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PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2020
OF THE CONDITION AND AFFAIRS OF THE

Infinity Assurance Insurance Company

NAIC Group Code 0215 (Current) 0215 (Prior) NAIC Company Code 39497 Employer's ID Number 75-1227771

Organized under the Laws of Ohio, State of Domicile or Port of Entry OH

Country of Domicile United States of America

Incorporated/Organized 06/03/1980 Commenced Business 07/11/1980

Statutory Home Office 1400 Provident Tower, One East Fourth Street (Street and Number), Cincinnati, OH, US 45202 (City or Town, State, Country and Zip Code)

Main Administrative Office 2201 4th Avenue North (Street and Number)

Birmingham, AL, US 35203-3863 (City or Town, State, Country and Zip Code), 205-870-4000 (Area Code) (Telephone Number)

Mail Address Post Office Box 830189 (Street and Number or P.O. Box), Birmingham, AL, US 35283-0189 (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 2201 4th Avenue North (Street and Number)

Birmingham, AL, US 35203-3863 (City or Town, State, Country and Zip Code), 205-870-4000 (Area Code) (Telephone Number)

Internet Website Address www.infinityauto.com

Statutory Statement Contact Nathan Smith (Name), 312-661-4600 (Area Code) (Telephone Number)

nasmith@kemper.com (E-mail Address), 205-803-8080 (FAX Number)

OFFICERS

President	Matthew Joseph Varagona	Vice President & Treasurer/Controller	Philip James Sibley #
Secretary	James Henry Romaker		

OTHER

DIRECTORS OR TRUSTEES

Bradley Thomas Camden #	Philip James Sibley #	Aditya NMI Mahajan
James Henry Romaker	Matthew Joseph Varagona	

State of Alabama
County of Jefferson 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.

Matthew Joseph Varagona President	James Henry Romaker Secretary	Philip James Sibley Vice President & Treasurer/Controller

Subscribed and sworn to before me this
_____ day of February, 2021

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

ASSETS

		Current Year 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	Prior Year 4 Net Admitted Assets
1.	Bonds (Schedule D)	848,873		848,873	2,697,132
2.	Stocks (Schedule D):				
	2.1 Preferred stocks				
	2.2 Common stocks				
3.	Mortgage loans on real estate (Schedule B):				
	3.1 First liens				
	3.2 Other than first liens				
4.	Real estate (Schedule A):				
	4.1 Properties occupied by the company (less $ ..... encumbrances)				
	4.2 Properties held for the production of income (less $ ..... encumbrances)				
	4.3 Properties held for sale (less $ ..... encumbrances)				
5.	Cash ($ ..... , Schedule E - Part 1), cash equivalents ($ 2,292,802 , Schedule E - Part 2) and short-term investments ($ ..... , Schedule DA)	2,292,802		2,292,802	3,220,579
6.	Contract loans (including $ ..... premium notes)				
7.	Derivatives (Schedule DB)				
8.	Other invested assets (Schedule BA)				
9.	Receivable for securities	1,710,213		1,710,213	
10.	Securities lending reinvested collateral assets (Schedule DL)				
11.	Aggregate write-ins for invested assets				
12.	Subtotals, cash and invested assets (Lines 1 to 11)	4,851,888		4,851,888	5,917,711
13.	Title plants less $ ..... charged off (for Title insurers only)				
14.	Investment income due and accrued	5,685		5,685	8,794
15.	Premiums and considerations:				
	15.1 Uncollected premiums and agents' balances in the course of collection	172,019		172,019	(4,944)
	15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including $ ..... earned but unbilled premiums)				
	15.3 Accrued retrospective premiums ($ .....) and contracts subject to redetermination ($ .....)				
16.	Reinsurance:				
	16.1 Amounts recoverable from reinsurers	563,085		563,085	(41)
	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	20,710		20,710	23,858
18.2	Net deferred tax asset	746	746		
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	83,033		83,033	4,607
24.	Health care ($ .....) and other amounts receivable				
25.	Aggregate write-ins for other than invested assets	3,086	555	2,531	
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	5,700,253	1,301	5,698,951	5,949,985
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28.	Total (Lines 26 and 27)	5,700,253	1,301	5,698,951	5,949,985
	DETAILS OF WRITE-INS				
1101.					
1102.					
1103.					
1198.	Summary of remaining write-ins for Line 11 from overflow page				
1199.	Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501.	Other assets	3,086	555	2,531	
2502.					
2503.					
2598.	Summary of remaining write-ins for Line 25 from overflow page				
2599.	Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	3,086	555	2,531	

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Losses (Part 2A, Line 35, Column 8)		
2.	Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)		
3.	Loss adjustment expenses (Part 2A, Line 35, Column 9)		
4.	Commissions payable, contingent commissions and other similar charges	0	
5.	Other expenses (excluding taxes, licenses and fees)		687
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	0	
7.1	Current federal and foreign income taxes (including $ on realized capital gains (losses))	0	
7.2	Net deferred tax liability	2,846	3,451
8.	Borrowed money $ and interest thereon $		
9.	Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of $ 35,357,510 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)		
10.	Advance premium		
11.	Dividends declared and unpaid:		
	11.1 Stockholders		250,000
	11.2 Policyholders		
12.	Ceded reinsurance premiums payable (net of ceding commissions)	172,019	(4,944)
13.	Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)		
14.	Amounts withheld or retained by company for account of others		
15.	Remittances and items not allocated		
16.	Provision for reinsurance (including $ certified) (Schedule F, Part 3, Column 78)		
17.	Net adjustments in assets and liabilities due to foreign exchange rates		
18.	Drafts outstanding		
19.	Payable to parent, subsidiaries and affiliates		217,348
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		
26.	Total liabilities excluding protected cell liabilities (Lines 1 through 25)	174,866	466,542
27.	Protected cell liabilities		
28.	Total liabilities (Lines 26 and 27)	174,866	466,542
29.	Aggregate write-ins for special surplus funds		
30.	Common capital stock	3,800,000	3,800,000
31.	Preferred capital stock		
32.	Aggregate write-ins for other than special surplus funds		
33.	Surplus notes		
34.	Gross paid in and contributed surplus	1,650,000	1,650,000
35.	Unassigned funds (surplus)	74,086	33,443
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) (Page 4, Line 39)	5,524,086	5,483,443
38.	TOTALS (Page 2, Line 28, Col. 3)	5,698,951	5,949,985
	DETAILS OF WRITE-INS		
2501.			
2502.			
2503.			
2598.	Summary of remaining write-ins for Line 25 from overflow page		
2599.	Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)		
2901.			
2902.			
2903.			
2998.	Summary of remaining write-ins for Line 29 from overflow page		
2999.	Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)		
3201.			
3202.			
3203.			
3298.	Summary of remaining write-ins for Line 32 from overflow page		
3299.	Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above)		

STATEMENT OF INCOME

		1 Current Year	2 Prior Year
	UNDERWRITING INCOME		
1.	Premiums earned (Part 1, Line 35, Column 4)		
	DEDUCTIONS:		
2.	Losses incurred (Part 2, Line 35, Column 7)		
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1)		
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2)		
5.	Aggregate write-ins for underwriting deductions		
6.	Total underwriting deductions (Lines 2 through 5)		
7.	Net income of protected cells		
8.	Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7)		
	INVESTMENT INCOME		
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17)	51,779	115,394
10.	Net realized capital gains or (losses) less capital gains tax of $ 25 (Exhibit of Capital Gains (Losses))	96	29
11.	Net investment gain (loss) (Lines 9 + 10)	51,875	115,423
	OTHER INCOME		
12.	Net gain (loss) from agents' or premium balances charged off (amount recovered $ amount charged off $)		
13.	Finance and service charges not included in premiums		
14.	Aggregate write-ins for miscellaneous income		
15.	Total other income (Lines 12 through 14)		
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	51,875	115,423
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)	51,875	115,423
19.	Federal and foreign income taxes incurred	11,282	29,750
20.	Net income (Line 18 minus Line 19)(to Line 22)	40,593	85,673
	CAPITAL AND SURPLUS ACCOUNT		
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	5,483,443	5,644,315
22.	Net income (from Line 20)	40,593	85,673
23.	Net transfers (to) from Protected Cell accounts		
24.	Change in net unrealized capital gains or (losses) less capital gains tax of $	0	
25.	Change in net unrealized foreign exchange capital gain (loss)		
26.	Change in net deferred income tax	525	4,281
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(475)	(826)
28.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)		
29.	Change in surplus notes		
30.	Surplus (contributed to) withdrawn from protected cells		
31.	Cumulative effect of changes in accounting principles		
32.	Capital changes:		
	32.1 Paid in		
	32.2 Transferred from surplus (Stock Dividend)		
	32.3 Transferred to surplus		
33.	Surplus adjustments:		
	33.1 Paid in		
	33.2 Transferred to capital (Stock Dividend)		
	33.3 Transferred from capital		
34.	Net remittances from or (to) Home Office		
35.	Dividends to stockholders		(250,000)
36.	Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)		
37.	Aggregate write-ins for gains and losses in surplus		
38.	Change in surplus as regards policyholders for the year (Lines 22 through 37)	40,643	(160,872)
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	5,524,086	5,483,443
	DETAILS OF WRITE-INS		
0501.			
0502.			
0503.			
0598.	Summary of remaining write-ins for Line 5 from overflow page		
0599.	Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above)		
1401.	Other fee income		
1402.	Miscellaneous income or (expense)		
1403.			
1498.	Summary of remaining write-ins for Line 14 from overflow page		
1499.	Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)		
3701.			
3702.			
3703.			
3798.	Summary of remaining write-ins for Line 37 from overflow page		
3799.	Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above)		

CASH FLOW

		1 Current Year	2 Prior Year
	Cash from Operations		
1.	Premiums collected net of reinsurance		
2.	Net investment income	57,551	134,162
3.	Miscellaneous income		
4.	Total (Lines 1 through 3)	57,551	134,162
5.	Benefit and loss related payments	563,126	(16,234)
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7.	Commissions, expenses paid and aggregate write-ins for deductions	0	
8.	Dividends paid to policyholders		
9.	Federal and foreign income taxes paid (recovered) net of $ ..... tax on capital gains (losses)	8,159	
10.	Total (Lines 5 through 9)	571,285	(16,234)
11.	Net cash from operations (Line 4 minus Line 10)	(513,734)	150,396
	Cash from Investments		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	1,885,000	2,960,000
	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	121	35
	12.7 Miscellaneous proceeds		
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	1,885,121	2,960,035
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	40,093	
	13.2 Stocks		
	13.3 Mortgage loans		
	13.4 Real estate		
	13.5 Other invested assets		
	13.6 Miscellaneous applications	1,710,213	
	13.7 Total investments acquired (Lines 13.1 to 13.6)	1,750,306	
14.	Net increase (decrease) in contract loans and premium notes		
15.	Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	134,816	2,960,035
	Cash from Financing and Miscellaneous Sources		
16.	Cash provided (applied):		
	16.1 Surplus notes, capital notes		
	16.2 Capital and paid in surplus, less treasury stock		
	16.3 Borrowed funds		
	16.4 Net deposits on deposit-type contracts and other insurance liabilities		
	16.5 Dividends to stockholders	250,000	
	16.6 Other cash provided (applied)	(298,858)	(1,250,209)
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(548,858)	(1,250,209)
	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)	(927,777)	1,860,222
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	3,220,579	1,360,357
	19.2 End of period (Line 18 plus Line 19.1)	2,292,802	3,220,579

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

Underwriting and Investment Exhibit - Part 1 - Premiums Earned

N O N E

Underwriting and Investment Exhibit - Part 1A - Recapitulation of all Premiums

N O N E

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

	Line of Business	1 Direct Business (a)	Reinsurance Assumed 2 From Affiliates	 3 From Non-Affiliates	Reinsurance Ceded 4 To Affiliates	 5 To Non-Affiliates	6 Net Premiums Written Cols. 1+2+3-4-5
1.	Fire	169,264					169,264
2.	Allied lines						
3.	Farmowners multiple peril						
4.	Homeowners multiple peril						
5.	Commercial multiple peril						
6.	Mortgage guaranty						
8.	Ocean marine						
9.	Inland marine						
10.	Financial guaranty						
11.1	Medical professional liability - occurrence						
11.2	Medical professional liability - claims-made						
12.	Earthquake						
13.	Group accident and health						
14.	Credit accident and health (group and individual)						
15.	Other accident and health						
16.	Workers' compensation						
17.1	Other liability - occurrence	103,775			103,775		
17.2	Other liability - claims-made	24,556			24,556		
17.3	Excess workers' compensation						
18.1	Products liability - occurrence						
18.2	Products liability - claims-made						
19.1, 19.2	Private passenger auto liability	2,125,037			2,125,037		
19.3, 19.4	Commercial auto liability	57,382,024			57,382,024		
21.	Auto physical damage	10,688,405			10,688,405		
22.	Aircraft (all perils)						
23.	Fidelity				169,264		(169,264)
24.	Surety						
26.	Burglary and theft						
27.	Boiler and machinery						
28.	Credit						
29.	International						
30.	Warranty						
31.	Reinsurance - nonproportional assumed property	XXX					
32.	Reinsurance - nonproportional assumed liability	XXX					
33.	Reinsurance - nonproportional assumed financial lines	XXX					
34.	Aggregate write-ins for other lines of business						
35.	TOTALS	70,493,061			70,493,061		
	DETAILS OF WRITE-INS						
3401.							
3402.							
3403.							
3498.	Summary of remaining write-ins for Line 34 from overflow page						
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)						

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [ ] No [X]

If yes: 1. The amount of such installment premiums $

2. Amount at which such installment premiums would have been reported had they been reported on an annualized basis $

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

	Line of Business	Losses Paid Less Salvage 1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 -3)	5 Net Losses Unpaid Current Year (Part 2A , Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire								
2.	Allied lines								
3.	Farmowners multiple peril								
4.	Homeowners multiple peril								
5.	Commercial multiple peril								
6.	Mortgage guaranty								
8.	Ocean marine								
9.	Inland marine								
10.	Financial guaranty								
11.1	Medical professional liability - occurrence								
11.2	Medical professional liability - claims-made								
12.	Earthquake								
13.	Group accident and health								
14.	Credit accident and health (group and individual)								
15.	Other accident and health								
16.	Workers' compensation	39,649		39,649					
17.1	Other liability - occurrence	2,242		2,242					
17.2	Other liability - claims-made	21,128		21,128					
17.3	Excess workers' compensation								
18.1	Products liability - occurrence								
18.2	Products liability - claims-made								
19.1, 19.2	Private passenger auto liability	2,473,106		2,473,106					
19.3, 19.4	Commercial auto liability	12,697,740		12,697,740					
21.	Auto physical damage	4,385,578		4,385,578					
22.	Aircraft (all perils)								
23.	Fidelity								
24.	Surety								
26.	Burglary and theft								
27.	Boiler and machinery								
28.	Credit								
29.	International								
30.	Warranty								
31.	Reinsurance - nonproportional assumed property	XXX							
32.	Reinsurance - nonproportional assumed liability	XXX							
33.	Reinsurance - nonproportional assumed financial lines	XXX							
34.	Aggregate write-ins for other lines of business								
35.	TOTALS	19,619,443		19,619,443					
	DETAILS OF WRITE-INS								
3401.									
3402.									
3403.									
3498.	Summary of remaining write-ins for Line 34 from overflow page								
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)								

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

		Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7		
	Line of Business	Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1.	Fire									
2.	Allied lines									
3.	Farmowners multiple peril									
4.	Homeowners multiple peril									
5.	Commercial multiple peril									
6.	Mortgage guaranty									
8.	Ocean marine									
9.	Inland marine									
10.	Financial guaranty									
11.1	Medical professional liability - occurrence									
11.2	Medical professional liability - claims-made									
12.	Earthquake									
13.	Group accident and health								(a)	
14.	Credit accident and health (group and individual)									
15.	Other accident and health								(a)	
16.	Workers' compensation	290,856		290,856		201,261		201,261		
17.1	Other liability - occurrence					49,887		49,887		
17.2	Other liability - claims-made	1		1						
17.3	Excess workers' compensation									
18.1	Products liability - occurrence									
18.2	Products liability - claims-made									
19.1, 19.2	Private passenger auto liability	1,226,654		1,226,654		824,495		824,495		
19.3, 19.4	Commercial auto liability	9,423,093		9,423,093		7,522,454		7,522,454		
21.	Auto physical damage	94,919		94,919		526,775		526,775		
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				
32.	Reinsurance - nonproportional assumed liability	XXX				XXX				
33.	Reinsurance - nonproportional assumed financial lines	XXX				XXX				
34.	Aggregate write-ins for other lines of business									
35.	TOTALS	11,035,522		11,035,522		9,124,873		9,124,873		
	DETAILS OF WRITE-INS									
3401.										
3402.										
3403.										
3498.	Summary of remaining write-ins for Line 34 from overflow page									
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)									

(a) Including $ ..... for present value of life indemnity claims.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	500,490			500,490
1.2 Reinsurance assumed				
1.3 Reinsurance ceded	500,490			500,490
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)				
2. Commission and brokerage:				
2.1 Direct excluding contingent		7,147,903		7,147,903
2.2 Reinsurance assumed, excluding contingent				
2.3 Reinsurance ceded, excluding contingent		7,147,903		7,147,903
2.4 Contingent - direct		11,475		11,475
2.5 Contingent - reinsurance assumed				
2.6 Contingent - reinsurance ceded		11,475		11,475
2.7 Policy and membership fees				
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)				
3. Allowances to managers and agents				
4. Advertising				
5. Boards, bureaus and associations				
6. Surveys and underwriting reports				
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries				
8.2 Payroll taxes				
9. Employee relations and welfare				
10. Insurance				
11. Directors' fees				
12. Travel and travel items				
13. Rent and rent items				
14. Equipment				
15. Cost or depreciation of EDP equipment and software				
16. Printing and stationery				
17. Postage, telephone and telegraph, exchange and express				
18. Legal and auditing				
19. Totals (Lines 3 to 18)				
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of $				
20.2 Insurance department licenses and fees				
20.3 Gross guaranty association assessments				
20.4 All other (excluding federal and foreign income and real estate)				
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)				
21. Real estate expenses				
22. Real estate taxes				
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses			4,118	4,118
25. Total expenses incurred			4,118	(a) 4,118
26. Less unpaid expenses - current year				
27. Add unpaid expenses - prior year			687	687
28. Amounts receivable relating to uninsured plans, prior year				
29. Amounts receivable relating to uninsured plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)			4,805	4,805
DETAILS OF WRITE-INS				
2401. Investment expenses			4,118	4,118
2402.				
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)			4,118	4,118

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

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. Government bonds	(a) 46,420	43,311
1.1	Bonds exempt from U.S. tax	(a)	
1.2	Other bonds (unaffiliated)	(a)	
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b)	
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated)		
2.21	Common stocks of affiliates		
3.	Mortgage loans	(c)	
4.	Real estate	(d)	
5	Contract loans		
6	Cash, cash equivalents and short-term investments	(e) 12,586	12,586
7	Derivative instruments	(f)	
8.	Other invested assets		
9.	Aggregate write-ins for investment income		
10.	Total gross investment income	59,006	55,897
11.	Investment expenses		(g) 4,118
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g)
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income		
16.	Total deductions (Lines 11 through 15)		4,118
17.	Net investment income (Line 10 minus Line 16)		51,779
	DETAILS OF WRITE-INS		
0901.			
0902.			
0903.			
0998.	Summary of remaining write-ins for Line 9 from overflow page		
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)		
1501.			
1502.			
1503.			
1598.	Summary of remaining write-ins for Line 15 from overflow page		
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

(a) Includes $ 379 accrual of discount less $ 3,729 amortization of premium and less $ 343 paid for accrued interest on purchases.

(b) Includes $ ..... accrual of discount less $ ..... amortization of premium and less $ ..... paid for accrued dividends on purchases.

(c) Includes $ ..... accrual of discount less $ ..... amortization of premium and less $ ..... paid for accrued interest on purchases.

(d) Includes $ ..... for company's occupancy of its own buildings; and excludes $ ..... interest on encumbrances.

(e) Includes $ 7,971 accrual of discount less $ ..... amortization of premium and less $ ..... paid for accrued interest on purchases.

(f) Includes $ ..... accrual of discount less $ ..... amortization of premium.

(g) Includes $ ..... investment expenses and $ ..... investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.

(h) Includes $ ..... interest on surplus notes and $ ..... interest on capital notes.

(i) Includes $ ..... depreciation on real estate and $ ..... depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds					
1.1	Bonds exempt from U.S. tax					
1.2	Other bonds (unaffiliated)					
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)					
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated)					
2.21	Common stocks of affiliates					
3.	Mortgage loans					
4.	Real estate					
5.	Contract loans					
6.	Cash, cash equivalents and short-term investments	121		121		
7.	Derivative instruments					
8.	Other invested assets					
9.	Aggregate write-ins for capital gains (losses)					
10.	Total capital gains (losses)	121		121		
	DETAILS OF WRITE-INS					
0901.						
0902.						
0903.						
0998.	Summary of remaining write-ins for Line 9 from overflow page					
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)					

EXHIBIT OF NON-ADMITTED ASSETS

		1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1.	Bonds (Schedule D)			
2.	Stocks (Schedule D):			
	2.1 Preferred stocks			
	2.2 Common stocks			
3.	Mortgage loans on real estate (Schedule B):			
	3.1 First liens			
	3.2 Other than first liens			
4.	Real estate (Schedule A):			
	4.1 Properties occupied by the company			
	4.2 Properties held for the production of income			
	4.3 Properties held for sale			
5.	Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6.	Contract loans			
7.	Derivatives (Schedule DB)			
8.	Other invested assets (Schedule BA)			
9.	Receivables for securities			
10.	Securities lending reinvested collateral assets (Schedule DL)			
11.	Aggregate write-ins for invested assets			
12.	Subtotals, cash and invested assets (Lines 1 to 11)			
13.	Title plants (for Title insurers only)			
14.	Investment income due and accrued			
15.	Premiums and considerations:			
	15.1 Uncollected premiums and agents' balances in the course of collection			
	15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
	15.3 Accrued retrospective premiums and contracts subject to redetermination			
16.	Reinsurance:			
	16.1 Amounts recoverable from reinsurers			
	16.2 Funds held by or deposited with reinsured companies			
	16.3 Other amounts receivable under reinsurance contracts			
17.	Amounts receivable relating to uninsured plans			
18.1	Current federal and foreign income tax recoverable and interest thereon			
18.2	Net deferred tax asset	746	826	80
19.	Guaranty funds receivable or on deposit			
20.	Electronic data processing equipment and software			
21.	Furniture and equipment, including health care delivery assets			
22.	Net adjustment in assets and liabilities due to foreign exchange rates			
23.	Receivables from parent, subsidiaries and affiliates			
24.	Health care and other amounts receivable			
25.	Aggregate write-ins for other than invested assets	555		(555)
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	1,301	826	(475)
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28.	Total (Lines 26 and 27)	1,301	826	(475)
	DETAILS OF WRITE-INS			
1101.				
1102.				
1103.				
1198.	Summary of remaining write-ins for Line 11 from overflow page			
1199.	Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501.	Other Assets	555		(555)
2502.				
2503.				
2598.	Summary of remaining write-ins for Line 25 from overflow page			
2599.	Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	555		(555)

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The accompanying financial statements of Infinity Assurance Insurance Company ("the Company" or "IASIC") have been prepared in conformity with the National Association of Insurance Commissioners ("NAIC") Annual Statement Instructions and *Accounting Practices and Procedures Manual,* ("the NAIC Manual") and the laws of the State of Ohio.

The Ohio Department of Insurance recognizes only statutory accounting practices prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under Ohio Insurance Law. The NAIC Manual has been adopted as a component of prescribed or permitted practices by the State of Ohio. The Company has not adopted permitted accounting practices that differ from those found in the NAIC Manual, and accordingly the Company has no permitted accounting practices.

	Net Income	**State of Domicile**	**SSAP#**	**F/S Page**	**F/S Line#**	**December 31, 2020**	**December 31, 2019**
1	Company State Basis (Page 4, Line 20, Columns 1 & 3)	OH	-	-	-	$ 40,593	$ 85,673
2	State Prescribed Practices that increase/(decrease) NAIC SAP: None					-	-
3	State Permitted Practices that increase/(decrease) NAIC SAP: None					-	-
4	NAIC SAP (1-2-3=4)	OH	-	-	-	$ 40,593	$ 85,673
	Surplus						
5	Company State Basis (Page 3, Line 37, Columns 1 & 2)	OH	-	-	-	$ 5,524,086	$ 5,483,443
6	State Prescribed Practices that increase/(decrease) NAIC SAP: None					-	-
7	State Permitted Practices that increase/(decrease) NAIC SAP: None					-	-
8	NAIC SAP (5-6-7=8)	OH	-	-	-	$ 5,524,086	$ 5,483,443

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

Premiums are earned over the terms of the related insurance 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 for direct business and are based on reports received from ceding companies for reinsurance.

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

In addition, the company uses the following accounting policies:

(1) When held, short-term investments are stated at amortized cost. Cash deposits are stated at cost.

(2) Bonds not backed by other loans are stated at amortized cost using the interest method. The Company does not have mandatory convertible securities or SVO-Identified bond ETFs

(3) The Company does not have common stock.

(4) The Company carries no preferred stock.

(5) The Company carries no mortgage loans on real estate.

(6) The Company has no loan-backed securities.

(7) The Company has no related non-insurance companies.

(8) The Company has no ownership interests in joint ventures.

(9) The Company has no derivatives.

(10) The Company anticipates investment income as a factor in the premium deficiency calculation, in accordance with SSAP NO. 53, Property-Casualty Contracts-Premiums.

(11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on 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) The Company has not modified its capitalization policy from the prior period.

(13) The Company has not recorded any pharmaceutical rebate receivables.

D. Going Concern

Management has not identified any factors that would cast substantial doubt about the Company's ability to continue as a going concern.

2. Accounting Changes and Corrections of Errors

There were no material accounting changes or corrections of errors during the year.

3. Business Combinations and Goodwill

A. Statutory Purchase Method

The Company did not have any statutory purchases during the current period.

B. Statutory Merger

The Company did not have any business combinations taking the form of a statutory merger during the current period.

C. Impairment Loss

The Company did not have any impairment loss on the transactions described above during the current period.

4. Discontinued Operations

A. List of Discontinued Operations Disposed of or Classified as Held for Sale

The Company did not have any discontinued operations during the current period.

B. Change in Plan of Sale of Discontinued Operations

Not applicable.

C. Nature of Any Significant Continuing Involvement with Discontinued Operations After Disposal

Not applicable.

D. Equity Interest Retained in the Discontinued Operation After Disposal

Not applicable.

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

The Company does not have any investment in mortgage loans.

B. Debt Restructuring

The Company does not hold any investment involved in debt restructuring.

C. Reverse Mortgages

The Company does not invest in reverse mortgages.

D. Loan-Backed Securities

The Company does not invest in loan-backed securities.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

The Company does not participate in repurchase agreements or securities lending transactions.

F. Repurchase Agreements Transaction Accounted for as Secured Borrowing

The Company does not participate in repurchased agreement of securities lending transactions.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

Repurchase Transactions – Cash Provider – Overview of Secured Borrowing Transactions

Not applicable.

H. Repurchase Agreements Transactions Accounted for as a Sale

Repurchase Transaction – Cash Taker – Overview of Sale Transactions

Not applicable.

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

Repurchase Transaction – Cash Provider – Overview of Sale Transactions

Not applicable.

J. Real Estate

The Company does not have any real estate investments.

K. Low-Income Housing Tax Credits (LIHTC)

The Company does not have investments in low-income housing tax credits.

L. Restricted Assets

The Company does not have any restricted assets, other than those held on deposit under state statute.

(1) Restricted Assets (including pledged assets)

	Gross (Admitted & Nonadmitted) Restricted							Current Year			
	Current Year					6	7	8	9	Percentage	
	1	2	3	4	5					10	11
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	0.0 %	0.0 %
b. Collateral held under security lending arrangements	0	0	0	0	0	0	0	0	0	0.0 %	0.0 %
c. Subject to repurchase agreements	0	0	0	0	0	0	0	0	0	0.0 %	0.0 %
d. Subject to reverse repurchase agreements	0	0	0	0	0	0	0	0	0	0.0 %	0.0 %
e. Subject to dollar repurchase agreements	0	0	0	0	0	0	0	0	0	0.0 %	0.0 %
f. Subject to dollar reverse repurchase agreements	0	0	0	0	0	0	0	0	0	0.0 %	0.0 %
g. Placed under option contracts	0	0	0	0	0	0	0	0	0	0.0 %	0.0 %
h. Letter stock or securities restricted as to sale – excluding FHLB capital stock	0	0	0	0	0	0	0	0	0	0.0 %	0.0 %
i. FHLB capital stock	0	0	0	0	0	0	0	0	0	0.0 %	0.0 %
j. On deposit with states	1,994,938	0	0	0	1,994,938	1,998,182	(3,244)	0	1,994,938	35.0 %	35.0 %
k. On deposit with other regulatory bodies	0	0	0	0	0	0	0	0	0	0.0 %	0.0 %
l. Pledged as collateral to FHLB (including assets backing funding agreements)	0	0	0	0	0	0	0	0	0	0.0 %	0.0 %
m. Pledged as collateral not captured in other categories	0	0	0	0	0	0	0	0	0	0.0 %	0.0 %
n. Other restricted assets	0	0	0	0	0	0	0	0	0	0.0 %	0.0 %
o. Total Restricted Assets	1,994,938	0	0	0	1,994,938	1,998,182	(3,244)	0	1,994,938	35.0 %	35.0 %

(a) Subset of column 1
(b) Subset of column 3
(c) Column 5 divided by Asset Page, Column 1, Line 28
(d) Column 9 divided by Asset Page, Column 3, Line 28

(2) Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contacts that Share Similar Characteristics, Such as Reinsurance and Derivatives, are Reported in the Aggregate)

Not applicable.

(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.

6. Joint Ventures, Partnerships and Limited Liability Companies

A. The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.

B. The Company did not recognize any impairment write down for its investments in Joint Ventures, Partnerships and Limited Liability Companies during the statement periods.

7. Investment Income

A. There was no investment income due and accrued excluded from surplus.

B. The total amount excluded was $0.

8. Derivative Instruments

A. Derivatives under SSAP No. 86 – Derivatives

The Company has no derivative instruments.

B. Derivatives under SSAP No. 108 – Derivative Hedging Variable Annuity Guarantees

The Company has no derivative instruments.

9. Income Tax

A. The components of the net DTA recognized in the Company's Assets, Liabilities, Surplus and Other Funds are as follows:

1.

		12/31/2020			12/31/2019			Change		
		Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
a.	Gross Deferred Tax Assets		746	746	0	826	826	0	(80)	
b.	Statutory Valuation Allowance Adjustments			0			0	0	0	
c.	Adjusted Gross Deferred Tax Assets	0	746	746	0	826	826	0	(80)	
d.	Deferred Tax Assets Nonadmitted		(746)	(746)		(826)	(826)	0	80	
e.	Subtotal Net Admitted Deferred Tax Asset	0	0	0	0	0	0	0	0	
f.	Deferred Tax Liabilities	(2,846)	0	(2,846)	(3,451)	0	(3,451)	605	0	
g.	Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability)	(2,846)	0	(2,846)	(3,451)	0	(3,451)	605	0	

2. Admission Calculation Components SSAP No. 101 (Paragraph 11)

a.	a. Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.			0			0	0	0	
b.	b. Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From a, above) After Application of the Threshold Limitation. (The Lesser of b.i. and b.ii. Below)	0	0	0	0	0	0	0	0	
1.	i. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.			0			0	0	0	
2.	ii. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	xxx	xxx	1,211,690	xxx	xxx	822,516	xxx	xxx	389
c.	c. Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From a. and b. above) Offset by Gross Deferred Tax Liabilities.			0			0	0	0	
d.	Deferred Tax Assets Admitted as the result of application of SSAP No. 101.Total (a. + b. + c.)	0	0	0	0	0	0	0	0	

3.

		12/31/2020	12/31/2020	Change
		Total Percent	Total Percent	Total Percent
a.	Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount (ExDTA ACL RBC Ratio)	17229.6%	1300071.8%	-1282842.2%
b.	Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation	8,077,931	5,483,443	2,594,488

The Company's tax-planning strategies do not include the use of reinsurance-related tax-planning strategies.

4.

	Impact of Tax Planning Strategies	12/31/2020			12/31/2019			Change		
		Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
a.	Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character, as a percentage.									
1	Adjusted Gross DTAs amount from Note9A1©.	0	746	746	0	826	826	0	(80)	
2	Percentage of adjusted gross DTAs by tax character attributable to impact of tax planning strategies.	0%	0%	0%	0%	0%	0%	0%	0%	
3	Net Admitted Adjusted Gross DTAs amount from Note 9A1(e).	-	-	-	-	-	-	-	-	
4	Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies.	0%	0%	0%	0%	0%	0%	0%	0%	
b.	Does the company's tax-planning stratagies include the use of reinsurance?	NO			NO					

B. The Company does not have any deferred tax liabilities that are not recognized.

C. Current income taxes incurred consist of the following major components:

1.

	Current Income Tax:	2020	2019	Change
a.	Federal	11,282	27,568	(16,286)
b.	Foreign			0
c.	Subtotal	11,282	27,568	(16,286)
d.	Federal income tax on net capital gains	25	7	18
e.	Utilization of capital loss carry-forwards			0
f.	Other		2,183	(2,183)
g.	Federal income taxes incurred	11,307	29,758	(18,451)

2.

	Deferred Tax Assets:	12/31/2020	12/31/2019	Change
a.	**Ordinary:**			
	Discounting of unpaid losses			0
	Unearned premium reserve			0
	Fixed Assets			0
	Nonadmitted assets			0
	Net operating loss carry-forward			0
	99. Subtotal	0	0	0
b.	Statutory valuation allowance adjustment			0
c.	Nonadmitted			0
d.	Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	0	0	0
e.	**Capital:**			
	Investments	746	826	(80)
	Net capital loss carry-forward	0	0	0
	Other (including items <5% of total capital tax assets)	0	0	0
	99. Subtotal	746	826	(80)
f.	Statutory valuation allowance adjustment	0	0	0
g.	Nonadmitted	746	826	(80)
h.	Admitted capital deferred tax assets (2e99 - 2f - 2g)	0	0	0
i.	Admitted deferred tax assets (2d + 2h)	0	0	0

3. **Deferred Tax Liabilities:**

a.	**Ordinary:**										
	Investments				0			0			0
	Fixed assets										0
	Deferred and uncollected premium										0
	Other (including items <5% of total ordinary tax liabilities)				894						894
	Loss Reserve Discounting Transition Adjustment				1,952			2,440			(488)
	RSU Compensation							1,011			(1,011)
	99. Subtotal				2,846			3,451			(605)
b.	**Capital:**										
	Investments				0			0			0
	Other (including items <5% of total capital tax liabilities)							0			0
	99. Subtotal				0			0			0
c.	Deferred tax liabilities (3a99 + 3b99)				2,846			3,451			(605)
	Net deferred tax assets/liabilities (2i -3c)				(2,846)			(3,451)			605

4. The change in net deferred income taxes is comprised of the following (the Change in Nonadmitted Assets and Unrealized Gains are reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):

	Dec. 31, 2020	Dec. 31, 2019	Change
Adjusted gross deferred tax assets	746	826	(80)
Total deferred tax liabilities	2,846	3,451	(605)
Net deferred tax assets (liabilities)	(2,100)	(2,625)	525
Tax effect of unrealized gains (losses)			0
Tax effect of equity based employee benefits			0
Change in net deferred income tax			525

D. The provision for federal and foreign income taxes incurred is different from that which would be obtained by applying the statutory Federal income tax rate to income before income taxes. The significant items causing this difference are as follows:

	Dec. 31, 2020	Effective Tax Rate	Dec. 31, 2019	Effective Tax Rate
Provision computed at statutory rate	10,899	21.00%	24,240	21.00%
(Over) under accrual of prior year tax	0	0.00%	974	0.84%
Other	(117)	-0.23%	263	0.23%
Total	10,782	20.77%	25,477	22.07%
Federal and foreign income taxes incurred	11,307	21.78%	29,758	25.78%
Change in net deferred income taxes	(525)	-1.01%	(4,281)	-3.71%
Less: Deferred tax effect on nonadmitted assets included above	0	0.00%	0	0.00%
Total statutory income taxes	10,782	20.77%	25,477	22.07%

E. At December 31, the Company had the following net operating loss and capital loss carryforwards available for tax purposes:

		Originating Year	Expiring Year
Total NOL	0	2001-2020	2021-2040
Total Capital Loss	0	N/A	N/A

At December 31, the Company had federal income taxes incurred that are available for recoupment in the event of future net losses as follows:

	Tax Paid		
	Ordinary	Capital	Total
2019	8,159	0	8,159
2020	11,282	25	11,307
	19,441	25	19,466

The Company has neither admitted any deposits under section 6033 of the Internal Revenue Service Code.

F. Consolidated Federal Income Tax Return

1. The Company's results of operations for 2020 will be included in a Consolidated (Life/Non-Life) Federal Income Tax ("FIT") return with its ultimate parent, Kemper Corporation (formerly known as "Unitrin, Inc.") and the following eligible subsidiaries:

Alliance United Insurance Company
Alpha Property & Casualty Insurance Company
Casualty Underwriters, Inc.
Charter Indemnity Company
Cranberry Holdings, Inc.
Direct Response Corporation
Family Security Funerals Company
Financial Indemnity Company
Infinity Agency of Texas, Inc.
Infinity Assurance Insurance Company
Infinity Auto Insurance Company
Infinity Casualty Insurance Company
Infinity Group, Inc. (The)
Infinity Indemnity Insurance Company
Infinity Insurance Agency, Inc.
Infinity Insurance Company
Infinity Preferred Insurance Company
Infinity Property and Casualty Corporation
Infinity Property and Casualty Services, Inc.
Infinity Safeguard Insurance Company
Infinity Security Insurance Company
Infinity Select Insurance Company
Infinity Standard Insurance Company
Kemper Corporate Services
Kemper Direct General Agency, Inc.
Kemper Financial Indemnity Company
Kemper General Agency Inc.
Leader Group, Inc.
Leader Managing General Agency, Inc.
Kemper Independence Insurance Company
Merastar Insurance Company
Mutual Savings Fire Insurance Company
Mutual Savings Life Insurance Company
National Association of Self-Employed Business Owners
NCM Management Corp.
Reserve National Insurance Company
Response Insurance Company
Response Worldwide Direct Auto and Insurance Company
Response Worldwide Insurance Company
Rural American Consumer
Summerset Marketing Company
The Reliable Life Insurance Company
Trinity Universal Insurance Company
Union National Fire Insurance Company
Union National Life Insurance Company
United Casualty Insurance Company of America
United Insurance Company of America
Unitrin Advantage Insurance Company
Unitrin Auto & Home Insurance Company
Unitrin Direct Insurance Company
Unitrin Direct Property & Casualty Company
Unitrin Preferred Insurance Company
Unitrin Safeguard Insurance Company
Valley Property & Casualty Insurance Company
Warner Insurance Company

2. The manner in which the Board of Directors sets forth for allocating the consolidated federal income tax:
The method of allocation among the affiliated companies is subject to a written agreement that covers all periods in which the companies are included in the consolidated FIT return filed by Kemper Corporation. The agreement states that each subsidiary agrees to pay Kemper Corporation the amount of FIT liability no greater than or less than the FIT liability would be if the subsidiary had filed a separate tax return based upon the rules provided by the Internal Revenue Code of 1986, as amended. Kemper Corporation agrees to pay each subsidiary for the tax benefit, if any, of losses that are utilized in determining the consolidated FIT return liability.

G. The Company does not have any tax loss contingencies for which it is reasonably possible that the total liability will significantly increase within twelve months of the reporting date.

H. The Company is not subject to Repatriation Transition Tax.

I. The Company does not have any alternative minimum tax credits.

10. Information Concerning Parent, Subsidiaries and Affiliates

A. Nature of relationships

The Company is a wholly owned subsidiary of Infinity Insurance Company, an Indiana domiciled insurance company. Infinity Insurance Company is a wholly owned subsidiary of Infinity Property & Casualty Corporation, a wholly owned subsidiary of Kemper Corporation, a Delaware Corporation. Ultimately, 100% of the Company's net liability, premiums, losses and other expenses for existing, new and renewal business, net of unaffiliated reinsurance, are ceded to Trinity Universal Insurance Company.

B. Detail of transactions greater than ½ % of admitted assets

The Company and its affiliates have various transactions in the normal course of operations including policy and claim administration, charges for investment management and administration, employee benefits, rental of space, computer services, income taxes and commissions. All of these transactions are recorded at rates that approximate cost.

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

The Company has no transactions with related parties not reported on Schedule Y.

D. Change in terms of intercompany arrangements

There were no material changes in intercompany agreements with affiliates.

E. Amounts due to or from related parties

The Company reported $83,032 receivable from its affiliate, Trinity Universal Insurance Company. Balances due to or from affiliates are settled within 45 days after each quarter end. The company owns no shares, directly or indirectly, of its parent.

The Company is party to an intercompany reinsurance pooling agreement (see Note 26) with Infinity Insurance Company serving as the lead. As of December 1, 2018, Infinity Insurance Company is party to a quota share reinsurance agreement with Trinity Universal Insurance Company, whereby the liability is ceded 100% to Trinity Universal Insurance Company. The uncollected premium receivable (Assets, line 15.1), loss and loss adjustment expenses due (Liabilities, line 1 and line 3), reinsurance recoverable (Assets, line 16) and reinsurance payable (Liabilities, line 2 and line 12) are balances due to or from affiliates. See Schedule F for reinsurance balances due from or to related parties.

F. The Company does not have any guarantees or undertakings for the benefit of an affiliate, which result in a material contingent exposure to its assets or the assets of any related party.

G. Effective January 1, 2019, Infinity Insurance Company and Merastar Insurance Company (service providers) entered into general services agreements with the affiliated companies listed below to provide general corporate services, which include accounting, financial, accounts payable, administrative, cash management, financial planning, human resources, legal, risk management, computer and information technology services. Fees for services shall be fair and reasonable in accordance with Statement of Statutory Accounting Principles (SSAP) No 25. Direct expenses shall be charged on an actual incurred basis and shared or indirect expenses shall be apportioned using generally accepted allocation methods in accordance with SSAP No. 70.

H.

Property and Casualty Insurance Affiliates	
Alliance United Insurance Company	Kemper Independence Insurance Company
Alpha Property & Casualty Insurance Company	Merastar Insurance Company
Charter Indemnity Company	Response Insurance Company
Financial Indemnity Company	Response Worldwide Direct Auto Insurance Co
Infinity Assurance Insurance Company	Response Worldwide Insurance Company
Infinity Auto Insurance Company	Trinity Universal Insurance Company
Infinity Casualty Insurance Company	Unitrin Advantage Insurance Company
Infinity County Mutual Insurance Company	Unitrin Auto and Home Insurance Company
Infinity Indemnity Insurance Company	Unitrin County Mutual Insurance Company
Infinity Insurance Company	Unitrin Direct Insurance Company
Infinity Preferred Insurance Company	Unitrin Direct Property & Casualty Company
Infinity Safeguard Insurance Company	Unitrin Preferred Insurance Company
Infinity Security Insurance Company	Unitrin Safeguard Insurance Company
Infinity Select Insurance Company	Valley Property & Casualty Insurance Company
Infinity Standard Insurance Company	Warner Insurance Company
Kemper Financial Indemnity Company	
Life and Fire Insurance Affiliates	
Commonwealth Mutual Fire Insurance Company	The Reliable Life Insurance Company
Mutual Savings Fire Insurance Company	Union National Fire Insurance Company
Mutual Savings Life Insurance Company	Union National Life Insurance Company
Old Reliable Casualty Company	United Casualty Insurance Company of America
Reserve National Insurance Company	
Non-Insurance Affiliates	
Alliance United Insurance Services LLC	Kemper Personal Insurance General Agency, Inc.
Casualty Underwriters, Inc.	Leader Group, Inc.
Direct Response Corporation	Leader Managing General Agency, Inc.
Family Security Funerals Company	Merastar Industries LLC
Infinity Agency of Texas, Inc.	National Association of Self-Employed Business Owners
Infinity Insurance Agency, Inc.	NCM Management Corporation
Infinity Property and Casualty Corporation	Rural American Consumers A National Association
KAHG LLC	Security One Agency LLC
Kemper Corporate Services, Inc.	Summerset Marketing Company
Kemper Corporation	The Infinity Group, Inc.
Kemper General Agency, Inc.	

I. All the shares outstanding are owned by Infinity Insurance Company, a wholly owned subsidiary of Infinity Property & Casualty Corporation. Infinity Property & Casualty Corporation is a wholly owned subsidiary of Kemper Corporation. Refer to the organization chart shown in Schedule Y – Part 1.

J. The Company does not own shares in an upstream intermediate or ultimate parent.

K. The Company has no investments in Subsidiary, Controlled or Affiliated Companies.

L. The Company has no investments in impaired Subsidiary, Controlled or Affiliated Companies.

M. The Company has no investments in foreign insurance subsidiaries.

N. The Company holds no investment in a downstream noninsurance holding company.

O. The Company does not have investments in SCAs

P. The Company does not have investments in insurance SCAs.

11. <u>Debt</u>

A. The Company has no debt, including capital notes.

B. FHLB (Federal Home Loan Bank) Agreements

The Company is not a member with any FHLB.

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

A. Defined Benefit Plans

The Company does not sponsor any defined benefit plans.

B. Investment policies

Not applicable.

C. Fair value of plan assets

Not applicable.

D. Rate of return assumptions.

Not applicable.

E. Defined Contribution Plans

The Company does not sponsor any defined contribution plans.

F. Multiemployer Plans

The Company does not participate in any multiemployer plans.

G. Consolidated/Holding Company Plans

The Company participates in a qualified defined contribution 401(k) plan sponsored by Kemper Corporation. The Company's share of net expense for the qualified defined contribution 401(k) plan was $0 and $0 for the years ended December 31, 2020 and 2019 respectively. The Company has no legal obligations for benefits under these plans.

H. Postemployment Benefits and Compensated Absences

The Company does not participate in any other postretirement benefits or compensated absences plans.

I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)

The Company does not sponsor a postretirement benefit plan.

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

1) The Company has 3,800,000 common capital stock shares authorized, issued and outstanding. The stated value of the common capital stock as of December 31, 2020 was $1 per share.

2) The Company has no preferred stock authorized or outstanding.

3) The maximum amount of dividends or distributions which may be paid to stockholders by property/casualty insurance companies domiciled in the state of Ohio without (i) prior approval or (ii) expiration of a 30 day waiting period without disapproval of the Commissioner of Insurance, is the greater of net income or 10% of policyholders' surplus as of the preceding December 31, but only to the extent of earned surplus as of the preceding December 31.

4) No shareholder dividends were declared during the year ended December 31, 2020.

5) Based on the limitations noted in (3) above, the maximum amount of dividends that the Company can pay in 2021 without prior approval is $24,086.

6) There were no restrictions placed on the Company's unassigned funds (surplus).

7) No advances have been made to surplus.

8) The Company does not hold any stock for special purposes.

9) The Company has no special surplus funds.

10) The Company had no portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses.

11) The Company did not issue surplus debentures or similar obligations.

12) The Company has not been involved in a quasi-reorganization.

13) The Company has not been involved in a quasi-reorganization.

14. Liabilities, Contingencies and Assessments

A. Contingent commitments

The Company has no contingent commitments.

B. Assessments

The Company has not been notified of any insolvency that might result in a guaranty fund assessment against the Company at a future date.

C. Gain contingencies

The Company has not recognized any gain contingencies on its financial statements.

D. Extra contractual obligation and bad faith losses

The Company paid the following amount in the reporting period to settle claims related extra contractual obligations or bad faith claims stemming from lawsuits.

	Direct
Claims related to ECO and bad faith losses paid during the reporting period	0.00

Number of claims where amounts were paid to settle claims related extra contractual obligations or bad faith claims resulting from lawsuits during the reporting period.

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

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

Per Claim [ ] Per Claimant [X]

E. Product warranties

The Company has no product warranties.

F. Joint and Several Liabilities

The Company has no joint and several liability arrangements.

G. Other contingencies

The Company is involved in various legal proceedings that have arisen in the ordinary course of the Company's business. The Company believes that resolution of its pending legal proceedings will not have a material adverse effect on the Company's financial position, but may have a material adverse effect on the financial results for a given reporting period.

15. Leases

A. – B. The Company has no material lease obligations.

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

The Company has no off-balance sheet risk or financial instruments with concentrations of credit risk.

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

A. Transfers of receivables reported as sales

The Company has no transfers of receivables reported as sales.

B. Transfers and servicing of financial assets

The Company has no transfers or servicing of financial assets.

C. Wash sales

The Company has no wash sales.

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

A. Administrative services only (ASO) plans

The Company did not serve as an ASO plan administrator.

B. Administrative services contract (ASC) plans

The Company did not serve as an ASC plan administrator.

C. Medicare or similarly structured cost based reimbursement contracts

The Company did not serve as a Medicare or similarly structured cost based reimbursement contract administrator.

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

The Company did not have any direct premiums written through or produced by managing general agents or third party administrators.

20. Fair Value Measurement

A. Assets measured at fair value on a recurring basis:

1. The reporting entity does not hold any assets or liabilities that are measured and reported at fair value on a recurring basis on the statement of financial position as of December 31, 2020.
2. Not applicable.
3. Not applicable.
4. Not applicable.

5. The reporting entity does not have any derivative assets or liabilities.

B. Other Fair Value Disclosures

Not applicable.

C. Aggregate fair value for all financial instruments and the level within the fair value hierarchy in which the fair value measurements in their entirety fall.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)
Bonds	$870,894	$848,873	$870,894	$ -	$ -	$ -
Short Term	$ -	$ -	$ -	$ -	$ -	$ -
Cash Equivalents	$2,292,802	$2,292,802	$2,292,802	$ -	$ -	$ -

D. Not applicable because the entity has disclosed fair value for all financial instruments in Note 20C above.

21. Other Items

A. Unusual or infrequent items

The Company, as part of its response to the COVID-19 global pandemic, provided a credit to certain personal automobile policyholders having policies in force during the second quarter of 2020. These premium credits of up to 15% each month were applied to each of these policies in the following month and recognized as a reduction to earned premiums. The credits were applied directly to the policyholder's receivable. If a policyholder had paid in full, the policyholder received a refund of the credited amounts.

B. Troubled debt restructuring for debtors

The Company has no troubled debt restructurings.

C. Other disclosures

The Company did not identify any other items requiring disclosure in the financial statements.

D. Business interruption insurance recoveries

The Company has no business interruption insurance recoveries.

E. State transferable and non-transferable tax credits

The Company does not have any state transferable or non-transferable tax credits.

F. Subprime mortgage-related exposure

The company has no exposure to subprime mortgages.

G. Insurance-linked securities (ILS) contracts

The Company does not have ILS contracts.

H. The amount that could be realized on life insurance where the reporting entity is owner and beneficiary or has otherwise obtained rights to control the policy

Not applicable.

22. Events Subsequent

Subsequent events have been considered through February 26, 2021 for the statutory statement issued on February 26, 2021. The Company is not aware of any material events subsequent to December 31, 2020, which would require disclosure in or adjustment to these financial statements.

23. Reinsurance

A. Unsecured Reinsurance Recoverable

The business of the Company is 100% reinsured through a quota share reinsurance agreement with Trinity Universal Insurance Company, an affiliate, and third-party reinsurance. Refer to Note 10 for additional information.

Should any individual third-party reinsurer fail to pay balances, amounts would become payable by Trinity Universal Insurance Company via the quota share reinsurance agreement.

Company	NAIC #	FEIN	Recoverable (in Thousands)
Trinity Universal Insurance Company	19887	75-0620550	$59,033

B. Reinsurance Recoverable in Dispute

The Company does not have any reinsurance recoverable in dispute.

C. Reinsurance Assumed and Ceded

1) The following table summarizes (in Thousands) ceded and assumed unearned premiums and the related commission equity at December 31, 2020:

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
(i) Affiliates			35,358		(35,358)	
(ii) All Other						
(iii) Total			**35,358**		**(35,358)**	

2) The Company has no accruals for additional or return commission, predicated on loss experience or on any other form of profit-sharing arrangements in this annual statement as a result of existing contractual arrangements.

3) There are no reinsurance contracts covering losses that have occurred prior to the inception of the contracts.

D. The Company did not write off any reinsurance balances in 2020 or 2019 as uncollectible.

E. The Company has not reported any commutations in its operations for the current year.

F. The Company has no reinsurance contracts that transfer liabilities for losses that have already occurred and that will generate special surplus transactions.

G. The Company has no reinsurance accounted for as deposit.

H. The Company has not transferred property and casualty run-off agreements.

I. The Company does not have certified reinsurers.

J. The Company does not have retroactive reinsurance agreements covering asbestos and pollution liabilities.

K. The Company does not have health business or associated reinsurance agreements.

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

A. – F. The Company does not have retrospectively rated contracts or contracts subject to redetermination.

25. Change in Incurred Losses and Loss Adjustment Expenses

Property and casualty insurance reserves are estimates based on historical experience patterns and current economic trends. Actual loss experience and loss trends are likely to differ from these historical experience patterns and economic conditions. Loss experience and loss trends emerge over several years from the dates of loss inception. The Company monitors such emerging loss trends. Upon concluding, based on the data available, that an emerging loss trend will continue, the Company adjusts its property and casualty insurance reserves to reflect such trend. These changes in loss trend are reflected in the results of the period of change and included in the Company's financial statements net of reinsurance. The business to which this development relates is not retrospectively rated; therefore, they are not subject to premium adjustments. As the Company cedes 100% of its net losses to its parent, Infinity Insurance Company, who has a 100% quote share agreement with Trinity Universal Insurance Company, reserves as of both December 31, 2020 and 2019 were $0, and the Company experienced no reserve development.

26. Intercompany Pooling Arrangements

The Company and certain of its insurance affiliates maintain an intercompany reinsurance pooling agreement with the Company's parent, Infinity Insurance Company. The effect is to transfer all direct insurance liabilities of the pool members to Infinity Insurance Company and to cede specified percentages of the net underwriting results of Infinity Insurance Company to the participating pool members as follows:

Lead Entity and all Affiliated Entities	NAIC Company	Pooling
Infinity Insurance Company	22268	99.1 %
Infinity Assurance Insurance Company	39497	0.1 %
Infinity Auto Insurance Company	11738	0.1 %
Infinity Casualty Insurance Company	21792	0.1 %
Infinity Indemnity Insurance Company	10061	0.1 %
Infinity Preferred Insurance Company	10195	0.1 %
Infinity Safeguard Insurance Company	16802	0.1 %
Infinity Security Insurance Company	38873	0.1 %
Infinity Select Insurance Company	20260	0.1 %
Infinity Standard Insurance Company	12599	0.1 %

The Company's net underwriting results are determined after making cessions to various other non-affiliated reinsurers under terms of other reinsurance agreements. Substantially all of these cessions are made subsequent to the pooling of business from the pool members to Infinity Insurance Company. There are no discrepancies between entries regarding pooled business on the assumed and ceded reinsurance schedules of the lead company and the corresponding entries on the assumed and ceded reinsurance schedules of other pool participants. The Provision for Reinsurance (Schedule F, Part 7), if any, is recorded by

Infinity Insurance Company and is not shared with the other pool participants. Uncollectible reinsurance balances which are written off are subject to the terms of the pooling agreement.

27. Structured Settlements

A. – B. The Company has no structured settlements.

28. Health Care Receivables

A. – B. The Company does not have any health care receivables.

29. Participating Policies

The Company does not have any participating policies.

30. Premium Deficiency Reserves

The Company has no premium deficiency reserves.

31. High Deductibles

A. – B. The Company does not have any high deductibles on unpaid claims as of December 31, 2020.

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

A. Tabular discounts

The Company does not discount the liabilities for unpaid losses and loss adjustment expenses.

B. Non-tabular discounts

The Company does not discount the liabilities for unpaid losses and loss adjustment expenses.

C. Changes in discount assumptions

Not applicable.

33. Asbestos/Environmental Reserves

A. The Company has never written an insured for which a potential for the existence of a liability due to asbestos losses exists.

B. Asbestos IBNR and bulk reserve, direct, assumed and net

Not applicable.

C. Asbestos LAE reserve, direct, assumed and net

Not applicable.

D. The Company has never written an insured for which a potential for the existence of a liability due to environmental losses exists.

E. Environmental IBNR and bulk reserve, direct, assumed and net

Not applicable.

F. Environmental LAE reserve, direct, assumed and net

Not applicable.

34. Subscriber Savings Accounts

The Company is not a reciprocal insurance company.

35. Multiple Peril Crop Insurance

The Company does not write any multiple crop insurance.

36. Financial Guaranty Insurance

The Company does not write financial guaranty insurance.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No [ ]
If yes, complete Schedule Y, Parts 1, 1A and 2

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [ ] N/A [ ]

1.3 State Regulating? Ohio

1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [X] No [ ]

1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. 0000860748

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

2.2 If yes, date of change:

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2016

3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2016

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 02/13/2018

3.4 By what department or departments?
Ohio

3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [ ] No [ ] N/A [X]

3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [ ] N/A [ ]

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [ ] No [X]
4.12 renewals? Yes [ ] No [X]

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [ ] No [X]
4.22 renewals? Yes [ ] No [X]

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [ ] No [X]
If yes, complete and file the merger history data file with the NAIC.

5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [ ] No [X]

6.2 If yes, give full information:

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

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

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [ ] No [X]

8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [ ] No [X]

8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Deloitte & Touche LLP
111 S. Wacker Drive
Chicago, IL 60606-4301

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

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

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

10.4 If the response to 10.3 is yes, provide information related to this exemption:

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

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

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Bradley J Andrekus, Actuary
220 East Randolph Street
Suite 3300
Chicago, IL 60601

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

12.11 Name of real estate holding company

12.12 Number of parcels involved

12.13 Total book/adjusted carrying value $

12.2 If, yes provide explanation:

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

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

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

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

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

14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No [ ]
a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
c. Compliance with applicable governmental laws, rules and regulations;
d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
e. Accountability for adherence to the code.

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

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

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

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

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

GENERAL INTERROGATORIES

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

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

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

BOARD OF DIRECTORS

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

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

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

FINANCIAL

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

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers $
- 20.12 To stockholders not officers $
- 20.13 Trustees, supreme or grand (Fraternal Only) $

20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers $
- 20.22 To stockholders not officers $
- 20.23 Trustees, supreme or grand (Fraternal Only) $

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

21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others $
- 21.22 Borrowed from others $
- 21.23 Leased from others $
- 21.24 Other $

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

22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment $
- 22.22 Amount paid as expenses $
- 22.23 Other amounts paid $

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

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: $ 83,032

INVESTMENT

24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03) Yes [X] No [ ]

24.02 If no, give full and complete information relating thereto

24.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)

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

24.05 For the reporting entity's securities lending program, report amount of collateral for other programs. $

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

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

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

GENERAL INTERROGATORIES

24.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:

24.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. $
24.092 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 $
24.093 Total payable for securities lending reported on the liability page. $

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03). Yes [X] No [ ]

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

25.21 Subject to repurchase agreements $
25.22 Subject to reverse repurchase agreements $
25.23 Subject to dollar repurchase agreements $
25.24 Subject to reverse dollar repurchase agreements $
25.25 Placed under option agreements $
25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock $
25.27 FHLB Capital Stock $
25.28 On deposit with states $ 1,994,938
25.29 On deposit with other regulatory bodies $
25.30 Pledged as collateral - excluding collateral pledged to an FHLB $
25.31 Pledged as collateral to FHLB - including assets backing funding agreements $
25.32 Other $

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

LINES 26.3 through 26.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

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

26.4 If the response to 26.3 is YES, does the reporting entity utilize:
26.41 Special accounting provision of SSAP No. 108 Yes [ ] No [ ]
26.42 Permitted accounting practice Yes [ ] No [ ]
26.43 Other accounting guidance Yes [ ] No [ ]

26.5 By responding YES to 26.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes [ ] No [ ]

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

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

27.2 If yes, state the amount thereof at December 31 of the current year. $

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

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

1 Name of Custodian(s)	2 Custodian's Address
The Northern Trust Company	333 S. Wabash Avenue, Chicago, Illinois 60604

GENERAL INTERROGATORIES

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

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

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes [X] No [ ]

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

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
Bank of New York Mellon	The Northern Trust Company	07/01/2020	Institution with better capabilities and ability to scale

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

1 Name of Firm or Individual	2 Affiliation
Merastar Insurance Company	A

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets? Yes [ ] No [X]

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets? Yes [ ] No [X]

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
N/A	Merastar Insurance Company	N/A	N/A	NO

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

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 - Total		

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

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

GENERAL INTERROGATORIES

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	848,873	870,895	22,022
30.2 Preferred stocks			
30.3 Totals	848,873	870,895	22,022

30.4 Describe the sources or methods utilized in determining the fair values:
The Company sources pricing data from recognized data vendors specializing in providing market pricing data. Pricing data for private non-market securities is provided by third party investment advisors and managers or developed internally by the Company's ultimate parent.

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

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [ ] No [ ]

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

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

32.2 If no, list exceptions:

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

34. 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? Yes [ ] No [X]

35. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
a. The shares were purchased prior to January 1, 2019.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
d. The fund only or predominantly holds bonds in its portfolio.
e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.
Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [ ] No [X]

36. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:
a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 36.a - 36.c are reported as long-term investments.
Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [ ] No [X] N/A [ ]

GENERAL INTERROGATORIES

OTHER

37.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? $ 26,489

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

1 Name	2 Amount Paid

38.1 Amount of payments for legal expenses, if any? $

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

1 Name	2 Amount Paid

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

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

1 Name	2 Amount Paid

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

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

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? $
1.31 Reason for excluding

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

1.5 Indicate total incurred claims on all Medicare Supplement Insurance. $

1.6 Individual policies:

Most current three years:
1.61 Total premium earned $
1.62 Total incurred claims $
1.63 Number of covered lives

All years prior to most current three years
1.64 Total premium earned $
1.65 Total incurred claims $
1.66 Number of covered lives

1.7 Group policies:

Most current three years:
1.71 Total premium earned $
1.72 Total incurred claims $
1.73 Number of covered lives

All years prior to most current three years
1.74 Total premium earned $
1.75 Total incurred claims $
1.76 Number of covered lives

2. Health Test:

		1 Current Year	2 Prior Year
2.1	Premium Numerator		
2.2	Premium Denominator		
2.3	Premium Ratio (2.1/2.2)	0.000	0.000
2.4	Reserve Numerator		
2.5	Reserve Denominator		
2.6	Reserve Ratio (2.4/2.5)	0.000	0.000

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

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

3.21 Participating policies $
3.22 Non-participating policies $

4. For mutual reporting Entities and Reciprocal Exchanges Only:

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

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

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

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

5. For Reciprocal Exchanges Only:

5.1 Does the Exchange appoint local agents? Yes [ ] No [ ]

5.2 If yes, is the commission paid:

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

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

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

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

5.5 If yes, give full information

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?
The Company does not write workers compensation insurance.

6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process.
All policies are ceded to Infinity Insurance Company as part of the intercompany pooling agreement (see Note 26) and, ultimately, reinsured by Trinity Universal Insurance Company, as part of a 100% quota share agreement between Infinity Insurance Company and Trinity Universal Insurance Company.

6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?
All policies are ceded to Infinity Insurance Company as part of the intercompany pooling agreement (see Note 26) and, ultimately, reinsured by Trinity Universal Insurance Company, as part of a 100% quota share agreement between Infinity Insurance Company and Trinity Universal Insurance Company.

6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? Yes [ ] No [X]

6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss.
All policies are ceded to Infinity Insurance Company as part of the intercompany pooling agreement (see Note 26) and, ultimately, reinsured by Trinity Universal Insurance Company, as part of a 100% quota share agreement between Infinity Insurance Company and Trinity Universal Insurance Company.

7.1 Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss ratio cap, an aggregate limit or any similar provisions)? Yes [ ] No [X]

7.2 If yes, indicate the number of reinsurance contracts containing such provisions:

7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)? Yes [ ] No [ ]

8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? Yes [ ] No [X]

8.2 If yes, give full information

9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
(c) Aggregate stop loss reinsurance coverage;
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. Yes [ ] No [X]

9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. Yes [ ] No [X]

9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.

9.4 Except for transactions meeting the requirements of paragraph 36 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes [ ] No [X]

9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.

9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
(a) The entity does not utilize reinsurance; or, Yes [ ] No [X]
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or Yes [X] No [ ]
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. Yes [ ] No [X]

10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes [ ] No [ ] N/A [X]

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force? Yes [ ] No [X]

11.2 If yes, give full information

12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:

12.11 Unpaid losses $

12.12 Unpaid underwriting expenses (including loss adjustment expenses) $

12.2 Of the amount on Line 15.3, Page 2, state the amount which is secured by letters of credit, collateral, and other funds $

12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? Yes [ ] No [ ] N/A [X]

12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:

12.41 From %

12.42 To %

12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves , including unpaid losses under loss deductible features of commercial policies? Yes [ ] No [X]

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

12.61 Letters of credit $

12.62 Collateral and other funds $

13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): $

13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes [ ] No [X]

13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. 1

14.1 Is the company a cedant in a multiple cedant reinsurance contract? Yes [ ] No [X]

14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:

14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes [ ] No [ ]

14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? Yes [ ] No [ ]

14.5 If the answer to 14.4 is no, please explain:

15.1 Has the reporting entity guaranteed any financed premium accounts? Yes [ ] No [X]

15.2 If yes, give full information

16.1 Does the reporting entity write any warranty business? Yes [ ] No [X]

If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11 Home					
16.12 Products					
16.13 Automobile					
16.14 Other*					

* Disclose type of coverage:

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F - Part 3 that is exempt from the statutory provision for unauthorized reinsurance? Yes [ ] No [X]

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from the statutory provision for unauthorized reinsurance. Provide the following information for this exemption:

17.11 Gross amount of unauthorized reinsurance in Schedule F - Part 3 exempt from the statutory provision for unauthorized reinsurance $

17.12 Unfunded portion of Interrogatory 17.11 $

17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11 $

17.14 Case reserves portion of Interrogatory 17.11 $

17.15 Incurred but not reported portion of Interrogatory 17.11 $

17.16 Unearned premium portion of Interrogatory 17.11 $

17.17 Contingent commission portion of Interrogatory 17.11 $

18.1 Do you act as a custodian for health savings accounts? Yes [ ] No [X]

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

18.3 Do you act as an administrator for health savings accounts? Yes [ ] No [X]

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

19. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [X] No [ ]

19.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [ ] No [ ]

FIVE-YEAR HISTORICAL DATA

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

		1 2020	2 2019	3 2018	4 2017	5 2016
	Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	59,635,392	24,609,047	22,912,231	22,099,441	19,816,033
2.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	10,857,669	5,281,545	5,554,330	6,102,965	6,082,582
3.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)					
4.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
5.	Nonproportional reinsurance lines (Lines 31, 32 & 33)					
6.	Total (Line 35)	70,493,061	29,890,592	28,466,561	28,202,406	25,898,615
	Net Premiums Written (Page 8, Part 1B, Col. 6)					
7.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)			487,369	934,899	940,571
8.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	169,264		221,800	451,954	451,888
9.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)					
10.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	(169,264)				
11.	Nonproportional reinsurance lines (Lines 31, 32 & 33)					
12.	Total (Line 35)			709,169	1,386,853	1,392,459
	Statement of Income (Page 4)					
13	Net underwriting gain (loss) (Line 8)			35,027	(6,844)	(33,975)
14.	Net investment gain or (loss) (Line 11)	51,875	115,423	86,614	64,682	58,466
15.	Total other income (Line 15)			66,703	74,958	82,048
16.	Dividends to policyholders (Line 17)					
17.	Federal and foreign income taxes incurred (Line 19)	11,282	29,750	(650)	51,321	38,602
18.	Net income (Line 20)	40,593	85,673	188,994	81,475	67,937
	Balance Sheet Lines (Pages 2 and 3)					
19.	Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	5,698,951	5,949,985	7,115,743	6,972,798	6,970,755
20.	Premiums and considerations (Page 2, Col. 3)					
	20.1 In course of collection (Line 15.1)	172,019	(4,944)	995	150,351	97,855
	20.2 Deferred and not yet due (Line 15.2)					
	20.3 Accrued retrospective premiums (Line 15.3)					
21.	Total liabilities excluding protected cell business (Page 3, Line 26)	174,866	466,542	1,471,428	1,478,065	1,393,164
22.	Losses (Page 3, Line 1)				545,364	527,996
23.	Loss adjustment expenses (Page 3, Line 3)				137,757	139,996
24.	Unearned premiums (Page 3, Line 9)				627,575	612,059
25.	Capital paid up (Page 3, Lines 30 & 31)	3,800,000	3,800,000	3,800,000	3,800,000	3,800,000
26.	Surplus as regards policyholders (Page 3, Line 37)	5,524,086	5,483,443	5,644,315	5,494,733	5,577,591
	Cash Flow (Page 5)					
27.	Net cash from operations (Line 11)	(513,734)	150,396	(1,156,178)	71,676	98,067
	Risk-Based Capital Analysis					
28.	Total adjusted capital	5,524,086	5,483,443	5,644,315	5,494,733	5,577,591
29.	Authorized control level risk-based capital	64,151	42,174	122,926	92,032	124,050
	Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0					
30.	Bonds (Line 1)	17.5	45.6	80.6	99.2	99.3
31.	Stocks (Lines 2.1 & 2.2)					
32.	Mortgage loans on real estate (Lines 3.1 and 3.2)					
33.	Real estate (Lines 4.1, 4.2 & 4.3)					
34.	Cash, cash equivalents and short-term investments (Line 5)	47.3	54.4	19.4	0.8	0.7
35.	Contract loans (Line 6)					
36.	Derivatives (Line 7)					
37.	Other invested assets (Line 8)					
38.	Receivables for securities (Line 9)	35.2				
39.	Securities lending reinvested collateral assets (Line 10)					
40.	Aggregate write-ins for invested assets (Line 11)					
41.	Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
	Investments in Parent, Subsidiaries and Affiliates					
42.	Affiliated bonds (Schedule D, Summary, Line 12, Col. 1)					
43.	Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)					
44.	Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)					
45.	Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
46.	Affiliated mortgage loans on real estate					
47.	All other affiliated					
48.	Total of above Lines 42 to 47					
49.	Total Investment in Parent included in Lines 42 to 47 above					
50.	Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)					

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2020	2 2019	3 2018	4 2017	5 2016
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	0				
52. Dividends to stockholders (Line 35)		(250,000)		(150,000)	(100,000)
53. Change in surplus as regards policyholders for the year (Line 38)	40,643	(160,872)	149,582	(82,858)	(27,626)
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	15,233,865	9,549,763	13,115,057	13,616,751	18,665,655
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	4,385,578	2,410,914	2,962,346	3,382,894	3,844,655
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)			2,351	151	291
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
59. Total (Line 35)	19,619,443	11,960,677	16,079,754	16,999,796	22,510,601
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)			1,110,267	595,976	627,989
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)			249,521	281,045	297,250
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)			2,351	151	291
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
65. Total (Line 35)			1,362,139	877,172	925,530
Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)			61.1	65.2	67.6
68. Loss expenses incurred (Line 3)			11.4	11.8	11.4
69. Other underwriting expenses incurred (Line 4)			24.9	23.4	23.4
70. Net underwriting gain (loss) (Line 8)			2.6	(0.5)	(2.4)
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)			37.6	17.8	17.5
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)			72.5	77.1	79.0
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)			12.6	25.2	25.0
One Year Loss Development ($000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)			(14)	(16)	(21)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0)			(0.3)	(0.3)	(0.4)
Two Year Loss Development ($000 omitted)					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)		(14)	(22)	(16)	(52)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)		(0.3)	(0.4)	(0.3)	(0.9)

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [ ] No [ ]

If no, please explain:

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

($000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
	Direct and Assumed	Ceded	Net (1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	1	1							XXX
2. 2011	1,022	6	1,016	650	1	27		108		57	784	XXX
3. 2012	1,189	8	1,181	775	1	27		126		65	927	XXX
4. 2013	1,310	10	1,300	815	1	27	1	137	2	74	975	XXX
5. 2014	1,337	12	1,325	842	8	25	2	136	1	80	992	XXX
6. 2015	1,361	14	1,347	913		24	(1)	134	(2)	91	1,074	XXX
7. 2016	1,404	12	1,392	927	(9)	21	(1)	137	(4)	95	1,099	XXX
8. 2017	1,384	13	1,371	881	(23)	16	(6)	133	(8)	92	1,067	XXX
9. 2018	1,495	159	1,336	834	9	12	(11)	127	(8)	43	983	XXX
10. 2019	1,677	1,677		887	887	9	9	163	163			XXX
11. 2020	2,075	2,075		620	620	3	3	138	138			XXX
12. Totals	XXX	XXX	XXX	8,145	1,496	192	(3)	1,338	281	597	7,901	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior	7	7	2	2									XXX
2. 2011													XXX
3. 2012	1	1											XXX
4. 2013	4	4											XXX
5. 2014	2	2	(1)	(1)									XXX
6. 2015	7	7	(1)	(1)	1	1			1	1			XXX
7. 2016	11	11	3	3	2	2	1	1	3	3			XXX
8. 2017	17	17	10	10	3	3	1	1	3	3			XXX
9. 2018	30	30	27	27	6	6	3	3	4	4			XXX
10. 2019	93	93	55	55	12	12	5	5	13	13			XXX
11. 2020	207	207	281	281	13	13	13	13	65	65			XXX
12. Totals	378	378	374	374	37	37	22	22	88	88			XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2011	786	2	784	76.9	29.8	77.2					
3. 2012	930	3	927	78.2	35.2	78.5					
4. 2013	983	8	975	75.0	77.9	75.0					
5. 2014	1,005	13	992	75.1	104.3	74.9					
6. 2015	1,078	4	1,074	79.2	32.0	79.7					
7. 2016	1,103	4	1,099	78.6	35.1	79.0					
8. 2017	1,063	(4)	1,067	76.8	(28.2)	77.8					
9. 2018	1,042	59	983	69.7	37.2	73.6					
10. 2019	1,237	1,237		73.8	73.8						
11. 2020	1,338	1,338		64.5	64.5						
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										DEVELOPMENT	
	1 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020	11 One Year	12 Two Year
1. Prior	148	136	136	131	132	131	134	134	134	134		
2. 2011	654	678	680	678	679	676	676	676	676	676		
3. 2012	XXX	800	806	807	807	803	800	801	801	801		
4. 2013	XXX	XXX	875	865	849	842	842	840	840	840		
5. 2014	XXX	XXX	XXX	882	868	859	861	857	857	857		
6. 2015	XXX	XXX	XXX	XXX	930	935	938	938	938	938		
7. 2016	XXX	XXX	XXX	XXX	XXX	980	959	958	958	958		
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	934	926	926	926		
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	848	848	848		
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
										12. Totals		

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020		
1. Prior	000	71	101	114	122	125	128	134	134	134	XXX	XXX
2. 2011	395	588	640	661	670	674	675	676	676	676	XXX	XXX
3. 2012	XXX	479	699	762	784	793	797	801	801	801	XXX	XXX
4. 2013	XXX	XXX	510	739	797	818	828	840	840	840	XXX	XXX
5. 2014	XXX	XXX	XXX	520	750	808	832	857	857	857	XXX	XXX
6. 2015	XXX	XXX	XXX	XXX	575	821	880	938	938	938	XXX	XXX
7. 2016	XXX	XXX	XXX	XXX	XXX	604	833	958	958	958	XXX	XXX
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	571	926	926	926	XXX	XXX
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	848	848	848	XXX	XXX
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)									
	1 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020
1. Prior	65	26	16	6	4	2	2			
2. 2011	136	39	15	6	4	1	1			
3. 2012	XXX	181	44	18	11	6	1			
4. 2013	XXX	XXX	222	60	25	13	6			
5. 2014	XXX	XXX	XXX	219	53	24	17			
6. 2015	XXX	XXX	XXX	XXX	218	45	27			
7. 2016	XXX	XXX	XXX	XXX	XXX	237	54			
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	226			
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status (a)	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken 2 Direct Premiums Written	3 Direct Premiums Earned	4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
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	70,493,061	51,086,608		19,580,444	25,213,022	19,660,923	129,235	
11. Georgia GA	L								
12. Hawaii HI	N								
13. Idaho ID	N								
14. Illinois IL	L					(1,101)	(33)		
15. Indiana IN	N								
16. Iowa IA	N								
17. Kansas KS	N								
18. Kentucky KY	N								
19. Louisiana LA	N								
20. Maine ME	N								
21. Maryland MD	N								
22. Massachusetts MA	N								
23. Michigan MI	N								
24. Minnesota MN	N								
25. Mississippi MS	N								
26. Missouri MO	L				(650)	(664)	(5)		
27. Montana MT	N								
28. Nebraska NE	N								
29. Nevada NV	N								
30. New Hampshire NH	N								
31. New Jersey NJ	L								
32. New Mexico NM	N								
33. New York NY	L				39,649	68,617	492,117		
34. North Carolina NC	N								
35. North Dakota ND	N								
36. Ohio OH	L					(5)	(1)		
37. Oklahoma OK	N								
38. Oregon OR	N								
39. Pennsylvania PA	L					(1,290)	7,382		
40. Rhode Island RI	N								
41. South Carolina SC	L					(125)	11		
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	70,493,061	51,086,608		19,619,443	25,278,454	20,160,395	129,235	
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:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG 9
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI)
D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write surplus lines in the state of domicile
R - Registered - Non-domiciled RRGs
Q - Qualified - Qualified or accredited reinsurer
N - None of the above - Not allowed to write business in the state 48

(b) Explanation of basis of allocation of premiums by states, etc.
Auto Liability and Auto Physical Damage - Location of principal garage of insured.

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

Kemper Corporation (DE)
FEIN: 95-4255452

Alliance United Insurance Company (CA)
FEIN: 77-0475915; NAIC: 10920

Alliance United Insurance Services, LLC (CA)
FEIN 77-0472398

Infinity Property & Casualty Corporation (OH)
FEIN: 03-0483872

Infinity Financial Centers, LLC (DE)
FEIN: 20-4363792

Infinity Insurance Company (IN)
FEIN: 31-0943862; NAIC: 22268
- **Infinity Agency of Texas (TX)**
  FEIN: 74-2641866
- **Infinity Assurance Insurance Company (OH)**
  FEIN: 75-1227771; NAIC: 39437
- **Infinity Auto Insurance Company (OH)**
  FEIN: 34-0927698; NAIC: 11738
  - **Leader Group, Inc. (OH)**
    FEIN: 34-1852743
  - **Leader Managing General Agency, Inc. (TX)**
    FEIN: 75-2280915
- **Infinity Casualty Insurance Company (OH)**
  FEIN: 58-1132392; NAIC: 21792
- **Infinity Indemnity Insurance Company (IN)**
  FEIN: 34-1767787; NAIC: 10061
- **Infinity Insurance Agency, Inc. (AL)**
  FEIN: 58-1293110
- **Infinity Preferred Insurance Company (OH)**
  FEIN: 34-1785809; NAIC: 10195
- **Infinity Safeguard Insurance Company (OH)**
  FEIN: 73-0772113; NAIC: 16802
- **Infinity Security Insurance Company (IN)**
  FEIN: 58-1806192; NAIC: 38873
- **Infinity Select Insurance Company (IN)**
  FEIN: 31-1333017; NAIC: 20260
- **Infinity Standard Insurance Company (IN)**
  FEIN: 58-1806189; NAIC: 12599
  - **Infinity Property and Casualty Services, Inc. (GA)**
    FEIN: 58-1080659
    - **Casualty Underwriters, Inc. (GA)**
      FEIN: 58-0642684
- **The Infinity Group, Inc. (IN)**
  FEIN: 31-1357130

Infinity County Mutual Insurance Company (TX) FEIN: 43-6030348; NAIC: 13820 is affiliated with the Kemper Corporation holding company system by virtue of both a managerial contract and a 100% Quota Share Reinsurance Agreement with Infinity Insurance Company.

Cranberry Holdings, Inc. (DE)
FEIN: 85-4330188

Kemper Corporate Services, Inc. (IL)
FEIN: 36-4105161

KAHG, LLC (IL)
FEIN: 27-3557296

The James S. Kemper Foundation (IL)
FEIN: 36-6007812

Capitala Senior Loan Fund II, LLC ("CSLF") is an affiliate of Trinity Universal Insurance Company ("Trinity") for holding company purposes by virtue of Trinity having 50% control of the board of CSLF, with the other 50% vested in Capitala Finance Corp.

PennantPark Senior Secured Loan Fund I, LLC ("PSSL") is an affiliate of Trinity for holding company purposes by virtue of Trinity having 50% control of the board of PSSL, with the other 50% vested in PennantPark Floating Rate Capital, Ltd.

Senior Loan Fund JV, I, LLC ("SLFJV") is an affiliate of Trinity for holding company purposes by virtue of Trinity having 50% control of the board of SLFJV, with the other 50% vested in Oaktree Specialty Lending Corp.

Sunrun Kronos Owner 2020, LLC ("Sunrun") is an affiliate of Trinity for holding company purposes by virtue of Trinity having a 22.9% partnership interest in Sunrun.

Unitrin County Mutual Insurance Company (TX) FEIN: 74-1084315; NAIC: 29351 is affiliated with the Kemper Corporation holding company system by virtue of a managerial contract with NCM Management Corporation and a 100% Quota Share Reinsurance Agreement with with Trinity Universal Insurance Company.

Trinity Universal Insurance Company (TX)
FEIN: 75-0620550; NAIC: 19887

Alpha Property & Casualty Insurance Company (WI)
FEIN: 39-1344101 NAIC: 38156

Charter Indemnity Company (TX)
FEIN: 75-1636168 NAIC: 37524

Direct Response Corporation (DE)
FEIN: 04-3294619
- **Response Insurance Company (IL)**
  FEIN: 04-2794993 NAIC: 43044
  - **Kemper Financial Indemnity Company (IL)**
    FEIN: 91-1119010 NAIC: 39004
  - **Response Worldwide Insurance Company (IL)**
    FEIN: 39-1341441 NAIC: 26050
- **Warner Insurance Company (IL)**
  FEIN: 36-3423817 NAIC: 26085
  - **Response Worldwide Direct Auto Ins Co (IL)**
    FEIN: 61-6027355 NAIC: 20133

Financial Indemnity Company (IL)
FEIN: 95-1466743 NAIC: 19852

Kemper General Agency, Inc. (TX)
FEIN: 75-1865314

Kemper Independence Insurance Company (IL)
FEIN: 36-4230019 NAIC: 10914

Merastar Industries, LLC (DE)
FEIN: 98-0426067
- **Merastar Insurance Company (IL)**
  FEIN: 62-0928337 NAIC: 31968
- **Security One Agency, LLC (IL)**
  FEIN: 20-3046396

NCM Management Corporation (DE)
FEIN: 75-2538407

Union National Fire Insurance Company (LA)
FEIN: 72-6019774 NAIC: 12998

United Casualty Insurance Company of America (IL)
FEIN: 23-1614367 NAIC: 11142

Unitrin Advantage Insurance Company (NY)
FEIN: 13-3974181 NAIC: 10881

Unitrin Auto and Home Insurance Company (NY)
FEIN: 52-1752227 NAIC: 16063

Unitrin Direct Insurance Company (IL)
FEIN: 36-4013825 NAIC: 10226

Unitrin Direct Property & Casualty Company (IL)
FEIN: 36-4230008 NAIC: 10915
- **Kemper Personal Insurance General Agency, Inc. (TX)**
  FEIN: 75-2874538

Unitrin Preferred Insurance Company (NY)
FEIN: 13-5460208 NAIC: 25909

Unitrin Safeguard Insurance Company (WI)
FEIN: 39-1401314 NAIC: 40703

Valley Property & Casualty Insurance Company (OR)
FEIN: 93-1217821 NAIC: 10698

United Insurance Company of America (IL)
FEIN: 36-1896670; NAIC: 69930

Mutual Savings Life Insurance Company (AL)
FEIN: 63-0148960; NAIC: 66397
- **Mutual Savings Fire Insurance Company (AL)**
  FEIN: 63-0599704; NAIC: 31178

The Reliable Life Insurance Company (MO)
FEIN: 43-0476110; NAIC: 68357
- **Family Security Funerals Company (TX)**
  FEIN: 43-1511864

Reserve National Insurance Company (IL)
FEIN: 73-0661453; NAIC: 68462
- **Summerset Marketing Company (OK)**
  FEIN: 73-1281615
  - **Nat'l Assn of Self-Employed Business Owners (OK)**
    FEIN: 73-1354019
  - **Rural American Consumers, a Nat'l Assn (OK)**
    FEIN: 73-1288167

Union National Life Insurance company (LA)
FEIN: 72-0340280; NAIC: 69779

Aegon Opportunity Fund Joint Venture 1, LLC ("Aegon ") is an affiliate of United Insurance Company of America ("United") holding company purposes by virtue of United having a majority partnership interest in Aegon.

Capital County Mutual Fire Insurance Company (TX) ("CCMFIC") FEIN: 75-0774903; NAIC: 29211 and its wholly owned subsidiary, **Old Reliable Casualty** Company (MO) FEIN: 43-1156323; NAIC: 36625 are affiliated with the Kemper Corporation holding company system by virtue of a management services agreement between CCMFIC and The Reliable Life Insurance Company.

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