses	Unpaid LAE	IBNR	Total	Unpaid Losses	Unpaid LAE	IBNR	Total
Total.....										

5. Operating Percentages:

5.1 A&H loss percent %
 5.2 A&H cost containment percent %
 5.3 A&H expense percent excluding cost containment expenses %

6.1 Do you act as a custodian for health savings accounts? NO.....

6.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$.....

6.3 Do you act as an administrator for health savings accounts? NO.....

6.4 If yes, please provide the balance of the funds administered as of the reporting date. \$.....

7. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? YES.....

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? NO.....

SCHEDULE F - CEDED REINSURANCE

Showing All New Reinsurers - Current Year to Date

1	2	3	4	5	6	7
NAIC Company Code	ID Number	Name of Reinsurer	Domiciliary Jurisdiction	Type of Reinsurer	Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating

NONE

SCHEDULE T – EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories

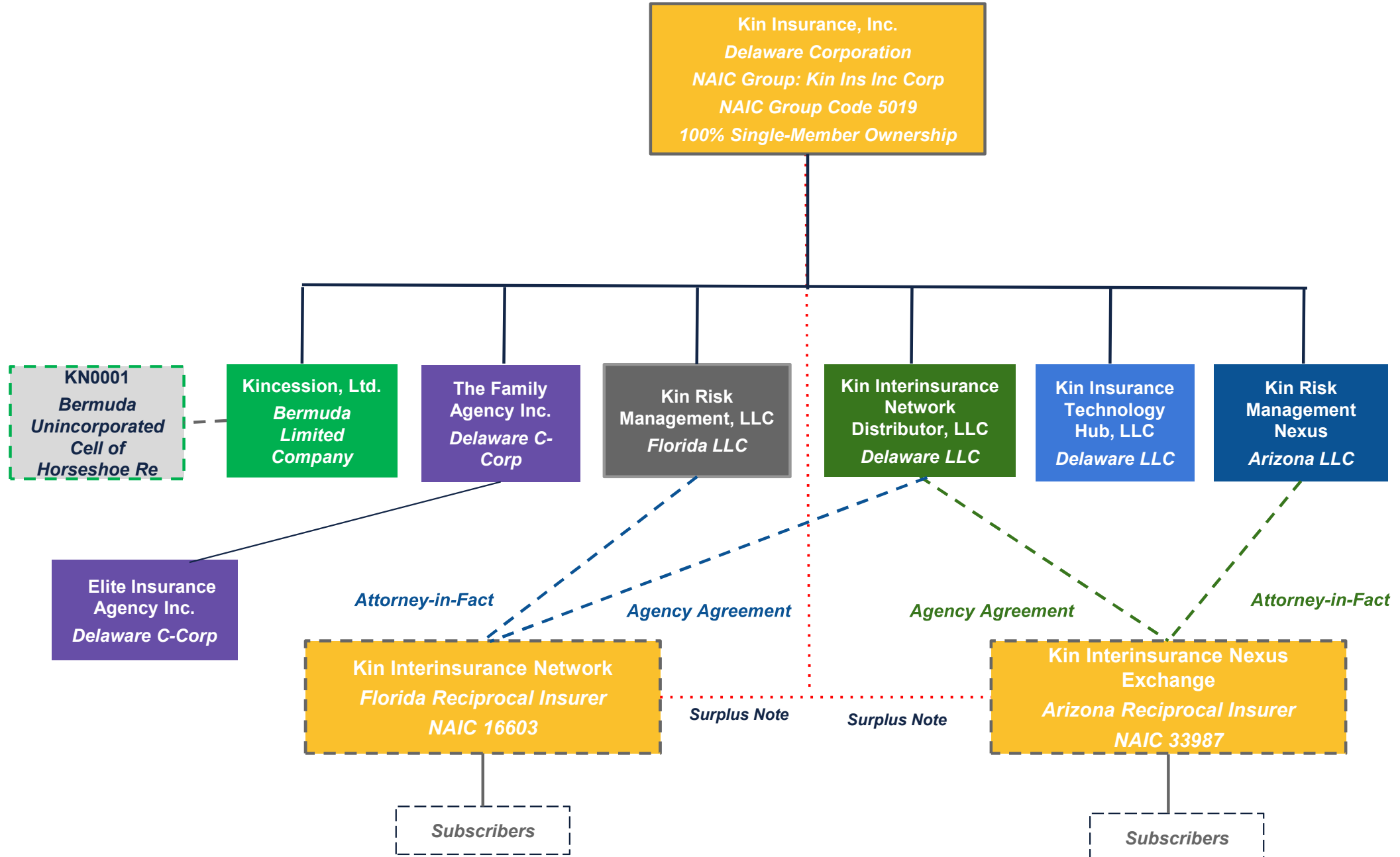
States, Etc.	1	Active Status (a)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
			2	3	4	5	6	7
			Current Year To Date	Prior Year To Date	Current Year To Date	Prior Year To Date	Current Year To Date	Prior Year To Date
1. Alabama	AL	N						
2. Alaska	AK	N						
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	94,462,456	75,944,107	26,602,923	40,257,297	86,132,493	107,651,375
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	E	6,660,961	6,292,738	646,758	1,016,061	2,458,694	3,529,803
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	XXX						
59. Totals		XXX	101,123,417	82,236,845	27,249,681	41,273,358	88,591,187	111,181,177
Details of Write-Ins								
58001.		XXX						
58002.		XXX						
58003.		XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page		XXX						
58999. Totals (Lines 58001 through 58003 plus 58998) (Line 58 above)		XXX						

(a) Active Status Counts

1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG	1	4. Q - Qualified - Qualified or accredited reinsurer	-
2. R - Registered - Non-domiciled RRGs	-	5. D - Domestic Surplus Lines Insurer (DSL) - Reporting entities authorized to write surplus lines in the state of domicile	-
3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than the state of domicile - see DSL)	1	6. N - None of the above - Not allowed to write business in the state	55

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? (Yes/No)	*
5019	Kin Insurance Group		81-3300698			N/A	Kin Insurance, Inc.	DE	UDP	Individuals/Limited Partners	OWNERSHIP	100.000	Kin Insurance, Inc.	NO	
5019	Kin Insurance Group	16603	84-2190690			N/A	Kin Interinsurance Network	FL	RE	Kin Risk Management, LLC	ATTORNEY-IN-FACT		Kin Insurance, Inc.	NO	
	N/A		83-2146458			N/A	Kin Risk Management, LLC	FL	UDP	Kin Insurance, Inc.	OWNERSHIP	100.000	Kin Insurance, Inc.	NO	
	N/A		83-2163756			N/A	Kin Insurance Network Distributor, LLC	DE	NIA	Kin Insurance, Inc.	OWNERSHIP	100.000	Kin Insurance, Inc.	NO	
	N/A		83-2139682			N/A	Kin Insurance Technology Hub, LLC	DE	NIA	Kin Insurance, Inc.	OWNERSHIP	100.000	Kin Insurance, Inc.	NO	
5019	Kin Insurance Group	33987	93-0924247			N/A	Kin Interinsurance Nexus Exchange	AZ	IA	Kin Risk Management Nexus, LLC	ATTORNEY-IN-FACT		Kin Insurance, Inc.	NO	
	N/A		88-1816200			N/A	Kin Risk Management Nexus, LLC	AZ	UDP	Kin Insurance, Inc.	OWNERSHIP	100.000	Kin Insurance, Inc.	NO	
	N/A					N/A	Kincession, LTD	BMU	NIA	Kin Insurance, Inc.	OWNERSHIP	100.000	Kin Insurance, Inc.	NO	
	N/A					N/A	KN0001 Bermuda Unincorporated Cell of Artex f/k/a Horseshoe Re	BMU	IA	Kin Insurance, Inc.	OWNERSHIP	100.000	Kin Insurance, Inc.	NO	
	N/A		99-0662116			N/A	The Family Agency Inc.	DE	NIA	Kin Insurance, Inc.	Ownership	100.000	Kin Insurance, Inc.	NO	
	N/A		84-3610713			N/A	Elite Insurance Group, Inc.	DE	NIA	The Family Agency Inc.	Ownership	100.000	Kin Insurance, Inc.	NO	
Asterisk	Explanation														
1	Refer to note 10														

PART 1 – LOSS EXPERIENCE

Line of Business	Current Year to Date			4
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	Prior Year to Date Direct Loss Percentage
1. Fire	2,730,432	385,896	14.133	29.424
2.1. Allied lines	18,895,803	3,183,739	16.849	15.225
2.2. Multiple peril crop				
2.3. Federal flood				
2.4. Private crop				
2.5. Private flood				
3. Farmowners multiple peril				
4. Homeowners multiple peril	66,869,682	13,360,623	19.980	20.546
5.1. Commercial multiple peril (non-liability portion)				
5.2. Commercial multiple peril (liability portion)				
6. Mortgage guaranty				
8. Ocean marine				
9.1. Inland marine				
9.2. Pet insurance				
10. Financial guaranty				
11.1. Medical professional liability - occurrence				
11.2. Medical professional liability - claims made				
12. Earthquake				
13.1. Comprehensive (hospital and medical) individual				
13.2. Comprehensive (hospital and medical) group				
14. Credit accident and health				
15.1. Vision only				
15.2. Dental only				
15.3. Disability income				
15.4. Medicare supplement				
15.5. Medicaid Title XIX				
15.6. Medicare Title XVIII				
15.7. Long-term care				
15.8. Federal employees health benefits plan				
15.9. Other health				
16. Workers' compensation				
17.1. Other liability occurrence				
17.2. Other liability-claims made				
17.3. Excess workers' compensation				
18.1. Products liability - occurrence				
18.2. Products liability - claims made				
19.1. Private passenger auto no-fault (personal injury protection)				
19.2. Other private passenger auto liability				
19.3. Commercial auto no-fault (personal injury protection)				
19.4. Other commercial auto liability				
21.1. Private passenger auto physical damage				
21.2. Commercial auto physical damage				
22. Aircraft (all perils)				
23. Fidelity				
24. Surety				
26. Burglary and theft				
27. Boiler and machinery				
28. Credit				
29. International				
30. Warranty				
31. Reinsurance - nonproportional assumed property	XXX	XXX	XXX	XXX
32. Reinsurance - nonproportional assumed liability	XXX	XXX	XXX	XXX
33. Reinsurance - nonproportional assumed financial lines	XXX	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business				
35. Totals	88,495,917	16,930,258	19.131	19.796
Details of Write-Ins				
3401.				
3402.				
3403.				
3498. Summary of remaining write-ins for Line 34 from overflow page				
3499. Summary of remaining write-ins for Line 34 from overflow page				

PART 2 – DIRECT PREMIUMS WRITTEN

Line of Business		1	2	3
		Current Quarter	Current Year to Date	Prior Year Year to Date
1.	Fire	3,122,385	3,122,385	2,531,157
2.1	Allied lines	24,412,164	24,412,164	19,174,354
2.2	Multiple peril crop			
2.3	Federal flood			
2.4	Private crop			
2.5	Private flood			
3.	Farmowners multiple peril			
4.	Homeowners multiple peril	73,588,868	73,588,868	60,531,334
5.1	Commercial multiple peril (non-liability portion)			
5.2	Commercial multiple peril (liability portion)			
6.	Mortgage guaranty			
8.	Ocean marine			
9.1	Inland marine			
9.2	Pet insurance			
10.	Financial guaranty			
11.1.	Medical professional liability - occurrence			
11.2.	Medical professional liability - claims made			
12.	Earthquake			
13.1	Comprehensive (hospital and medical) individual			
13.2	Comprehensive (hospital and medical) group			
14.	Credit accident and health			
15.1	Vision only			
15.2	Dental only			
15.3	Disability income			
15.4	Medicare supplement			
15.5	Medicaid Title XIX			
15.6	Medicare Title XVIII			
15.7	Long-term care			
15.8	Federal employees health benefits plan			
15.9	Other health			
16.	Workers' compensation			
17.1.	Other liability occurrence			
17.2.	Other liability-claims made			
17.3.	Excess workers' compensation			
18.1.	Products liability - occurrence			
18.2.	Products liability - claims made			
19.1	Private passenger auto no-fault (personal injury protection)			
19.2	Other private passenger auto liability			
19.3	Commercial auto no-fault (personal injury protection)			
19.4	Other commercial auto liability			
21.1	Private passenger auto physical damage			
21.2	Commercial auto physical damage			
22.	Aircraft (all perils)			
23.	Fidelity			
24.	Surety			
26.	Burglary and theft			
27.	Boiler and machinery			
28.	Credit			
29.	International			
30.	Warranty			
31.	Reinsurance - nonproportional assumed property	XXX	XXX	XXX
32.	Reinsurance - nonproportional assumed liability	XXX	XXX	XXX
33.	Reinsurance - nonproportional assumed financial lines	XXX	XXX	XXX
34.	Aggregate write-ins for other lines of business			
35.	Totals	101,123,417	101,123,417	82,236,845
Details of Write-Ins				
3401.				
3402.				
3403.				
3498.	Summary of remaining write-ins for Line 34 from overflow page			
3499.	Summary of remaining write-ins for Line 34 from overflow page			

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)	2024 Loss and LAE Payments on Claims Reported as of Prior Year End	2024 Loss and LAE Payments on Claims Unreported as of Prior Year End	Total 2024 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 Reserve Developed (Savings) / Deficiency (Cols. 11+12)
1. 2021 + Prior.....	566	1,833	2,399	286	2	288	462	—	1,492	1,954	182	(339)	(157)
2. 2022.....	4,040	8,568	12,608	1,838	30	1,868	2,906	36	6,921	9,863	704	(1,581)	(877)
3. Subtotals 2022 + prior.....	4,606	10,401	15,007	2,124	32	2,156	3,368	36	8,413	11,817	886	(1,920)	(1,034)
4. 2023.....	7,036	15,037	22,073	4,152	557	4,709	2,996	769	13,259	17,024	112	(452)	(340)
5. Subtotals 2023 + prior.....	11,642	25,438	37,080	6,276	589	6,865	6,364	805	21,672	28,841	998	(2,372)	(1,374)
6. 2024.....	XXX	XXX	XXX	XXX	8,868	8,868	XXX	3,602	4,710	8,312	XXX	XXX	XXX
7. Totals.....	11,642	25,438	37,080	6,276	9,457	15,733	6,364	4,407	26,382	37,153	998	(2,372)	(1,374)
8. Prior Year-End Surplus As Regards Policyholders.....	61,462										Col. 11, Line 7 As % of Col. 1, Line 7 8.572 %	Col. 12, Line 7 As % of Col. 2, Line 7 (9.325)%	Col. 13, Line 7 As % of Col. 3, Line 7 (3.706)% Col. 13, Line 7 / Line 8 (2.236)%

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.

	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?.....	NO.....
2. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed with this statement?.....	NO.....
3. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?.....	NO.....
4. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC with this statement?.....	NO.....

August Filing

5. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter.....	N/A.....
---	----------

EXPLANATION:

1.
2.
3.
4.
5.

BARCODES:

1. 
1 6 6 0 3 2 0 2 4 4 9 0 0 0 0 0 1
2. 
1 6 6 0 3 2 0 2 4 4 5 0 0 0 0 0 1
3. 
1 6 6 0 3 2 0 2 4 3 6 5 0 0 0 0 1
4. 
1 6 6 0 3 2 0 2 4 5 0 5 0 0 0 0 1
- 5.

OVERFLOW PAGE FOR WRITE-INS

SCHEDULE A – VERIFICATION

Real Estate

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

NONE

SCHEDULE B – VERIFICATION

Mortgage Loans

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

NONE

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

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

NONE

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year.....	47,384,129	29,525,906
2. Cost of bonds and stocks acquired.....	1,636,268	22,728,599
3. Accrual of discount.....	46,686	73,933
4. Unrealized valuation increase / (decrease).....	100,152	36,594
5. Total gain (loss) on disposals.....	-	(131)
6. Deduct consideration for bonds and stocks disposed of.....	1,375,575	4,870,291
7. Deduct amortization of premium.....	25,244	110,480
8. Total foreign exchange change in book / adjusted carrying value.....		
9. Deduct current year's other-than-temporary impairment recognized.....		
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees.....		
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10).....	47,766,416	47,384,129
12. Deduct total nonadmitted amounts.....		
13. Statement value at end of current period (Line 11 minus Line 12).....	47,766,416	47,384,129

SCHEDULE D – PART 1B

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

NAIC Designation	1 Book / Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book / Adjusted Carrying Value End of First Quarter	6 Book / Adjusted Carrying Value End of Second Quarter	7 Book / Adjusted Carrying Value End of Third Quarter	8 Book / Adjusted Carrying Value December 31 Prior Year
Bonds								
1. NAIC 1 (a)	40,441,678	1,427,114	1,375,575	22,305	40,515,523			40,441,678
2. NAIC 2 (a)	5,748,010	209,154		(863)	5,956,301			5,748,010
3. NAIC 3 (a)								
4. NAIC 4 (a)								
5. NAIC 5 (a)								
6. NAIC 6 (a)								
7. Total Bonds	46,189,688	1,636,268	1,375,575	21,442	46,471,823			46,189,688
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	46,189,688	1,636,268	1,375,575	21,442	46,471,823			46,189,688

(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 \$...; NAIC 2 \$...; NAIC 3 \$...; NAIC 4 \$...; NAIC 5 \$...; NAIC 6 \$...

SCHEDULE DA - PART 1

Short-Term Investments

	1	2	3	4	5
	Book / Adjusted Carrying Value	Par Value	Actual Cost	Interest Collected Year To Date	Paid for Accrued Interest Year To Date
7709999999 Total	-	XXX			

NONE

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	-	
2. Cost of short-term investments acquired		241,371
3. Accrual of discount		8,629
4. Unrealized valuation increase / (decrease)		
5. Total gain (loss) on disposals		
6. Deduct consideration received on disposals		250,000
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)	-	-
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	-	-

(SI-04) Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards

NONE

(SI-04) Schedule DB - Part B - Verification - Futures Contracts

NONE

(SI-05) Schedule DB - Part C - Section 1

NONE

(SI-06) Schedule DB - Part C - Section 2

NONE

(SI-07) 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.....	15,364,636	30,845,537
2. Cost of cash equivalents acquired.....	1,715,062	6,969,897
3. Accrual of discount.....		
4. Unrealized valuation increase / (decrease).....	(1,919)	2,508
5. Total gain (loss) on disposals.....	368	766
6. Deduct consideration received on disposals.....	1,358,922	22,454,072
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).....	15,719,225	15,364,636
11. Deduct total nonadmitted amounts.....		
12. Statement value at end of current period (Line 10 minus Line 11).....	15,719,225	15,364,636

(E-01) Schedule A - Part 2

NONE

(E-01) Schedule A - Part 3

NONE

(E-02) Schedule B - Part 2

NONE

(E-02) Schedule B - Part 3

NONE

(E-03) Schedule BA - Part 2

NONE

(E-03) Schedule BA - Part 3

NONE

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
Bonds: U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions									
3132XG-ZE-9	FH WN2540 - CMBS/RMBS		03/06/2024	JP MORGAN SECURITIES INC.	XXX	398,750	400,000	544	1.A
0909999999 - Bonds: U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions						398,750	400,000	544	XXX
Bonds: Industrial and Miscellaneous (Unaffiliated)									
03740M-AB-6	AON NORTH AMERICA INC		02/28/2024	CITIBANK, N.A.	XXX	74,896	75,000		2.A FE
06051G-MA-4	BANK OF AMERICA CORP		01/18/2024	MERRILL LYNCH FIXED INCOME	XXX	150,465	150,000		1.E FE
126117-AY-6	CNA FINANCIAL CORP		02/06/2024	WELLS FARGO BROKERAGE	XXX	44,428	45,000		2.A FE
277432-AY-6	EASTMAN CHEMICAL CO		02/15/2024	CITIBANK, N.A.	XXX	89,830	90,000		2.B FE
46647P-EB-8	JPMORGAN CHASE & CO		01/16/2024	JP MORGAN SECURITIES INC.	XXX	250,000	250,000		1.E FE
47800A-AC-4	JDOT 2022-B A3 - ABS		01/30/2024	BARCLAYS CAPITAL	XXX	128,035	130,000	216	1.A FE
92970Q-AA-3	WFCIT 2024-1 A - ABS		02/21/2024	WELLS FARGO BROKERAGE	XXX	499,864	500,000		1.A FE
1109999999 - Bonds: Industrial and Miscellaneous (Unaffiliated)						1,237,518	1,240,000	216	XXX
2509999997 - Subtotals - Bonds - Part 3						1,636,268	1,640,000	761	XXX
2509999998 - Summary Item from Part 5 for Bonds (N/A to Quarterly)									
2509999999 - Subtotals - Bonds						1,636,268	1,640,000	761	XXX
6009999999 - Totals						1,636,268	XXX	761	XXX

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Quarterly Statement as of March 31, 2024 of the Kin Interinsurance Network

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change in Book / Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B. / A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book / Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest / Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
Bonds: U.S. Governments																					
38378T-AL-4	GNR 2013-071 LA - CMO/RMBS		03/01/2024	Paydown	XXX	783	783	786	784		(1)		(1)		783				4	10/20/2042	1.A
0109999999 - Bonds: U.S. Governments																					
						783	783	786	784		(1)		(1)		783				4	XXX	XXX
Bonds: U.S. Political Subdivisions of States, Territories and Possessions																					
864813-6V-7	SUFFOLK VA		02/01/2024	Maturity @ 100.00	XXX	300,000	300,000	300,000	300,000						300,000				2,981	02/01/2024	1.A FE
0709999999 - Bonds: U.S. Political Subdivisions of States, Territories and Possessions																					
						300,000	300,000	300,000	300,000						300,000				2,981	XXX	XXX
Bonds: U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																					
25477G-QN-8	DISTRICT COLUMBIA INCOME TAX REV		03/01/2024	Maturity @ 100.00	XXX	130,000	130,000	130,000	130,000						130,000				1,353	03/01/2024	1.B FE
3128P8-FQ-9	FH C91975 - RMBS		03/01/2024	Paydown	XXX	6,314	6,314	5,943	5,953		361		361		6,314				31	02/01/2038	1.A
3132D5-4L-3	FH SB8027 - RMBS		03/01/2024	Paydown	XXX	2,593	2,593	2,666	2,646		(53)		(53)		2,593				12	01/01/2035	1.A
3132D6-D3-1	FH SB8222 - RMBS		03/01/2024	Paydown	XXX	8,286	8,286	8,242	8,242		44		44		8,286				58	04/01/2038	1.A
3132D6-EB-2	FH SB8230 - RMBS		03/01/2024	Paydown	XXX	7,688	7,688	7,734	7,734		(46)		(46)		7,688				69	05/01/2038	1.A
3132DQ-WL-6	FH SD3351 - RMBS		03/01/2024	Paydown	XXX	12,843	12,843	12,458	12,464		379		379		12,843				73	06/01/2053	1.A
3132DV-3T-0	FH SD8010 - RMBS		03/01/2024	Paydown	XXX	913	913	931	965		(52)		(52)		913				5	09/01/2049	1.A
3132DV-7B-5	FH SD8090 - RMBS		03/01/2024	Paydown	XXX	2,594	2,594	2,686	2,699		(99)		(99)		2,594				9	09/01/2050	1.A
3132DW-DR-1	FH SD8212 - RMBS		03/01/2024	Paydown	XXX	2,762	2,762	2,542	2,555		207		207		2,762				11	05/01/2052	1.A
3132DW-ES-8	FH SD8245 - RMBS		03/01/2024	Paydown	XXX	2,810	2,810	2,698	2,699		111		111		2,810				20	09/01/2052	1.A
3136AY-6S-7	FNA 2017-M15 AV2 - CMBS		03/01/2024	Paydown	XXX	237	237	229	232		5		5		237				1	11/25/2024	1.A
3136BP-7J-4	FNR 2023-31 NV - CMO/RMBS		03/01/2024	Paydown	XXX	7,060	7,060	7,102	7,093		(33)		(33)		7,060				65	01/25/2031	1.A
3136BP-QH-7	FNR 2022-82 GV - CMO/RMBS		03/01/2024	Paydown	XXX	2,681	2,681	2,753	2,742		(62)		(62)		2,681				27	04/25/2038	1.A
3136BQ-YN-3	FNR 2023-63 DV - CMO/RMBS		03/01/2024	Paydown	XXX	8,357	8,357	8,485	8,483		(126)		(126)		8,357				84	10/25/2034	1.A
3137BB-BD-1	FHMS K-038 A2 - CMBS		03/25/2024	Paydown	XXX	168,552	168,552	179,455	168,696		(144)		(144)		168,552				813	03/25/2024	1.A
3137BD-CW-4	FHMS K-039 A2 - CMBS		03/01/2024	Paydown	XXX	21,334	21,334	22,509	21,411		(77)		(77)		21,334				103	07/25/2024	1.A
3137BH-CY-1	FHMS K-044 A2 - CMBS		03/01/2024	Paydown	XXX	2,819	2,819	2,745	2,759		60		60		2,819				13	01/25/2025	1.A
3137BP-VZ-9	FHMS K-055 A1 - CMBS		03/01/2024	Paydown	XXX	18,633	18,633	18,776	18,639		(6)		(6)		18,633				89	04/25/2025	1.A
3137BW-WD-2	FHMS K-725 A2 - CMBS		01/25/2024	Paydown	XXX	115,553	115,553	119,845	115,553						115,553				289	01/25/2024	1.A
3138WD-KE-0	FN AS3892 - RMBS		03/01/2024	Paydown	XXX	672	672	712	732		(60)		(60)		672				4	11/01/2044	1.A
3140MT-QL-0	FN BW2258 - RMBS		03/01/2024	Paydown	XXX	3,290	3,290	3,217	3,219		70		70		3,290				24	07/01/2052	1.A
3140QG-E6-0	FN CA8256 - RMBS		03/01/2024	Paydown	XXX	6,386	6,386	5,189	5,183		1,202		1,202		6,386				32	12/01/2050	1.A
3140XH-XJ-1	FN FS2480 - RMBS		03/01/2024	Paydown	XXX	3,651	3,651	3,315	3,324		327		327		3,651				19	06/01/2052	1.A
3140XJ-WZ-2	FN FS3363 - RMBS		03/01/2024	Paydown	XXX	5,162	5,162	4,635	4,652		509		509		5,162				30	06/01/2052	1.A
3140XM-3K-0	FN FS6201 - RMBS		03/01/2024	Paydown	XXX	4,679	4,679	4,564	4,564		115		115		4,679				39	11/01/2053	1.A
3140XM-GV-2	FN FS5611 - RMBS		03/01/2024	Paydown	XXX	8,413	8,413	7,798	7,800		613		613		8,413				46	07/01/2053	1.A
31418C-SE-5	FN MA3216 - RMBS		03/01/2024	Paydown	XXX	9,858	9,858	9,384	9,380		478		478		9,858				69	12/01/2037	1.A
31418D-RS-3	FN MA4096 - RMBS		03/01/2024	Paydown	XXX	2,961	2,961	3,106	3,149		(188)		(188)		2,961				12	08/01/2050	1.A
31418E-HH-6	FN MA4731 - RMBS		03/01/2024	Paydown	XXX	6,270	6,270	5,514	5,522		748		748		6,270				39	09/01/2052	1.A
31418E-P7-9	FN MA4945 - RMBS		03/01/2024	Paydown	XXX	10,198	10,198	10,201	10,202		(4)		(4)		10,198				78	03/01/2038	1.A
31418E-W4-8	FN MA5166 - RMBS		03/01/2024	Paydown	XXX	11,250	11,250	11,116	11,118		132		132		11,250				114	10/01/2053	1.A
31418E-W5-5	FN MA5167 - RMBS		03/01/2024	Paydown	XXX	17,278	17,278	17,472	17,465		(187)		(187)		17,278				209	10/01/2053	1.A
54627R-AL-4	LASGOV 22A A1 - ABS		02/01/2024	Paydown	XXX	28,342	28,343	28,343	28,343						28,343				512	02/01/2029	1.A FE
0909999999 - Bonds: U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																					
						640,439	640,439	652,366	636,214		4,225		4,225		640,439				4,354	XXX	XXX
Bonds: Industrial and Miscellaneous (Unaffiliated)																					
05602R-AD-3	BMWOT 2022-A A3 - ABS		03/25/2024	Paydown	XXX	45,508	45,508	45,506	45,507		1		1		45,508				241	08/25/2026	1.A FE
06540X-BC-4	BANK 2019-BNK22 A1 - CMBS		03/01/2024	Paydown	XXX	14,311	14,311	14,310	14,310		10		10		14,311				50	11/17/2062	1.A FE
12660D-AC-1	CNH 2022-A A3 - ABS		03/15/2024	Paydown	XXX	19,937	19,937	19,936	19,937		1		1		19,937				131	07/15/2027	1.A FE
36191Y-AE-8	GSM5 2011-GC5 AS - CMBS		03/01/2024	Paydown	XXX	4,395	4,395	4,592	4,487		(92)		(92)		4,395				37	08/12/2044	1.A FE
36257H-BL-9	GSM5 2019-GC40 A1 - CMBS		02/12/2024	Paydown	XXX	32,855	32,855	32,567	32,795		60		60		32,855				102	07/10/2052	1.A FE
43815G-AC-3	HAROT 2021-4 A3 - ABS		03/21/2024	Paydown	XXX	20,683	20,683	20,678	20,681		1		1		20,683				30	01/21/2026	1.A FE
44933L-AC-7	HART 2021-A A3 - ABS		03/15/2024	Paydown	XXX	32,879	32,879	32,403	32,809		70		70		32,879				21	09/15/2025	1.A FE
571748-BF-8	MARSH & MCLENNAN COMPANIES INC		03/15/2024	Maturity @ 100.00	XXX	125,000	125,000	134,368	125,275		(275)		(275)		125,000				2,422	03/15/2024	1.G FE
71710T-AA-6	PCG 2021-A A1 - ABS		01/15/2024	Paydown	XXX	12,914	12,914	12,914	12,919		(5)		(5)		12,914				94	07/15/2031	1.A FE
81745R-AA-8	SEMT 2013-3 A1 - CMO/RMBS		03/01/2024	Paydown	XXX	2,628	2,628	2,481	2,486		142		142		2,628				10	03/25/2043	1.A FE
89238F-AD-5	TAOT 2022-B A3 - ABS		03/15/2024	Paydown	XXX	33,236	33,236	32,108	32,392		845		845		33,236				184	09/15/2026	1.A FE

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Quarterly Statement as of March 31, 2024 of the Kin Interinsurance Network

SCHEDULE D - PART 4

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

1 CUSIP Identification	2 Description	3 Foreign	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, NAIC Designation Modifier and SVO Administrative 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.							
92939F-AT-6	WFRBS 2014-C21 A4 - CMBS		03/01/2024	Paydown	XXX	28,497	28,497	29,829	28,601				(105)	(105)	28,497				218	08/16/2047	1.A FE
95003D-BA-5	WFCM 2021-C60 A1 - CMBS		03/01/2024	Paydown	XXX	15,297	15,297	15,296	15,294				3	3	15,297				15	08/17/2054	1.A FE
98163N-AC-0	WOLS 2022-A A3 - ABS		03/15/2024	Paydown	XXX	46,212	46,212	46,206	46,212				1	1	46,212				254	02/18/2025	1.A FE
1109999999 - Bonds: Industrial and Miscellaneous (Unaffiliated)						434,352	434,352	443,194	433,695				657	657	434,352				3,810	XXX	XXX
2509999997 - Subtotals - Bonds - Part 4						1,375,575	1,375,575	1,396,346	1,370,694				4,881	4,881	1,375,575				11,149	XXX	XXX
2509999998 - Summary Item from Part 5 for Bonds (N/A to Quarterly)																					
2509999999 - Subtotals - Bonds						1,375,575	1,375,575	1,396,346	1,370,694				4,881	4,881	1,375,575				11,149	XXX	XXX
6009999999 - Totals						1,375,575	XXX	1,396,346	1,370,694				4,881	4,881	1,375,575				11,149	XXX	XXX

(E-06) Schedule DB - Part A - Section 1

NONE

(E-06) Schedule DB - Part A - Section 1 - Description of Hedged Risk(s)

NONE

(E-06) Schedule DB - Part A - Section 1 - Financial or Economic Impact of The Hedge at the End of the Reporting Period

NONE

(E-07) Schedule DB - Part B - Section 1

NONE

(E-07) Schedule DB - Part B - Section 1 - Broker Name

NONE

(E-07) Schedule DB - Part B - Section 1 - Description of Hedged Risk(s)

NONE

(E-07) Schedule DB - Part B - Section 1 - Financial or Economic Impact of The Hedge at the End of the Reporting Period

NONE

(E-08) Schedule DB - Part D - Section 1

NONE

(E-09) Schedule DB - Part D - Section 2 - Collateral Pledged By Reporting Entity

NONE

(E-09) Schedule DB - Part D - Section 2 - Collateral Pledged To Reporting Entity

NONE

(E-10) Schedule DB - Part E

NONE

(E-11) Schedule DL - Part 1

NONE

(E-12) Schedule DL - Part 2

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	7	8	
					First Month	Second Month	Third Month	
BMO - Operating – Brandon, FL		5.180	607,871		32,594,548	55,220,766	49,340,485	XXX
BMO - Claims – Brandon, FL		5.180	649,961		30,288,774	36,945,452	59,864,345	XXX
Chase Claims –					235,147	64,933	237,200	XXX
0199998 – Deposits in ... depositories that do not exceed the allowable limit in any one depository (see Instructions) - Open Depositories								XXX
0199999 – Total Open Depositories			1,257,832		63,118,469	92,231,152	109,442,030	XXX
0299998 – Deposits in ... depositories that do not exceed the allowable limit in any one depository (see Instructions) - Suspended Depositories								XXX
0299999 – Total Suspended Depositories								XXX
0399999 – Total Cash on Deposit			1,257,832		63,118,469	92,231,152	109,442,030	XXX
0499999 – Cash in Company's Office			XXX	XXX				XXX
0599999 – Total			1,257,832		63,118,469	92,231,152	109,442,030	XXX

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book / Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
Sweep Accounts								
.....XXX.....	BMO - Money Market.....		.....03/29/2024.....	.....3.100.....		.....118,427.....		.....908.....
8109999999 – Sweep Accounts.....						.....118,427.....		.....908.....
All Other Money Market Mutual Funds								
31846V-62-5.....	FIRST AMER:INS PRM OBL Z.....		.....03/28/2024.....	.....5.280.....	.....XXX.....	.....15,600,798.....	.....69,442.....	.....192,374.....
8309999999 – All Other Money Market Mutual Funds.....						.....15,600,798.....	.....69,442.....	.....192,374.....
8609999999 – Total Cash Equivalents.....						.....15,719,225.....	.....69,442.....	.....193,282.....