



COMPANY INFORMATION PAGE (JURAT)
Property Risk-Based Capital
For the Year Ending December 31, 2025

(A) Company Name KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

(B) NAIC Group Code _____

(C) NAIC Company Code 10320

(D) Employer's ID Number 61-1275981

(E) Organized under the Laws of the State of KY

Contact Person for Risk-Based Capital:

(F) First Name Jon

(G) Middle Edward

(H) Last Name Stewart

(I) Mail Address of Contact Person 250 West Main St., Suite 900

(Street and Number or P.O. Box)

(J) City Lexington

(K) State KY

(L) Zip 40507

(M) Phone Number of RBC Contact Person 859-425-7800

Email jstewart@kemi.com

(N) Date Prepared 03/25/2026

(O) Preparer (if different than Contact) _____
First Name Middle Last Name

(P) Is this an Original, Amended, or Refiling? (O, A, R) A

(P1) If Amended, Amendment Number: 1

(Q) Were any items that come directly from the annual statement entered manually to prepare this filing? (Yes/No) No

Officers:	Name	<u>Jon Edward Stewart</u>	<u>Mark David Bunning</u>	<u>Timothy Culver Feld</u>
	Title	<u>President & Chief Executive Officer</u>	<u>Vice President & Chief Financial Officer</u>	<u>Vice President & General Counsel</u>

Each says that they are the above described officers of the said insurer, and that this risk-based capital report is a true and fair representation of the company's affairs and has been completed in accordance with the NAIC instructions, according to the best of their information, knowledge and belief, respectively.

Jon Stewart
(Signature)

Mark D. Bunning
(Signature)

Timothy Culver Feld
(Signature)

PR001

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

ATTESTATION RE: CATASTROPHE MODELING USED IN RBC CATASTROPHE RISK CHARGES PR002

(1) KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY hereby certifies that the modeled catastrophe losses for earthquake risk, hurricane risk, wildfire risk, and severe convective storm risk entered on lines 1 through 4 of Schedule PR027A, PR027B, PR027C and PR027D of this Risk-BasedCapital Report were determined by applying the same catastrophe models or combination of models to the same underlying exposure data, and using the same modeling assumptions, as the company uses in its own internal risk management process, with the following exceptions:

(1a) Not Applicable

These exceptions, if any, are made for the following reasons:

(1b) Not Applicable

The following describes the company's application of catastrophe modeling to the determination of the Rcat risk charges: (Include which models are used in what combinations for each of the Rcat charges; what key modeling assumptions are used, including but not limited to time dependency, secondary uncertainty, storm surge, demand surge, and fire following earthquake; and the rationale for treatment of each issue or item): (provide attachments if necessary):

(2) Not Applicable

The company further certifies that the underlying exposure data used in the catastrophe modeling process is accurate and complete to the best of our knowledge and ability, with the following limitations:

(3) Not Applicable

The following describes the extent to which the exposure location data is accurate to GPS coordinates; to zip code; and to a level less accurate than zip code: (provide attachments if necessary):

(4) Not Applicable

The following describes the steps taken to validate, to the best of the Company's knowledge and belief, the accuracy and completeness of the exposure data used in the modeling process to determine the Rcat catastrophe risk charges (provide attachments if necessary):

(5) Not Applicable

Provide an explanation of the methodology used to derive the amounts in columns 3 and 4 of page PR027A, PR027B, PR027C and PR027D.

(6) Not Applicable

(7) Completed on behalf of: Not Applicable (7) Completed By: Last First Middle Title

(7) Email: (7) Phone: Date:

PR002

DETAILS FOR AFFILIATED STOCKS PR003

Remark: Subcategory 8a, 8b and 8c are referring to the directly owned insurance affiliates not subject to RBC look-through Indirectly owned insurance affiliate not subject to RBC will be included Category 4

* Only applies to Affiliate Type 1 and 2.

* Only applies to Affiliate Type 1 and 2.

PR003

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY
SUBSIDIARY, CONTROLLED AND AFFILIATED INVESTMENTS PR004

				(1)	(2)
	Affiliate Types	Affil Code	RBC Basis	Number of Companies	Total RBC Required
(1)	Directly Owned Health Insurance Companies or Health Entities	1a	Sub's RBC After Covariance		
(2)	Directly Owned Property and Casualty Insurance Affiliates	1b	Sub's RBC After Covariance		
(3)	Directly Owned Life Insurance Affiliates	1c	Sub's RBC After Covariance		
(4)	Indirectly Owned Health Insurance Companies or Health Entities	2a	Sub's RBC After Covariance		
(5)	Indirectly Owned Property and Casualty Insurance Affiliates	2b	Sub's RBC After Covariance		
(6)	Indirectly Owned Life Insurance Affiliates	2c	Sub's RBC After Covariance		
(7)	Holding Company in Excess of Indirect Subs	3	0.225		
(8)	Investment Subsidiary	4	0.225		
(9)	Directly Owned Alien Health Insurance Companies or Health Entities	5a	0.5		
(10)	Directly Owned Alien Property and Casualty Insurance Affiliates	5b	0.5		
(11)	Directly Owned Alien Life Insurance Affiliates	5c	0.5		
(12)	Indirectly Owned Alien Health Insurance Companies or Health Entities	6a	0.5		
(13)	Indirectly Owned Alien Property and Casualty Insurance Affiliates	6b	0.5		
(14)	Indirectly Owned Alien Life Insurance Affiliates	6c	0.5		
(15)	Investment in Upstream Affiliate (Parent)	7	0.225		
(16)	Directly Owned Health Insurance Companies or Health Entities Not Subject to RBC	8a	0.225		
(17)	Directly Owned Property and Casualty Insurance Companies Not Subject to RBC	8b	0.225		
(18)	Directly Owned Life Insurance Companies Not Subject to RBC	8c	0.225		
(19)	Non-Insurance Entities with a Capital Requirement Imposed by a Regulatory Body.....	9a	0.225		
(20)	Non-Insurance Other Financial Entities without Regulatory Capital Requirements	9b	0.225		
(21)	Other Non-financial Entities	9c	0.225		
(22)	Total				

PR004

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY
SUMMARY FOR SUBSIDIARY, CONTROLLED AND AFFILIATED INVESTMENTS FOR CROSS-CHECKING STATEMENT VALUES PR005
Affiliated Preferred Stock

	Schedule D Part 6 Section 1 C6	Annual Statement Line Number	(1) Annual Statement Total Preferred Stock	(2) Total from RBC Report	(3) Difference
(1)	Parent	0199999			
(2)	U.S. P&C Insurer	0299999			
(3)	U.S. Life Insurer	0399999			
(4)	U.S. Health Insurer	0499999			
(5)	Alien Insurer	0599999			
(6)	Non-Insurer Which controls Insurer	0699999			
(7)	Investment Subsidiary	0799999			
(8)	Other Affiliates	0899999			
(9)	Subtotal	0999999			

Affiliated Common Stock

	Schedule D Part 6 Section 1 C6	Annual Statement Line Number	(1) Annual Statement Total Common Stock	(2) Total From RBC Report	(3) Difference
(10)	Parent	1099999			
(11)	U.S. P&C Insurer	1199999			
(12)	U.S. Life Insurer	1299999			
(13)	U.S. Health Insurer	1399999			
(14)	Alien Insurer	1499999			
(15)	Non-Insurer Which Controls Insurer	1599999			
(16)	Investment Subsidiary	1699999			
(17)	Other Affiliates	1799999			
(18)	Subtotal	1899999			

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

BONDS PR006

	Annual Statement Source	(1) Long-Term Bonds - Issuer Credit Obligations Owned Schedule D, Part 1, Section 1 Book/Adjusted Carrying Value L3 thru 26 = Sch D Pt1Sn1F	(2) Asset-Backed Securities Owned Schedule D, Part 1 Section 2 Book/Adjusted Carrying Value L3 thru 26 = Sch D Pt1Sn2F	(3) Short-Term Investments Schedule DA, Part 1 Book/Adjusted Carrying Value L3 thru 26 = Sch DA Pt1F	(4) Cash Equivalents Schedule E, Part 2 Book/Adjusted Carrying Value L3 thru 26 = Sch E Pt2F	(5) Subtotal C(1) + C(2) + C(3) + C(4)	Factor	(6) RBC Requirement
(1) NAIC 1.A - U.S. Government Full Faith and Credit and NAIC U.S. Government Money Market Fund List (Refer to A/S Instructions).....	C(1)=Sch D, Pt 1, Sn 1, C8, L0019999999 C(2)=Sch D, Pt 1, Sn 2, C8, L1019999999 + L1029999999 C(3)=Sch DA, Pt 1, C6, L0019999999 C(4)=Sch E, Pt 2, C7 L0019999999 + L8209999999	18,343,944	2,761,636			21,105,580	0.000	
(2) NAIC Designation Category 1.A Bonds	C(1)=Footnote Amt 1 L000001A - L(1) C(2)=Footnote Amt 1 L000001A - L(1) C(3)=Footnote Amt 1 L000001A - L(1) C(4)=Footnote Amt 1 L000001A - SCE, Pt2, C7 L0019999999	10,022,399	208,797,404			218,819,803	0.002	437,640
(3) NAIC Designation Category 1.B Bonds	Footnote Amt 2 L000001A	8,970,147	5,758,355			14,728,502	0.004	58,914
(4) NAIC Designation Category 1.C Bonds	Footnote Amt 3 L000001A	17,649,912	14,766,149			32,416,061	0.006	194,496
(5) NAIC Designation Category 1.D Bonds	Footnote Amt 4 L000001A	20,273,613	1,264,986			21,538,599	0.008	172,309
(6) NAIC Designation Category 1.E Bonds	Footnote Amt 5 L000001A	58,614,232	4,321,568			62,935,800	0.010	629,358
(7) NAIC Designation Category 1.F Bonds	Footnote Amt 6 L000001A	112,108,292	74,684,961			186,793,253	0.013	2,428,312
(8) NAIC Designation Category 1.G Bonds	Footnote Amt 7 L000001A	123,548,421	9,119,468			132,667,889	0.015	1,990,018
(9) Total NAIC 01 Bonds.....	Sum of Lines (1) through (8)	369,530,960	321,474,527			691,005,487		5,911,047
(10) NAIC Designation Category 2.A Bonds	Footnote Amt 1 L000001B	117,230,165	87,329			117,317,494	0.018	2,111,715
(11) NAIC Designation Category 2.B Bonds	Footnote Amt 2 L000001B	125,019,650	3,806,026			128,825,676	0.021	2,705,339
(12) NAIC Designation Category 2.C Bonds	Footnote Amt 3 L000001B	37,461,274	12,743,490			50,204,764	0.025	1,255,119
(13) Total NAIC 02 Bonds.....	Sum of Lines (10) through (12)	279,711,089	16,636,845			296,347,935		6,072,173
(14) NAIC Designation Category 3.A Bonds	Footnote Amt 1 L000001C	6,483,372				6,483,372	0.055	356,585
(15) NAIC Designation Category 3.B Bonds	Footnote Amt 2 L000001C	7,386,593				7,386,593	0.060	443,196
(16) NAIC Designation Category 3.C Bonds	Footnote Amt 3 L000001C	11,208,172	2,372,820			13,580,992	0.066	896,345
(17) Total NAIC 03 Bonds.....	Sum of Lines (14) through (16)	25,078,137	2,372,820			27,450,957		1,696,126
(18) NAIC Designation Category 4.A Bonds	Footnote Amt 1 L000001D	1,534,354				1,534,354	0.071	108,939
(19) NAIC Designation Category 4.B Bonds	Footnote Amt 2 L000001D						0.077	
(20) NAIC Designation Category 4.C Bonds	Footnote Amt 3 L000001D						0.087	
(21) Total NAIC 04 Bonds.....	Sum of Lines (18) through (20)	1,534,354				1,534,354		108,939
(22) NAIC Designation Category 5.A Bonds	Footnote Amt 1 L000001E						0.098	
(23) NAIC Designation Category 5.B Bonds	Footnote Amt 2 L000001E						0.109	
(24) NAIC Designation Category 5.C Bonds	Footnote Amt 3 L000001E						0.120	
(25) Total NAIC 05 Bonds.....	Sum of Lines (22) through (24)							
(26) Total NAIC 06 Bonds	Footnote Amt 1 L000001F		1,250,000			1,250,000	0.300	375,000
(27) Subtotal - Bonds Subject to Bond Size Factor ...	L(9) - L(1) + L(13) + L(17) + L(21) + L(25) + L(26)	657,510,596	338,972,556			996,483,152		14,163,285
(28) Number of Issuers		355	193			548		
(29) Bond Size Factor								0.116
(30) Bond Size Factor RBC	C(6)L(27) x C(6)L(29)							1,642,941
(31) Total Bonds RBC	L(27)+L(30)							15,806,226

PR006

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

UNAFFILIATED PREFERRED AND COMMON STOCK PR007

	Annual Statement Source	(1) Book/Adjusted Carrying Value	Factor	(2) RBC Requirement
Unaffiliated Preferred Stock				
(1) NAIC 01 Preferred Stock	Sch D, Pt 2, Sn 1	2,951,725	0.003	8,855
(2) NAIC 02 Preferred Stock	Sch D, Pt 2, Sn 1		0.010	
(3) NAIC 03 Preferred Stock	Sch D, Pt 2, Sn 1		0.020	
(4) NAIC 04 Preferred Stock	Sch D, Pt 2, Sn 1		0.045	
(5) NAIC 05 Preferred Stock	Sch D, Pt 2, Sn 1		0.100	
(6) NAIC 06 Preferred Stock	Sch D, Pt 2, Sn 1		0.300	
(7) TOTAL - UNAFFILIATED PREFERRED STOCK	Sum of Lines (1) through (6)	2,951,725		8,855
(should equal P2 L2.1 C3 less Sch D-Sum C1 L22)				
Unaffiliated Common Stock				
(8) Total Common Stock	Sch D, Summary C1 L29	58,809,135		
(9) Affiliated Common Stock	Sch D, Summary C1 L28			
(10) Non-Admitted Unaffiliated Common Stock	P2 C2 L2.2 - Sch D Pt6 Sn1 C8 L1899999			
(11) Admitted Unaffiliated Common Stock	L(8) - L(9) - L(10)	58,809,135	0.150	8,821,370
(12) Market Value Excess Affiliated Stocks	PR003 C(13) L(9999999)			
(13) Total Unaffiliated Common Stock and Market Value Excess Affiliated Stocks	L(11) + L(12)	58,809,135		8,821,370

PR007

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

OTHER LONG-TERM ASSETS PR008

	Annual Statement Source	(1) Book/Adjusted Carrying Value	Factor	(2) RBC Requirement
(1) Company Occupied Real Estate	P2 L4.1 C3		0.100	
(2) Encumbrances	P2 L4.1, inside item		0.100	
(3) Property Held For the Production of Income	P2 L4.2 C3		0.100	
(4) Property Held For Sale	P2 L4.3 C3	4,020,000	0.100	402,000
(5) Encumbrances (Property Held For the Production of Income)	P2 L4.2, inside item		0.100	
(6) Encumbrances (Property Held For Sale)	P2 L4.3, inside item		0.100	
(7) Total Real Estate	L(1)+L(2)+L(3)+L(4)+L(5)+L(6)	4,020,000		402,000
(8) Mortgage Loans - First Liens	P2 L3.1 C3		0.050	
(9) Mortgage Loans - Other Than First Liens	P2 L3.2 C3		0.050	
(10) Total Mortgage Loans	L(8) + L(9)			
(11) Schedule BA Assets - Total	P2 L8 C3	24,884,419		
(12) Less: Collateral Loans	PR009 L(13)			
(13) Yield Guaranteed State Tax Credit Investments	Schedule BA Part 1, C12 L3599999 + L3699999		0.0014	
(14) Qualifying Federal Tax Credit Investments	Schedule BA Part 1, C12 L3799999 + L3899999		0.0260	
(15) Qualifying State Tax Credit Investments	Schedule BA Part 1, C12 L3999999 + L4099999		0.0260	
(16) Other Tax Credit Investments	Schedule BA Part 1, C12 L4199999 + L4299999		0.1500	
(17) Working Capital Finance Investments	L(20) + L(21)			
(18) Total Residual Tranches or Interests	Schedule BA, Part 1, Column 12 Lines 4499999 + 4599999 + 4699999 + 4799999 + 4899999 + 4999999 + 5099999 + 5199999 + 5299999 +5399999 + 5499999 + 5599999		0.2000	
(19) Schedule BA Assets Excluding Collateral Loans, Tax Credit Investments, WCFI, & Residual Tranches or Interests	L(11) - L(12) - L(13) - L(14) - L(15) - L(16) - L(17) - L(18)	24,884,419	0.2000	4,976,884
(20) NAIC 01 Working Capital Finance Investments.....	Notes to Financial Statement Item L5M(01a) C3		0.0038	
(21) NAIC 02 Working Capital Finance Investments	Notes to Financial Statement Item L5M(01b) C3		0.0125	
(22) Total Other Long-Term Assets	L(7)+L(10)+L(13)+L(14)+L(15)+L(16)+L(18)+L(19) +L(20)+L(21)	28,904,419		5,378,884

PR008

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

MISCELLANEOUS ASSETS PR009

	Annual Statement Source	(1) Book/Adjusted Carrying Value	Factor	(2) RBC Requirement
(1) Receivable for Securities	P2 C3 L9		 0.025	
(2) Aggregate W/I for Invest Assets	P2 C3 L11		 0.050	
(3) Cash	P2 L5, inside amt 1	 11,881,298	 0.003	 35,644
(4) Cash Equivalents	P2 L5, inside amt 2	 17,520,262		
(5) Less: Cash Equivalents, Total Bonds	Sch E Pt 2 C7 L0509999999			
(6) Less: Exempt Money Market Mutual Funds as Identified by SVO	Sch E Pt 2 C7 L8209999999			
(7) Net Cash Equivalents	L(4) - L(5) - L(6)	 17,520,262	 0.003	 52,561
(8) Short-Term Investments	P2 L5, inside amt 3			
(9) Short-Term Bonds	Sch DA Pt 1 C6 L0509999999			
(10) Total Other Short-Term Investments	L(8)-L(9)		 0.003	
(11) Collateral Loans	Schedule BA Pt1 C12 L3199999+L3299999			
(12) Less: Non-admitted Collateral Loans	Notes to Financial Statement Item 5S C3 L11			
(13) Net admitted Collateral Loans	L(11) - L(12)		 0.050	
(14) Derivatives	P2 C3 L7		 0.050	
(15) Total Miscellaneous Assets	L(1)+L(2)+L(3)+L(7)+L(10)+L(13)+L(14)	 29,401,560		 88,205

REPLICATION (SYNTHETIC ASSET) TRANSACTIONS AND MANDATORY CONVERTIBLE SECURITIES PR010

[illegible]

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

ASSET CONCENTRATION PR011

(1)			
Issuer Name ELMTREE FUND V G.P., L.L.C			
	(2) Book/Adjusted Carrying Value	Factor	(3) Additional RBC
(1) NAIC Designation Category 2.A Bonds		0.0180	
(2) NAIC Designation Category 2.B Bonds		0.0210	
(3) NAIC Designation Category 2.C Bonds		0.0250	
(4) NAIC Designation Category 3.A Bonds		0.0550	
(5) NAIC Designation Category 3.B Bonds		0.0600	
(6) NAIC Designation Category 3.C Bonds		0.0660	
(7) NAIC Designation Category 4.A Bonds		0.0710	
(8) NAIC Designation Category 4.B Bonds		0.0770	
(9) NAIC Designation Category 4.C Bonds		0.0870	
(10) NAIC Designation Category 5.A Bonds		0.0980	
(11) NAIC Designation Category 5.B Bonds		0.1090	
(12) NAIC Designation Category 5.C Bonds		0.1200	
(13) Collateral Loans		0.0500	
(14) Mortgage Loans		0.0500	
(15) NAIC 02 Working Capital Finance Investments		0.0125	
(16) Yield Guaranteed State Tax Credit Investments		0.0014	
(17) Qualifying Federal Tax Credit Investments		0.0260	
(18) Qualifying State Tax Credit Investments		0.0260	
(19) Other Tax Credit Investments		0.1500	
(20) SUBTOTAL - FIXED INCOME			
(21) NAIC 02 Unaffiliated Preferred Stock		0.0100	
(22) NAIC 03 Unaffiliated Preferred Stock		0.0200	
(23) NAIC 04 Unaffiliated Preferred Stock		0.0450	
(24) NAIC 05 Unaffiliated Preferred Stock		0.1000	
(25) Property Held For Production of Income or For Sale Excluding Home Office		0.1000	
(26) Property Held For Production of Income or For Sale Encumbrances Excluding Home Office		0.1000	
(27) Schedule BA Assets	24,884,419	0.1000	2,488,442
(28) Receivable for Securities		0.0250	
(29) Aggregate Write-Ins for Invested Assets		0.0500	
(30) Derivatives		0.0500	
(31) Unaffiliated Common Stock		0.1500	
(32) SUBTOTAL - EQUITY	24,884,419		2,488,442
(33) TOTAL (L20+L32)	24,884,419		2,488,442

NOTE: Ten issuer sections and a grand total page will be available on the filing software. The grand total page is calculated as the sum of issuers 1-10 by asset type.

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

ASSET CONCENTRATION PR011

(1)			
Issuer Name Wells Fargo & Company			
	(2) Book/Adjusted Carrying Value	Factor	(3) Additional RBC
(1) NAIC Designation Category 2.A Bonds	6,599,938	0.0180	118,799
(2) NAIC Designation Category 2.B Bonds		0.0210	
(3) NAIC Designation Category 2.C Bonds		0.0250	
(4) NAIC Designation Category 3.A Bonds		0.0550	
(5) NAIC Designation Category 3.B Bonds		0.0600	
(6) NAIC Designation Category 3.C Bonds		0.0660	
(7) NAIC Designation Category 4.A Bonds		0.0710	
(8) NAIC Designation Category 4.B Bonds		0.0770	
(9) NAIC Designation Category 4.C Bonds		0.0870	
(10) NAIC Designation Category 5.A Bonds		0.0980	
(11) NAIC Designation Category 5.B Bonds		0.1090	
(12) NAIC Designation Category 5.C Bonds		0.1200	
(13) Collateral Loans		0.0500	
(14) Mortgage Loans		0.0500	
(15) NAIC 02 Working Capital Finance Investments		0.0125	
(16) Yield Guaranteed State Tax Credit Investments		0.0014	
(17) Qualifying Federal Tax Credit Investments		0.0260	
(18) Qualifying State Tax Credit Investments		0.0260	
(19) Other Tax Credit Investments		0.1500	
(20) SUBTOTAL - FIXED INCOME	6,599,938		118,799
(21) NAIC 02 Unaffiliated Preferred Stock		0.0100	
(22) NAIC 03 Unaffiliated Preferred Stock		0.0200	
(23) NAIC 04 Unaffiliated Preferred Stock		0.0450	
(24) NAIC 05 Unaffiliated Preferred Stock		0.1000	
(25) Property Held For Production of Income or For Sale Excluding Home Office		0.1000	
(26) Property Held For Production of Income or For Sale Encumbrances Excluding Home Office		0.1000	
(27) Schedule BA Assets		0.1000	
(28) Receivable for Securities		0.0250	
(29) Aggregate Write-Ins for Invested Assets		0.0500	
(30) Derivatives		0.0500	
(31) Unaffiliated Common Stock		0.1500	
(32) SUBTOTAL - EQUITY			
(33) TOTAL (L20+L32)	6,599,938		118,799

NOTE: Ten issuer sections and a grand total page will be available on the filing software. The grand total page is calculated as the sum of issuers 1-10 by asset type.

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

ASSET CONCENTRATION PR011

(1)			
Issuer Name Mondelez International, Inc.			
	(2) Book/Adjusted Carrying Value	Factor	(3) Additional RBC
(1) NAIC Designation Category 2.A Bonds		0.0180	
(2) NAIC Designation Category 2.B Bonds	5,049,167	0.0210	106,033
(3) NAIC Designation Category 2.C Bonds		0.0250	
(4) NAIC Designation Category 3.A Bonds		0.0550	
(5) NAIC Designation Category 3.B Bonds		0.0600	
(6) NAIC Designation Category 3.C Bonds		0.0660	
(7) NAIC Designation Category 4.A Bonds		0.0710	
(8) NAIC Designation Category 4.B Bonds		0.0770	
(9) NAIC Designation Category 4.C Bonds		0.0870	
(10) NAIC Designation Category 5.A Bonds		0.0980	
(11) NAIC Designation Category 5.B Bonds		0.1090	
(12) NAIC Designation Category 5.C Bonds		0.1200	
(13) Collateral Loans		0.0500	
(14) Mortgage Loans		0.0500	
(15) NAIC 02 Working Capital Finance Investments		0.0125	
(16) Yield Guaranteed State Tax Credit Investments		0.0014	
(17) Qualifying Federal Tax Credit Investments		0.0260	
(18) Qualifying State Tax Credit Investments		0.0260	
(19) Other Tax Credit Investments		0.1500	
(20) SUBTOTAL - FIXED INCOME	5,049,167		106,033
(21) NAIC 02 Unaffiliated Preferred Stock		0.0100	
(22) NAIC 03 Unaffiliated Preferred Stock		0.0200	
(23) NAIC 04 Unaffiliated Preferred Stock		0.0450	
(24) NAIC 05 Unaffiliated Preferred Stock		0.1000	
(25) Property Held For Production of Income or For Sale Excluding Home Office		0.1000	
(26) Property Held For Production of Income or For Sale Encumbrances Excluding Home Office		0.1000	
(27) Schedule BA Assets		0.1000	
(28) Receivable for Securities		0.0250	
(29) Aggregate Write-Ins for Invested Assets		0.0500	
(30) Derivatives		0.0500	
(31) Unaffiliated Common Stock	1,030,737	0.1500	154,611
(32) SUBTOTAL - EQUITY	1,030,737		154,611
(33) TOTAL (L20+L32)	6,079,904		260,644

NOTE: Ten issuer sections and a grand total page will be available on the filing software. The grand total page is calculated as the sum of issuers 1-10 by asset type.

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

ASSET CONCENTRATION PR011

(1)			
Issuer Name RTX Corporation			
	(2) Book/Adjusted Carrying Value	Factor	(3) Additional RBC
(1) NAIC Designation Category 2.A Bonds	4,991,470	0.0180	89,846
(2) NAIC Designation Category 2.B Bonds		0.0210	
(3) NAIC Designation Category 2.C Bonds		0.0250	
(4) NAIC Designation Category 3.A Bonds		0.0550	
(5) NAIC Designation Category 3.B Bonds		0.0600	
(6) NAIC Designation Category 3.C Bonds		0.0660	
(7) NAIC Designation Category 4.A Bonds		0.0710	
(8) NAIC Designation Category 4.B Bonds		0.0770	
(9) NAIC Designation Category 4.C Bonds		0.0870	
(10) NAIC Designation Category 5.A Bonds		0.0980	
(11) NAIC Designation Category 5.B Bonds		0.1090	
(12) NAIC Designation Category 5.C Bonds		0.1200	
(13) Collateral Loans		0.0500	
(14) Mortgage Loans		0.0500	
(15) NAIC 02 Working Capital Finance Investments		0.0125	
(16) Yield Guaranteed State Tax Credit Investments		0.0014	
(17) Qualifying Federal Tax Credit Investments		0.0260	
(18) Qualifying State Tax Credit Investments		0.0260	
(19) Other Tax Credit Investments		0.1500	
(20) SUBTOTAL - FIXED INCOME	4,991,470		89,846
(21) NAIC 02 Unaffiliated Preferred Stock		0.0100	
(22) NAIC 03 Unaffiliated Preferred Stock		0.0200	
(23) NAIC 04 Unaffiliated Preferred Stock		0.0450	
(24) NAIC 05 Unaffiliated Preferred Stock		0.1000	
(25) Property Held For Production of Income or For Sale Excluding Home Office		0.1000	
(26) Property Held For Production of Income or For Sale Encumbrances Excluding Home Office		0.1000	
(27) Schedule BA Assets		0.1000	
(28) Receivable for Securities		0.0250	
(29) Aggregate Write-Ins for Invested Assets		0.0500	
(30) Derivatives		0.0500	
(31) Unaffiliated Common Stock	1,064,637	0.1500	159,696
(32) SUBTOTAL - EQUITY	1,064,637		159,696
(33) TOTAL (L20+L32)	6,056,107		249,542

NOTE: Ten issuer sections and a grand total page will be available on the filing software. The grand total page is calculated as the sum of issuers 1-10 by asset type.

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

ASSET CONCENTRATION PR011

(1)			
Issuer Name Northrop Grumman Corporation			
	(2) Book/Adjusted Carrying Value	Factor	(3) Additional RBC
(1) NAIC Designation Category 2.A Bonds	5,276,859	0.0180	94,983
(2) NAIC Designation Category 2.B Bonds		0.0210	
(3) NAIC Designation Category 2.C Bonds		0.0250	
(4) NAIC Designation Category 3.A Bonds		0.0550	
(5) NAIC Designation Category 3.B Bonds		0.0600	
(6) NAIC Designation Category 3.C Bonds		0.0660	
(7) NAIC Designation Category 4.A Bonds		0.0710	
(8) NAIC Designation Category 4.B Bonds		0.0770	
(9) NAIC Designation Category 4.C Bonds		0.0870	
(10) NAIC Designation Category 5.A Bonds		0.0980	
(11) NAIC Designation Category 5.B Bonds		0.1090	
(12) NAIC Designation Category 5.C Bonds		0.1200	
(13) Collateral Loans		0.0500	
(14) Mortgage Loans		0.0500	
(15) NAIC 02 Working Capital Finance Investments		0.0125	
(16) Yield Guaranteed State Tax Credit Investments		0.0014	
(17) Qualifying Federal Tax Credit Investments		0.0260	
(18) Qualifying State Tax Credit Investments		0.0260	
(19) Other Tax Credit Investments		0.1500	
(20) SUBTOTAL - FIXED INCOME	5,276,859		94,983
(21) NAIC 02 Unaffiliated Preferred Stock		0.0100	
(22) NAIC 03 Unaffiliated Preferred Stock		0.0200	
(23) NAIC 04 Unaffiliated Preferred Stock		0.0450	
(24) NAIC 05 Unaffiliated Preferred Stock		0.1000	
(25) Property Held For Production of Income or For Sale Excluding Home Office		0.1000	
(26) Property Held For Production of Income or For Sale Encumbrances Excluding Home Office		0.1000	
(27) Schedule BA Assets		0.1000	
(28) Receivable for Securities		0.0250	
(29) Aggregate Write-Ins for Invested Assets		0.0500	
(30) Derivatives		0.0500	
(31) Unaffiliated Common Stock		0.1500	
(32) SUBTOTAL - EQUITY			
(33) TOTAL (L20+L32)	5,276,859		94,983

NOTE: Ten issuer sections and a grand total page will be available on the filing software. The grand total page is calculated as the sum of issuers 1-10 by asset type.

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

ASSET CONCENTRATION PR011

(1)			
Issuer Name Capital One Financial Corporation			
	(2) Book/Adjusted Carrying Value	Factor	(3) Additional RBC
(1) NAIC Designation Category 2.A Bonds	5,265,027	0.0180	94,770
(2) NAIC Designation Category 2.B Bonds		0.0210	
(3) NAIC Designation Category 2.C Bonds		0.0250	
(4) NAIC Designation Category 3.A Bonds		0.0550	
(5) NAIC Designation Category 3.B Bonds		0.0600	
(6) NAIC Designation Category 3.C Bonds		0.0660	
(7) NAIC Designation Category 4.A Bonds		0.0710	
(8) NAIC Designation Category 4.B Bonds		0.0770	
(9) NAIC Designation Category 4.C Bonds		0.0870	
(10) NAIC Designation Category 5.A Bonds		0.0980	
(11) NAIC Designation Category 5.B Bonds		0.1090	
(12) NAIC Designation Category 5.C Bonds		0.1200	
(13) Collateral Loans		0.0500	
(14) Mortgage Loans		0.0500	
(15) NAIC 02 Working Capital Finance Investments		0.0125	
(16) Yield Guaranteed State Tax Credit Investments		0.0014	
(17) Qualifying Federal Tax Credit Investments		0.0260	
(18) Qualifying State Tax Credit Investments		0.0260	
(19) Other Tax Credit Investments		0.1500	
(20) SUBTOTAL - FIXED INCOME	5,265,027		94,770
(21) NAIC 02 Unaffiliated Preferred Stock		0.0100	
(22) NAIC 03 Unaffiliated Preferred Stock		0.0200	
(23) NAIC 04 Unaffiliated Preferred Stock		0.0450	
(24) NAIC 05 Unaffiliated Preferred Stock		0.1000	
(25) Property Held For Production of Income or For Sale Excluding Home Office		0.1000	
(26) Property Held For Production of Income or For Sale Encumbrances Excluding Home Office		0.1000	
(27) Schedule BA Assets		0.1000	
(28) Receivable for Securities		0.0250	
(29) Aggregate Write-Ins for Invested Assets		0.0500	
(30) Derivatives		0.0500	
(31) Unaffiliated Common Stock		0.1500	
(32) SUBTOTAL - EQUITY			
(33) TOTAL (L20+L32)	5,265,027		94,770

NOTE: Ten issuer sections and a grand total page will be available on the filing software. The grand total page is calculated as the sum of issuers 1-10 by asset type.

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

ASSET CONCENTRATION PR011

(1)			
Issuer Name The J. M. Smucker Company			
	(2) Book/Adjusted Carrying Value	Factor	(3) Additional RBC
(1) NAIC Designation Category 2.A Bonds		0.0180	
(2) NAIC Designation Category 2.B Bonds	5,149,047	0.0210	108,130
(3) NAIC Designation Category 2.C Bonds		0.0250	
(4) NAIC Designation Category 3.A Bonds		0.0550	
(5) NAIC Designation Category 3.B Bonds		0.0600	
(6) NAIC Designation Category 3.C Bonds		0.0660	
(7) NAIC Designation Category 4.A Bonds		0.0710	
(8) NAIC Designation Category 4.B Bonds		0.0770	
(9) NAIC Designation Category 4.C Bonds		0.0870	
(10) NAIC Designation Category 5.A Bonds		0.0980	
(11) NAIC Designation Category 5.B Bonds		0.1090	
(12) NAIC Designation Category 5.C Bonds		0.1200	
(13) Collateral Loans		0.0500	
(14) Mortgage Loans		0.0500	
(15) NAIC 02 Working Capital Finance Investments		0.0125	
(16) Yield Guaranteed State Tax Credit Investments		0.0014	
(17) Qualifying Federal Tax Credit Investments		0.0260	
(18) Qualifying State Tax Credit Investments		0.0260	
(19) Other Tax Credit Investments		0.1500	
(20) SUBTOTAL - FIXED INCOME	5,149,047		108,130
(21) NAIC 02 Unaffiliated Preferred Stock		0.0100	
(22) NAIC 03 Unaffiliated Preferred Stock		0.0200	
(23) NAIC 04 Unaffiliated Preferred Stock		0.0450	
(24) NAIC 05 Unaffiliated Preferred Stock		0.1000	
(25) Property Held For Production of Income or For Sale Excluding Home Office		0.1000	
(26) Property Held For Production of Income or For Sale Encumbrances Excluding Home Office		0.1000	
(27) Schedule BA Assets		0.1000	
(28) Receivable for Securities		0.0250	
(29) Aggregate Write-Ins for Invested Assets		0.0500	
(30) Derivatives		0.0500	
(31) Unaffiliated Common Stock		0.1500	
(32) SUBTOTAL - EQUITY			
(33) TOTAL (L20+L32)	5,149,047		108,130

NOTE: Ten issuer sections and a grand total page will be available on the filing software. The grand total page is calculated as the sum of issuers 1-10 by asset type.

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY
ASSET CONCENTRATION PR011

(1)			
Issuer Name Cox Communications, Inc.			
	(2) Book/Adjusted Carrying Value	Factor	(3) Additional RBC
(1) NAIC Designation Category 2.A Bonds		0.0180	
(2) NAIC Designation Category 2.B Bonds	5,019,223	0.0210	105,404
(3) NAIC Designation Category 2.C Bonds		0.0250	
(4) NAIC Designation Category 3.A Bonds		0.0550	
(5) NAIC Designation Category 3.B Bonds		0.0600	
(6) NAIC Designation Category 3.C Bonds		0.0660	
(7) NAIC Designation Category 4.A Bonds		0.0710	
(8) NAIC Designation Category 4.B Bonds		0.0770	
(9) NAIC Designation Category 4.C Bonds		0.0870	
(10) NAIC Designation Category 5.A Bonds		0.0980	
(11) NAIC Designation Category 5.B Bonds		0.1090	
(12) NAIC Designation Category 5.C Bonds		0.1200	
(13) Collateral Loans		0.0500	
(14) Mortgage Loans		0.0500	
(15) NAIC 02 Working Capital Finance Investments		0.0125	
(16) Yield Guaranteed State Tax Credit Investments		0.0014	
(17) Qualifying Federal Tax Credit Investments		0.0260	
(18) Qualifying State Tax Credit Investments		0.0260	
(19) Other Tax Credit Investments		0.1500	
(20) SUBTOTAL - FIXED INCOME	5,019,223		105,404
(21) NAIC 02 Unaffiliated Preferred Stock		0.0100	
(22) NAIC 03 Unaffiliated Preferred Stock		0.0200	
(23) NAIC 04 Unaffiliated Preferred Stock		0.0450	
(24) NAIC 05 Unaffiliated Preferred Stock		0.1000	
(25) Property Held For Production of Income or For Sale Excluding Home Office		0.1000	
(26) Property Held For Production of Income or For Sale Encumbrances Excluding Home Office		0.1000	
(27) Schedule BA Assets		0.1000	
(28) Receivable for Securities		0.0250	
(29) Aggregate Write-Ins for Invested Assets		0.0500	
(30) Derivatives		0.0500	
(31) Unaffiliated Common Stock		0.1500	
(32) SUBTOTAL - EQUITY			
(33) TOTAL (L20+L32)	5,019,223		105,404

NOTE: Ten issuer sections and a grand total page will be available on the filing software. The grand total page is calculated as the sum of issuers 1-10 by asset type.

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

ASSET CONCENTRATION PR011

(1)			
Issuer Name T-Mobile USA, Inc.			
	(2) Book/Adjusted Carrying Value	Factor	(3) Additional RBC
(1) NAIC Designation Category 2.A Bonds	5,007,559	0.0180	90,136
(2) NAIC Designation Category 2.B Bonds		0.0210	
(3) NAIC Designation Category 2.C Bonds		0.0250	
(4) NAIC Designation Category 3.A Bonds		0.0550	
(5) NAIC Designation Category 3.B Bonds		0.0600	
(6) NAIC Designation Category 3.C Bonds		0.0660	
(7) NAIC Designation Category 4.A Bonds		0.0710	
(8) NAIC Designation Category 4.B Bonds		0.0770	
(9) NAIC Designation Category 4.C Bonds		0.0870	
(10) NAIC Designation Category 5.A Bonds		0.0980	
(11) NAIC Designation Category 5.B Bonds		0.1090	
(12) NAIC Designation Category 5.C Bonds		0.1200	
(13) Collateral Loans		0.0500	
(14) Mortgage Loans		0.0500	
(15) NAIC 02 Working Capital Finance Investments		0.0125	
(16) Yield Guaranteed State Tax Credit Investments		0.0014	
(17) Qualifying Federal Tax Credit Investments		0.0260	
(18) Qualifying State Tax Credit Investments		0.0260	
(19) Other Tax Credit Investments		0.1500	
(20) SUBTOTAL - FIXED INCOME	5,007,559		90,136
(21) NAIC 02 Unaffiliated Preferred Stock		0.0100	
(22) NAIC 03 Unaffiliated Preferred Stock		0.0200	
(23) NAIC 04 Unaffiliated Preferred Stock		0.0450	
(24) NAIC 05 Unaffiliated Preferred Stock		0.1000	
(25) Property Held For Production of Income or For Sale Excluding Home Office		0.1000	
(26) Property Held For Production of Income or For Sale Encumbrances Excluding Home Office		0.1000	
(27) Schedule BA Assets		0.1000	
(28) Receivable for Securities		0.0250	
(29) Aggregate Write-Ins for Invested Assets		0.0500	
(30) Derivatives		0.0500	
(31) Unaffiliated Common Stock		0.1500	
(32) SUBTOTAL - EQUITY			
(33) TOTAL (L20+L32)	5,007,559		90,136

NOTE: Ten issuer sections and a grand total page will be available on the filing software. The grand total page is calculated as the sum of issuers 1-10 by asset type.

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY
ASSET CONCENTRATION PR011

(1)			
Issuer Name Barclays PLC			
	(2) Book/Adjusted Carrying Value	Factor	(3) Additional RBC
(1) NAIC Designation Category 2.A Bonds	5,000,000	0.0180	90,000
(2) NAIC Designation Category 2.B Bonds		0.0210	
(3) NAIC Designation Category 2.C Bonds		0.0250	
(4) NAIC Designation Category 3.A Bonds		0.0550	
(5) NAIC Designation Category 3.B Bonds		0.0600	
(6) NAIC Designation Category 3.C Bonds		0.0660	
(7) NAIC Designation Category 4.A Bonds		0.0710	
(8) NAIC Designation Category 4.B Bonds		0.0770	
(9) NAIC Designation Category 4.C Bonds		0.0870	
(10) NAIC Designation Category 5.A Bonds		0.0980	
(11) NAIC Designation Category 5.B Bonds		0.1090	
(12) NAIC Designation Category 5.C Bonds		0.1200	
(13) Collateral Loans		0.0500	
(14) Mortgage Loans		0.0500	
(15) NAIC 02 Working Capital Finance Investments		0.0125	
(16) Yield Guaranteed State Tax Credit Investments		0.0014	
(17) Qualifying Federal Tax Credit Investments		0.0260	
(18) Qualifying State Tax Credit Investments		0.0260	
(19) Other Tax Credit Investments		0.1500	
(20) SUBTOTAL - FIXED INCOME	5,000,000		90,000
(21) NAIC 02 Unaffiliated Preferred Stock		0.0100	
(22) NAIC 03 Unaffiliated Preferred Stock		0.0200	
(23) NAIC 04 Unaffiliated Preferred Stock		0.0450	
(24) NAIC 05 Unaffiliated Preferred Stock		0.1000	
(25) Property Held For Production of Income or For Sale Excluding Home Office		0.1000	
(26) Property Held For Production of Income or For Sale Encumbrances Excluding Home Office		0.1000	
(27) Schedule BA Assets		0.1000	
(28) Receivable for Securities		0.0250	
(29) Aggregate Write-Ins for Invested Assets		0.0500	
(30) Derivatives		0.0500	
(31) Unaffiliated Common Stock		0.1500	
(32) SUBTOTAL - EQUITY			
(33) TOTAL (L20+L32)	5,000,000		90,000

NOTE: Ten issuer sections and a grand total page will be available on the filing software. The grand total page is calculated as the sum of issuers 1-10 by asset type.

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

ASSET CONCENTRATION PR011

(1)			
Issuer Name Grand Total			
	(2) Book/Adjusted Carrying Value	Factor	(3) Additional RBC
(1) NAIC Designation Category 2.A Bonds	32,140,854		578,534
(2) NAIC Designation Category 2.B Bonds	15,217,438		319,567
(3) NAIC Designation Category 2.C Bonds			
(4) NAIC Designation Category 3.A Bonds			
(5) NAIC Designation Category 3.B Bonds			
(6) NAIC Designation Category 3.C Bonds			
(7) NAIC Designation Category 4.A Bonds			
(8) NAIC Designation Category 4.B Bonds			
(9) NAIC Designation Category 4.C Bonds			
(10) NAIC Designation Category 5.A Bonds			
(11) NAIC Designation Category 5.B Bonds			
(12) NAIC Designation Category 5.C Bonds			
(13) Collateral Loans			
(14) Mortgage Loans			
(15) NAIC 02 Working Capital Finance Investments			
(16) Yield Guaranteed State Tax Credit Investments			
(17) Qualifying Federal Tax Credit Investments			
(18) Qualifying State Tax Credit Investments			
(19) Other Tax Credit Investments			
(20) SUBTOTAL - FIXED INCOME	47,358,292		898,101
(21) NAIC 02 Unaffiliated Preferred Stock			
(22) NAIC 03 Unaffiliated Preferred Stock			
(23) NAIC 04 Unaffiliated Preferred Stock			
(24) NAIC 05 Unaffiliated Preferred Stock			
(25) Property Held For Production of Income or For Sale Excluding Home Office			
(26) Property Held For Production of Income or For Sale Encumbrances Excluding Home Office			
(27) Schedule BA Assets	24,884,419		2,488,442
(28) Receivable for Securities			
(29) Aggregate Write-Ins for Invested Assets			
(30) Derivatives			
(31) Unaffiliated Common Stock	2,095,374		314,307
(32) SUBTOTAL - EQUITY	26,979,793		2,802,749
(33) TOTAL (L20+L32)	74,338,085		3,700,850

NOTE: Ten issuer sections and a grand total page will be available on the filing software. The grand total page is calculated as the sum of issuers 1-10 by asset type.

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

CREDIT RISK FOR RECEIVABLES PR012

	Annual Statement Source	(1) Statement Value	Factor	(2) RBC Requirement
(1) Total RBC Requirement for Collateralized Reinsurance Recoverables *	Sch F Pt3, C35, L9999999	436	1.000	436
(2) Total RBC Requirement for Uncollateralized Reinsurance Recoverables *	Sch F Pt3, C36, L9999999	986,453	1.000	986,453
(3) Guaranty Funds Receivable or on Deposit	P2 C3 L19		0.050	
(4) Investment Income Due and Accrued	P2 C3 L14	10,600,812	0.010	106,008
(5) Recov from Parent, Subs, Affils	P2 C3 L23		0.050	
(6) Amt's Receive relating to Uninsured A&H Plans	P2 C3 L17		0.050	
(7) Aggregate W/I for Other Than Invest Assets	P2 C3 L25	18,727	0.050	936
(8) Total Credit RBC = L(1)+L(2)+L(3)+L(4)+L(5)+L(6)+L(7)		11,606,428		1,093,833

* Schedule F data should be brought to full dollar amount by multiplying 1000.

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

HEALTH CREDIT RISK PR013

	PRBC Data Source	(1) Amount	Factor	(2) RBC Requirement
Capitations to Intermediaries				
(1) Total Capitations Paid Directly to Providers	PR021 Underwriting Risk Managed Care Credit Col (2) Line (5)			
(2) Less Secured Capitations to Providers	Company Records		 *	
(3) Net Capitations to Providers Subject to Credit Risk Charge	L(1) - L(2)		 0.020	
(4) Total Capitations to Intermediaries	PR021 Column (2) Lines (6) + (7)			
(5) Less Secured Capitations to Intermediaries	Company Records		 *	
(6) Net Capitations to Intermediaries Subject to Credit Risk Charge	L(4) - L(5)		 0.040	
(7) Capitation Credit Risk RBC	L(3) + L(6)			
Health ASO/ASC Credit Risk				
(8) ASC Claims Reported as Incurred Claims	Company Records		 0.010	
(9) Other Medical Costs Paid through ASC Arrangements	Company Records		 0.010	
(10) Fee-for Service Received from Health Insurer	Company Records		 0.010	
(11) Total Health ASO/ASC Credit Risk	L(8) + L(9) + L(10)			
(12) Total Health Credit Risk	L(7) + L(11)			

* Enter amounts of secured capitation in PRCPT.

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

OFF-BALANCE SHEET AND OTHER ITEMS PR014

	Annual Statement Source	(1) Statement Value	(2) Factor	(3) RBC Requirement	(4) Yes/No Response
<u>Non-controlled Assets</u>					
(1) Conforming Securities Lending Programs	General Interrogatories Part 1 Line 25.04		0.002		
(2) Securities Lending Programs - Other	General Interrogatories Part 1 Line 25.05		0.010		
(3) Subject to Repurchase Agreements	General Interrogatories Part 1 Line 26.21		0.010		
(4) Subject to Reverse Repurchase Agreements	General Interrogatories Part 1 Line 26.22		0.010		
(5) Subject to Dollar Repurchase Agreements	General Interrogatories Part 1 Line 26.23		0.010		
(6) Subject to Reverse Dollar Repurchase Agreements	General Interrogatories Part 1 Line 26.24		0.010		
(7) Placed Under Option Agreements	General Interrogatories Part 1 Line 26.25		0.010		
(8) Letter Stock or Other Securities Restricted as to sale - excluding FHLB Capital Stock	General Interrogatories Part 1 Line 26.26		0.010		
(9) FHLB Capital Stock	General Interrogatories Part 1 Line 26.27	943,100	0.010	9,431	
(10) On Deposit with State	General Interrogatories Part 1 Line 26.28		0.010		
(11) On Deposit with Other Regulatory Bodies	General Interrogatories Part 1 Line 26.29	990,457	0.010	9,905	
(12) Pledged as collateral - excluding Collateral Pledged to an FHLB	General Interrogatories Part 1 Line 26.30	25,242,249	0.010	252,422	
(13) Pledged as collateral to FHLB - including assets backing funding agreements	General Interrogatories Part 1 Line 26.31	35,048,340	0.010	350,483	
(14) Other	General Interrogatories Part 1 Line 26.32		0.010		
(15) Total Non-controlled Assets	Sum of Lines (1) through (14)	62,224,147		622,241	
(16) Guarantees for Affiliates	Notes to Financial Statements Item 14A(03C1)		0.010		
(17) Contingent Liabilities	Notes to Financial Statements Item 14a1+Item 27a Amount 2 Unrecorded Loss Contingencies		0.010		
(18) Is the entity responsible for filing the U.S. Federal income tax return for the reporting insurer a regulated insurance company?.....	"Yes", "No" or "N/A" in Column (4)				No
(19) SSAP No. 101 Paragraph 11A Deferred Tax Assets	Notes to Financial Statements Item 9A2(a)		0.010 †		
(20) SSAP No. 101 Paragraph 11B Deferred Tax Assets	Notes to Financial Statements Item 9A2(b)		0.010		
(21) Total Miscellaneous Off-Balance Sheet and Other Items = L(15) + L(16) + L(17) + L(19) + L(20)		62,224,147		622,241	

† If Line (18) Column (4) is "Yes", then the factor is 0.005. If Line (18) Column (4) is "No", then the factor is 0.010. If Line (18) Column (4) is "N/A", then the factor is 0.000.

PR014

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

OFF-BALANCE SHEET COLLATERAL AND SCHEDULE DL, PART 1 ASSETS PR015

Asset Category	Annual Statement Source	(1) Off-Balance Sheet Collateral Book/Adjusted Carrying Value	(2) Schedule DL, Part 1 Book/Adjusted Carrying Value	(3) Subtotal	Factor	(4) RBC Requirement
Fixed Income Assets						
Bonds						
(1) NAIC 1.A - U.S. Government Full Faith and Credit and NAIC U.S. Government Money Market Fund List (Refer to A/S Instructions)	Company Records				0.000	
(2) NAIC Designation Category 1.A	Company Records				0.002	
(3) NAIC Designation Category 1.B	Company Records				0.004	
(4) NAIC Designation Category 1.C	Company Records				0.006	
(5) NAIC Designation Category 1.D	Company Records				0.008	
(6) NAIC Designation Category 1.E	Company Records				0.010	
(7) NAIC Designation Category 1.F	Company Records				0.013	
(8) NAIC Designation Category 1.G	Company Records				0.015	
(9) Total NAIC 01 Bonds	Sum of Ls (1) through (8)					
(10) NAIC Designation Category 2.A	Company Records				0.018	
(11) NAIC Designation Category 2.B	Company Records				0.021	
(12) NAIC Designation Category 2.C	Company Records				0.025	
(13) Total NAIC 02 Bonds	Sum of Ls (10) through (12)					
(14) NAIC Designation Category 3.A	Company Records				0.055	
(15) NAIC Designation Category 3.B	Company Records				0.060	
(16) NAIC Designation Category 3.C	Company Records				0.066	
(17) Total NAIC 03 Bonds	Sum of Ls (14) through (16)					
(18) NAIC Designation Category 4.A	Company Records				0.071	
(19) NAIC Designation Category 4.B	Company Records				0.077	
(20) NAIC Designation Category 4.C	Company Records				0.087	
(21) Total NAIC 04 Bonds	Sum of Ls (18) through (20)					
(22) NAIC Designation Category 5.A	Company Records				0.098	
(23) NAIC Designation Category 5.B	Company Records				0.109	
(24) NAIC Designation Category 5.C	Company Records				0.120	
(25) Total NAIC 05 Bonds	Sum of Ls (22) through (24)					
(26) Total NAIC 06 Bonds	Company Records				0.300	
(27) Total Bonds	L(9)+L(13)+L(17)+L(21)+L(25)+L(26)					
Equity Assets						
Preferred Stock - Unaffiliated						
(28) NAIC 01 Unaffiliated Preferred Stock	Company Records				0.003	
(29) NAIC 02 Unaffiliated Preferred Stock	Company Records				0.010	
(30) NAIC 03 Unaffiliated Preferred Stock	Company Records				0.020	
(31) NAIC 04 Unaffiliated Preferred Stock	Company Records				0.045	
(32) NAIC 05 Unaffiliated Preferred Stock	Company Records				0.100	
(33) NAIC 06 Unaffiliated Preferred Stock	Company Records				0.300	
(34) Total Unaffiliated Preferred Stock	Sum of Ls (28) through (33)					
(35) Unaffiliated Common Stock	Company Records				0.150	
(36) Real Estate and Schedule BA - Other Invested Assets	Company Records				0.200	
(37) Other Invested Assets	Company Records				0.200	
(38) Mortgage Loans on Real Estate	Company Records				0.050	
(39) Cash, Cash Equivalents and Short-Term Investments (Not reported as Bonds above)	Company Records				0.003	
(40) Total	L(27)+L(34)+L(35)+L(36)+L(37)+L(38)+L(39)					

PR015

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

EXCESSIVE PREMIUM GROWTH PR016

	(1) Company Gross Written Premiums*	(2) Company Adjustments	(3) Group Gross Written Premiums*	(4) Group Adjustments	(5) Selected Adjusted Gross Written Premiums	(6) Statement Value	(7) Factor	(8) RBC Requirement
(1) 2025	139,220,661				139,220,661	XXX		XXX
(2) 2024	151,490,908				151,490,908	XXX		XXX
(3) 2023	167,716,553				167,716,553	XXX		XXX
(4) 2022	149,048,232				149,048,232	XXX		XXX
(5) 2025 Growth Rate=[L(1)-L(2)]/L(2)							(0.081)	
(6) 2024 Growth Rate=[L(2)-L(3)]/L(3)							(0.097)	
(7) 2023 Growth Rate=[L(3)-L(4)]/L(4)							0.125	
(8) Three Year Average Growth Rate .							(0.018)	
(9) Two Year Average Growth Rate							(0.089)	
(10) One Year Average Growth Rate							(0.081)	
(11) Selected Average Growth Rate							(0.018)	
(12) RBC Average Growth Rate=L(11) - 10%, capped to fall between 0% and 30%.....							0.000	
(13) Excessive Growth Charge Applied to Loss/Expense Reserve from Schedule P Pt1 Summary C24 L12 x 1000 (in whole dollars)						645,023,204	0.000	
(14) Excessive Growth Charge Applied to Net Written Premiums from U&I Exhibit Pt 1B C6 L35						132,504,604	0.000	

*Enter Company and Group Gross Written Premiums in PR039.

	Name of Involuntary Residual Market (For Servicing Carrier only)	Adjustment Amount
9999999	Total	

PR016

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

UNDERWRITING RISK - RESERVES PR017

	SCH P LINE OF BUSINESS	(1) H/F	(2) PPA	(3) CA	(4) WC	(5) CMP	(6) MPL OCCURRENCE	(7) MPL CLMS MADE	(8) SL	(9) OL	(10) FIDELITY/ SURETY
(1)	INDUSTRY AVERAGE DEVELOPMENT	0.997	1.072	1.110	0.912	1.018	0.914	1.024	0.995	0.995	0.875
(2)	COMPANY DEVELOPMENT	0.997	1.072	1.110	0.935	1.018	0.914	1.024	0.995	0.995	0.875
(3)	(2)/(1)	1.000	1.000	1.000	1.025	1.000	1.000	1.000	1.000	1.000	1.000
(4)	INDUSTRY LOSS & EXPENSE RBC %	0.226	0.205	0.360	0.382	0.475	0.271	0.172	0.401	0.496	0.586
(5)	COMPANY RBC % (4)*(3)*.5+(4)*.5	0.226	0.205	0.360	0.387	0.475	0.271	0.172	0.401	0.496	0.586
(6)	LOSS & LOSS ADJUSTMENT EXPENSE UNPAID SCH. P PART 1 (in 000s)				645,023						
(7)	OTHER DISCOUNT AMOUNT NOT INCLUDED IN LOSS & LOSS ADJUSTMENT EXPENSE UNPAID IN SCH. P PART 1 (in 000s)										
(8)	ADJUSTMENT FOR INVESTMENT INCOME	0.951	0.937	0.926	0.783	0.898	0.861	0.896	0.884	0.864	0.908
(9)	BASE LOSS & LOSS ADJUSTMENT EXPENSE RESERVE RISK-BASED CAPITAL (000's) MAX {0,[(5)+1)*(8)-1}*[(6)+(7)]} zero if Line [(6)+(7)] is negative.....				55,486						
(10)	% DIRECT LOSS SENS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
(11)	% ASSUMED LOSS SENS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
(12)	LOSS SENSITIVE DISCOUNT (in 000s)										
(13)	LOSS & LOSS ADJUSTMENT EXPENSE RBC AFTER DSCT (in 000s) L(09) - L(12)				55,486						
(14)	LOSS CONCEN FACTOR										
(15)	TOTAL NET RESERVE RBC x1000 (converted to whole dollars)										

This worksheet is to show the results of the calculation of Underwriting Risk - Reserves
Enter data in PR035 through PR039, PR100 through PR701 and PROTH

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

UNDERWRITING RISK - RESERVES PR017 (continued)

		(11) SPECIAL PROPERTY/PET INSURANCE PLANS	(12) AUTO PHYSICAL DAMAGE	(13) OTHER (INCLUDE CREDIT, A&H)	(14) FINANCIAL/ MORTGAGE GUARANTY	(15) INTL	(16) REIN PROPERTY & FINANCIAL LINES	(17) REIN. LIABILITY	(18) PL	(19) WARRANTY	(20) TOTAL
	SCH P LINE OF BUSINESS										
(1)	INDUSTRY AVERAGE DEVELOPMENT	0.985	1.002	0.938	0.486	1.927	0.925	1.090	0.911	0.978	XXX
(2)	COMPANY DEVELOPMENT	0.985	1.002	0.938	0.486	1.927	0.925	1.090	0.911	0.978	XXX
(3)	(2)/(1)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	XXX
(4)	INDUSTRY LOSS & EXPENSE RBC %	0.272	0.137	0.225	0.146	0.669	0.319	0.596	1.226	0.355	XXX
(5)	COMPANY RBC % (4)*(3)*.5+(4)*.5	0.272	0.137	0.225	0.146	0.669	0.319	0.596	1.226	0.355	XXX
(6)	LOSS & LOSS ADJUSTMENT EXPENSE UNPAID SCH. P PART 1 (in 000s)										645,023
(7)	OTHER DISCOUNT AMOUNT NOT INCLUDED IN LOSS & LOSS ADJUSTMENT EXPENSE UNPAID IN SCH. P PART 1 (in 000s)										
(8)	ADJUSTMENT FOR INVESTMENT INCOME	0.954	0.978	0.936	0.916	0.881	0.913	0.793	0.844	0.961	XXX
(9)	BASE LOSS & LOSS ADJUSTMENT EXPENSE RESERVE RISK-BASED CAPITAL (000's) MAX {0,[(5)+1)*(8)-1]*[(6)+(7)]} zero if Line [(6)+(7)] is negative										55,486
(10)	% DIRECT LOSS SENS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	XXX
(11)	% ASSUMED LOSS SENS	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	XXX
(12)	LOSS SENSITIVE DISCOUNT (in 000s)										
(13)	LOSS & LOSS ADJUSTMENT EXPENSE RBC AFTER DSCT (in 000s) L(09) - L(12)										55,486
(14)	LOSS CONCEN FACTOR										1.000
(15)	TOTAL NET RESERVE RBC x1000 (converted to whole dollars)										55,486,000

This worksheet is to show the results of the calculation of Underwriting Risk - Reserves

Enter data in PR035 through PR039, PR100 through PR701 and PROTH

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

UNDERWRITING RISK - NET WRITTEN PREMIUMS PR018

	SCH P LINE OF BUSINESS	(1) H/F	(2) PPA	(3) CA	(4) WC	(5) CMP	(6) MPL OCCURRENCE	(7) MPL CLMS MADE	(8) SL	(9) OL	(10) FIDELITY/ SURETY
(1)	INDUSTRY AVERAGE LOSS & LOSS ADJUSTMENT EXPENSE RATIO	0.700	0.807	0.792	0.649	0.683	0.763	0.840	0.565	0.664	0.374
(2)	COMPANY AVERAGE LOSS & LOSS ADJUSTMENT EXPENSE RATIO	0.700	0.807	0.792	0.749	0.683	0.763	0.840	0.565	0.664	0.374
(3)	(2)/(1)	1.000	1.000	1.000	1.154	1.000	1.000	1.000	1.000	1.000	1.000
(4)	INDUSTRY LOSSES & LOSS ADJUSTMENT EXPENSE RATIO	0.930	0.970	1.014	1.037	0.873	1.394	1.146	0.894	0.993	0.657
(5)	COMPANY RBC LOSSES & LOSS ADJUSTMENT EXPENSE RATIO (3)*(4)*0.5+(4)*0.5	0.930	0.970	1.014	1.117	0.873	1.394	1.146	0.894	0.993	0.657
(6)	COMPANY UNDERWRITING EXPENSE RATIO	0.289	0.289	0.289	0.289	0.289	0.289	0.289	0.289	0.289	0.289
(7)	ADJUSTMENT FOR INVESTMENT INCOME	0.966	0.937	0.903	0.833	0.921	0.795	0.863	0.924	0.837	0.922
(8)	C/Y NET WRITTEN PREMIUM (in 000s).....				132,505						
(9)	BASE WRITTEN PREMIUM RISK-BASED CAPITAL (in 000s) MAX {0,(8)*[(5)*(7)+(6)-1]} zero if Line (8) is negative				29,080						
(10)	% DIRECT LOSS SENS WP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
(11)	% ASSUMED LOSS SENS WP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
(12)	LOSS SENSITIVE DSCT - WP (in 000s)										
(13)	NWP RBC AFTER DSCT (in 000s)				29,080						
(14)	PREMIUM CONCENTRATION FACTOR										
(15)	NET WRITTEN PREMIUM RBC x 1000 (converted to whole dollars)										

This worksheet is to show the results of the calculation of Underwriting Risk - Net Written Premiums
Enter data in PR035 through PR039, PR100 through PR701 and PROTH

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

UNDERWRITING RISK - NET WRITTEN PREMIUMS PR018 (continued)

	SCH P LINE OF BUSINESS	(11) SPECIAL PROPERTY/PET INSURANCE PLANS	(12) AUTO PHYSICAL DAMAGE	(13) OTHER (CREDIT, A&H)	(14) FINANCIAL/ MORTGAGE GUARANTY	(15) INTL	(16) REIN PROPERTY & FINANCIAL LINES	(17) REIN. LIABILITY	(18) PL	(19) WARRANTY	(20) TOTAL
(1)	INDUSTRY AVERAGE LOSS & LOSS ADJUSTMENT EXPENSE RATIO	0.552	0.731	0.714	0.159	1.184	0.597	0.788	0.609	0.641	XXX
(2)	COMPANY AVERAGE LOSS & LOSS ADJUSTMENT EXPENSE RATIO	0.552	0.731	0.714	0.159	1.184	0.597	0.788	0.609	0.641	XXX
(3)	(2)/(1)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	XXX
(4)	INDUSTRY LOSSES & LOSS ADJUSTMENT EXPENSE RATIO	0.795	0.835	0.926	2.012	1.476	0.973	1.183	1.194	0.985	XXX
(5)	COMPANY RBC LOSSES & LOSS ADJUSTMENT EXPENSE RATIO (3)*(4)*0.5+(4)*0.5	0.795	0.835	0.926	2.012	1.476	0.973	1.183	1.194	0.985	XXX
(6)	COMPANY UNDERWRITING EXPENSE RATIO	0.289	0.289	0.289	0.289	0.289	0.289	0.289	0.289	0.289	XXX
(7)	ADJUSTMENT FOR INVESTMENT INCOME	0.957	0.979	0.958	0.891	0.925	0.919	0.811	0.801	0.972	XXX
(8)	C/Y NET WRITTEN PREMIUM (in 000s).....										132,505
(9)	BASE WRITTEN PREMIUM RISK-BASED CAPITAL (in 000s) MAX {0,(8)*[(5)*(7)+(6)-1]} zero if Line (8) is negative										29,080
(10)	% DIRECT LOSS SENS WP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	XXX
(11)	% ASSUMED LOSS SENS WP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	XXX
(12)	LOSS SENSITIVE DSCT - WP (in 000s)										
(13)	NWP RBC AFTER DSCT (in 000s)										29,080
(14)	PREMIUM CONCENTRATION FACTOR										1.000
(15)	NET WRITTEN PREMIUM RBC x 1000 (converted to whole dollars)										29,080,000

This worksheet is to show the results of the calculation of Underwriting Risk - Net Written Premiums
Enter data in PR035 through PR039, PR100 through PR701 and PROTH

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

HEALTH PREMIUMS PR019

	Annual Statement Source	(1) Statement Value	Factor	(2) RBC Requirement
Medical Insurance Premium - Individual				
(1) Comprehensive (Medical and Hospital)	Earned Premium (Schedule H Part 1 Column 3 Line 2)	 †	 XXX	 XXX
(2) Medicare Supplement	Earned Premium (Schedule H Part 1 Column 7 Line 2 in part)	 †	 XXX	 XXX
(3) Dental and Vision	Earned Premium (Schedule H Part 1 Columns 9 + 11 Line 2 in part)	 †	 XXX	 XXX
(3.1) Stand-Alone Medicare Part D Coverage	Earned Premium (Schedule H Part 1 Line 2 in part)	 †	 XXX	 XXX
(3.2) Supplemental benefits within Stand-Alone Part D Coverage (Claims Incurred)	Company Records	 0.500		
(3.3) Medicaid Pass-Through Payments Reported as Premium	Company Records	 0.020		
(4) Hospital Indemnity and Specified Disease	Earned Premium (Schedule H Part 1 Line 2 in part)	 0.035	 *	
(5) AD&D (Maximum Retained Risk Per Life)	Earned Premium (Schedule H Part 1 Line 2 in part)	 ‡		
(6) Other Accident	Earned Premium (Schedule H Part 1 Line 2 in part)	 0.050		
Medical Insurance Premium - Group and Credit				
(7) Comprehensive (Medical and Hospital)	Earned Premium (Schedule H Part 1 Column 5 Line 2)	 †	 XXX	 XXX
(8) Dental and Vision	Earned Premium (Schedule H Part 1 Columns 9 + 11 Line 2 in part)	 †	 XXX	 XXX
(9) Stop Loss and Minimum Premium	Earned Premium (Schedule H Part 1 Line 2 in part)	 ¥		
(10) Medicare Supplement	Earned Premium (Schedule H Part 1 Column 7 Line 2 in part)	 †	 XXX	 XXX
(10.1) Stand-Alone Medicare Part D Coverage (see instructions for limits)	Earned Premium (Schedule H Part 1 Line 2 in part)	 †	 XXX	 XXX
(10.2) Supplemental benefits within Stand-Alone Part D Coverage (Claims Incurred)	Company Records	 0.500		
(10.3) Medicaid Pass-Through Payments Reported as Premium	Company Records	 0.020		
(11) Hospital Indemnity and Specified Disease	Earned Premium (Schedule H Part 1 Line 2 in part)	 0.035	 *	
(12) AD&D (Maximum Retained Risk Per Life)	Earned Premium (Schedule H Part 1 Line 2 in part)	 ‡		
(13) Other Accident	Earned Premium (Schedule H Part 1 Line 2 in part)	 0.050		
(14) Federal Employee Health Benefit Plan	Earned Premium (Schedule H Part 1 Column 13 Line 2)	 0.000		
Disability Income Premium				
(15) Noncancelable Disability Income - Individual Morbidity	Earned Premium (Schedule H Part 1 Column 21 Line 2 in part)	 ‡		
(16) Other Disability Income - Individual Morbidity	Earned Premium (Schedule H Part 1 Column 21 Line 2 in part)	 ‡		
(17) Disability Income - Credit Monthly Balance Plans	Earned Premium (Schedule H Part 1 Column 21 Line 2 in part)	 ‡		
(18) Disability Income - Group Long-Term	Earned Premium (Schedule H Part 1 Column 21 Line 2 in part)	 ‡		
(19) Disability Income - Credit Single Premium with Additional Reserve	Earned Premium (Schedule H Part 1 Column 21 Line 2 in part)	 ‡		
(20) Disability Income - Credit Single Premium without Additional Reserve	Earned Premium (Schedule H Part 1 Column 21 Line 2 in part)	 ‡		
(21) Disability Income - Group Short-Term	Earned Premium (Schedule H Part 1 Column 21 Line 2 in part)	 ‡		
Long-Term Care				
(22) Noncancelable Long-Term Care Premium - Rate Risk **	Earned Premium (Schedule H Part 1 Column 23 Line 2 in part)	 0.100		
(23) Other Long-Term Care Premium ‡ ‡	Earned Premium (Schedule H Part 1 Column 23 Line 2 in part)	 0.000		
Health Premium With Limited Underwriting Risk				
(24) ASC Business with Premium Revenue	Earned Premium (Schedule H Part 1 Line 2 in part)	 0.000		
Other Health				
(25) Other Health	Earned Premium (Schedule H Part 1 Column 25 Line 2 in part)	 0.120		
(26) Total Earned Premiums C(1), L(26) should equal Schedule H Part 1 Column 1 Line 2	Sum of Lines (1) through (25)			
(27) Additional Reserves for Credit Disability Plans	Company records	 \$		
(28) Additional Reserves for Credit Disability Plans, prior year	Company records	 \$		

† The premium amounts in these lines are transferred to PR020 Underwriting Risk - Premium Risk for Comprehensive Medical, Medicare Supplement, Dental & Vision and Stand-Alone Medicare Part D Coverage Lines (1.1) and (1.2) for the calculation of risk-based capital. The premium amounts are included here to assist in the balancing of total health premium. If managed care arrangements have been entered into, the company may also complete PR021 Underwriting Risk - Managed Care Credit. In which case, the company will also need to complete PR012 Health Credit Risk in the formula. If there are amounts in any of lines (1), (2), (3), (7), (8) or (10) on page PR019 Health Premiums, the company will also be directed to complete the Health Administrative Expense portion of PR023.

‡ The two tiered calculation is illustrated in the risk-based capital instructions for PR019 Health Premiums.

‡ ‡ The balance of the RBC requirement for Long Term Care - Morbidity Risk is calculated on Page PR023. The premium is shown to allow totals to check to Schedule H.

* If there is premium included on either or both of these lines, the RBC value in Column (2) will include 3.5% of such premium and \$50,000 (included in the line with the larger premium).

** The factor applies to all Noncancelable premium.

\$ These amounts are used to adjust the premium base for single premium credit disability plans that carry additional tabular reserves.

¥ A factor of .350 will be applied to the first \$25,000,000 in Column (1), Line (9) and a factor of .250 will be applied to the remaining premium in excess of \$25,000,000.

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

Table 1 - STOP LOSS INTERROGATORIES - Current Calendar Year

	1 Specific Stop Loss (Including Aggregating Specific)	2 Aggregate Stop Loss	3 HMO Reinsurance*	4 Provider Excess †	5 Medical Excess Reinsurance§
1. Total Gross Premium					
2. Total Gross Claims + Expenses					
3. Gross Combined Ratio (Line 2/Line 1)	0.000	0.000	0.000	0.000	0.000
4. Premiums Net of Reinsurance					
5. Total Net Claims + Expenses					
6. Net Combined Ratio (Line 5/Line 4)	0.000	0.000	0.000	0.000	0.000

* **HMO Reinsurance** - Specific reinsurance of an HMO's commercial, Medicare, Medicaid, or Point of Service products

† **Provider Excess** - specific excess written on providers, including IPAs, hospitals, and clinics

§ **Medical Excess Reinsurance** - specific reinsurance of an insurance company's medical business (first dollar or self-insured). Please do not include quota share or excess reinsurance written on Stop Loss business

Table 2a - Calendar Year Specific Stop Loss Contracts by Group Size

Covered Lives in Group	Number of Groups*	Average Specific Attachment Point (\$)
1. <10		
2. 10-24		
3. 25-49		
4. 50-99		
5. 100-499		
6. >=500		

Table 2b - Calendar Year Aggregate Stop Loss Contracts by Group Size

Covered Lives in Group	Number of Groups*	Average Aggregate Attachment (%)
1. <10		
2. 10-24		
3. 25-49		
4. 50-99		
5. 100-499		
6. >=500		

* Footnote: Was the number of covered lives in the group reported an estimated number? Yes ____ No ____

If the answer was yes, provide an explanation for the assumptions used and how the estimation was calculated.

Specific:

Aggregate:

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY
UNDERWRITING RISK - PREMIUM RISK FOR COMPREHENSIVE MEDICAL, MEDICARE SUPPLEMENT AND DENTAL & VISION PR020

(Experience Fluctuation Risk in Life RBC Formula)

		(1) Comprehensive Medical	(2) Medicare Supplement	(3) Dental & Vision	(4) Stand-Alone Medicare Part D Coverage	(5) Total
(1.1)	Premium - Individual					
(1.2)	Premium - Group					
(1.3)	Premium - Total = Line (1.1) + Line (1.2)					
(2)	Title XVIII-Medicare†		XXX	XXX	XXX	
(3)	Title XIX-Medicaid†		XXX	XXX	XXX	
(4)	Other Health Risk Revenue†		XXX			
(5)	Underwriting Risk Revenue = L(1.3)+L(2)+L(3)+L(4)					
(6)	Net Incurred Claims					
(7)	Fee-for-Service Offset †		XXX			
(8)	Underwriting Risk Incurred Claims = L(6)-L(7)					
(9)	Underwriting Risk Claims Ratio = L(8)/L(5)	0.0000	0.0000	0.0000	0.000	XXX
(10.1)	Underwriting Risk Factor for Initial Amounts Of Premium‡	0.1440	0.0987	0.1153	0.251	XXX
(10.2)	Underwriting Risk Factor for Excess of Initial Amount‡	0.0844	0.0609	0.0716	0.151	XXX
(10.3)	Composite Underwriting Risk Factor	0.0000	0.0000	0.0000	0.000	XXX
(11)	Base Underwriting Risk RBC = L(5) x L(9) x L(10.3)					
(12)	Managed Care Discount Factor = PR021 Column (3) Line (12)	0.0000	0.0000	0.0000	0.000	XXX
(13)	Base RBC After Managed Care Discount = Line (11) x Line (12)					
(14)	RBC Adjustment For Individual = [{Line(1.1) x 1.2 + Line (1.2)} / Line (1.3)] x Line (13)§					
(15)	Maximum Per-Individual Risk After Reinsurance†					XXX
(16)	Alternate Risk Charge*					
(17)	Net Alternate Risk Charge£					
(18)	Net Underwriting Risk RBC (Maximum of Line (14) or Line (17))					

† Source is company records unless already included in premiums.

‡ For Comprehensive Medical the Initial Premium Amount is \$25,000,000 or the amount in Line (1.3) if smaller. For Medicare Supplement and Dental & Vision the Initial Premium Amount is \$3,000,000 or the amount in Line (1.3) if smaller. For Stand-Alone Medicare Part D the Initial Premium Amount is \$25,000,000 or the amount in Line (1.3) if smaller.

§ Formula applies only to Column (1), for all other columns Line (14) should equal Line (13).

*The Line (16) Alternate Risk Charge is calculated as follows:

LESSER OF:	\$1,500,000 or 2 x Maximum Individual Risk	\$50,000 or 2 x Maximum Individual Risk	\$50,000 or 2 x Maximum Individual Risk	\$150,000 or 6 x Maximum Individual Risk	Maximum of Columns (1), (2), (3) and (4)
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£ Applicable only if Line (16) for a column equals Line (16) for Column (5), otherwise zero.

PR020

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

UNDERWRITING RISK - MANAGED CARE CREDIT PR021

	Annual Statement Source		(2) Paid Claims	Factor	(3) Weighted Claims †	(4) Part D Weighted Claims ††
Comprehensive Medical, Medicare Supplement and Dental & Vision Claim Payments						
(1) Category 0 - Arrangements not Included in Other Categories	Company records			0.000		
(2) Category 1 - Payments Made According to Contractual Arrangements	Company records			0.150		
(3) Category 2a - Subject to Withholds or Bonuses/Incentives - Otherwise Category 0*	Company records			0.000	*	
(4) Category 2b - Subject to Withholds or Bonuses/Incentives - Otherwise Category 1**	Company records			0.000	**	
(5) Category 3a - Capitated Payments Directly to Providers	Company records			0.600		
(6) Category 3b - Capitated Payments to Regulated Intermediaries	Company records			0.600		
(7) Category 3c - Capitated Payments to Non-Regulated Intermediaries	Company records			0.600		
(8) Category 4 - Medical & Hospital Expense Paid as Salary to Providers	Company records			0.750		
(9) Sub-Total Paid Claims	Sum of Lines (1) through (8)					
Stand-Alone Medicare Part D Coverage Claim Payments						
(10.1) Category 0 - No Federal Reinsurance or Risk Corridor Protection	Company records		XXX	XXX		XXX
(10.2) Category 1 - Federal Reinsurance but no Risk Corridor Protection	Company records		XXX	XXX		XXX
(10.3) Category 2a - No Federal Reinsurance but Risk Corridor Protection	Company records			0.667		
(10.4) Category 3a - Federal Reinsurance and Risk Corridor Protection apply	Company records			0.767		
(10.5) Sub-Total Paid Claims	Sum of Lines (10.1) through (10.4)					
(10.6) Total Paid Claims	Sum of Lines (9) and (10.5)					
(11) Weighted Average Managed Care Discount	Col 3 = Col (3) Line (9) / Col (2) Line (9) Col (4) = Col (4) Line (10.5) / Col (2) Line (10.5)				0.000	0.000
(12) Weighted Average Managed Care Risk Adjustment Factor	Col 3 = 1.0 - Col (3) Line (11) Col (4) = 1.0 - Col (4) Line (11)				0.000	0.000
Calculation of Category 2 Managed Care Factor						
(13) Withhold & bonus/incentive payments, prior year	Company records	(1) Amount				
(14) Withhold & bonuses/incentives available, prior year	Company records					
(15) Managed Care Credit Multiplier - average withhold returned	Line (13) / Line (14)	0.000				
(16) Withholds & bonuses/incentives available, prior year	Line (14)					
(17) Claims payments subject to withhold, prior year	Company records					
(18) Average withhold rate, prior year	Line (16) / Line (17)	0.000				
(19) Managed Care Credit Discount Factor, Category 2	Minimum of 0.25 or Line (15) x Line (18)	0.000				

* Category 2 Managed Care Factor calculated on Line (19).

** Category 2 Managed Care Factor calculated on Line (19) with a minimum factor of 15 percent.

† This column is for a single result for the Comprehensive Medical & Hospital, Medicare Supplement and Dental managed care discount factor.

†† This column is for the Stand-Alone Medicare Part D managed care discount factor.

PR021

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

UNDERWRITING RISK - OTHER AND TOTAL NET HEALTH PREMIUM RBC PR022

	Data Source	(1) Amount	Factor	(2) RBC Requirement
Rate Guarantees & Federal Employees Health Benefits				
(1) Business with Rate Guarantees Between 15-36 Months	Company Records		0.024	
(2) Business with Rate Guarantees Over 36 Months	Company Records		0.064	
(3) Federal Employees Health Benefit Program (FEHBP) Claims Incurred	Company Records		0.020	
(4) Total, Rate Guarantees & Federal Employees Health Benefits	L(1) + L(2) + L(3)			
Administrative Expenses for Certain A&H Coverages				
(5) Total Accident and Health Premiums	PR019 Health Premiums Column (1) Line (26)			
(6) Accident and Health Premiums from Underwriting Risk	PR020 Underwriting Risk Column (5) Line (1.3)			
(7) Accident and Health Premiums Factor	L(6)/L(5)	0.000		
(8) Administrative Expenses for Health Insurance	Company Records			
(9) Less Administrative Expenses for Administrative Service Contracts (ASC) included in Line (8)	Company Records			
(10) Less Administrative Expenses for Administrative Services Only (ASO) Business included in Line (8)	Company Records			
(11) Less Administrative Expenses for Commissions and Premium Taxes	Company Records			
(12) Net Administrative Expenses	L(8) - L(9) - L(10) - L(11)			
(13) Composite Health Administrative Expense Risk Factor	(7% of L(6) up to \$25 million + 4% of excess)/L(6)	0.000		
(14) Administrative Expense Component for Health	L(12) x L(7) x L(13)			
Health ASO/ASC				
(15) Administrative Expenses for ASC Business	Company Records*		0.020	
(16) Administrative Expenses for ASO Business	Company Records*		0.020	
(17) Total Health ASO/ASC	L(15) + L(16)			
(18) Total Underwriting Risk - Other	L(4) + L(14) + L(17)			
Total Net Health Premium RBC				
(19) Total Health Premium RBC	L(18) + PR019 C(2) L(26) + PR020 C(5) L(18)			
(20) Premium Concentration Factor	PR018 C(20) L(14)			1.000
(21) Total Net Health Premium RBC	L(19) x L(20)			

* Line (15) should be greater than or equal to Line (9). Line (16) should be greater than or equal to Line (10).

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

LONG-TERM CARE PR023

	Annual Statement Source	(1) Amount	(2) Factor	(2) RBC Requirement
Long-Term Care (LTC) Insurance Premium				
(1) All LTC Premium - Morbidity Risk (to \$50 million)	Line (4.1) Column (1) up to 50 million		0.100	
(2) LTC Premium (over \$50 million) - Morbidity Risk	Remainder of Line (4.1) Column (1) over 50 million		0.030	
(3) Premium-based RBC	Col (2), L(1) + L(2)			

	Data Source	(1) Premiums	(2) Incurred Claims	(3) Col. (2)/(1) \$ Loss Ratio	(4) RBC Requirement
Historical Loss Ratio Experience					
(4.1) Current Year	Company records			0.000	
(4.2) Immediate Prior Year	Company records			0.000	
(4.3) Average Loss Ratio	If loss ratios are used, [Column (3) Line (4.1) + Line (4.2)]/2, otherwise zero			0.000	
(5) Adjusted LTC Claims for RBC	If Column (3) Line (4.3) <> 0, then [Column (1) Line (1) + Line (2)] X Column (3) Line (4.3), else Column (2) Line (4.1)				
(5.1) Claims (to \$35 million) - Morbidity Risk	Lower of Column (2) Line (5) and \$35 million			0.370 †	
(5.2) Claims (over \$35 million) - Morbidity Risk	Excess of Column (2) Line (5) over \$35 million			0.120 ‡	
(6) Claims-based RBC	Column (2) Line (5.1) + (5.2)				
(7) LTC Morbidity Risk	Column (2) Line (3) + Column (4) Line (6)				

† If Column (1), Line (4.1) is positive, then a factor of 0.250 is used. Otherwise, a higher factor of 0.370 is used.

‡ If Column (1), Line (4.1) is positive, then a factor of 0.080 is used. Otherwise, a higher factor of 0.120 is used.

§ If Column (1), Line (4.1) or (4.2) are less than or equal to zero or if Column (2), Line (4.1) or (4.2) are less than zero, the loss ratios are not used and Column (3), Line (4.3) is set to zero.

PR023

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

Health Claim Reserves PR024

	Annual Statement Source	(1) Statement Value	Factor	(2) RBC Requirement
(1) Individual claim reserves	Company Records		0.050	
(2) Group & credit claim reserves	L(3) - L(1)		0.050	
(3) Total Health Claims Reserve RBC	Sch H Pt 2, Sec C, Col 1, Line C1			
(4) Loss Concentration Factor	PR017 C(20) L(14)			1.000
(5) Net Health Claims Reserves RBC	L(3) x L(4)			

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

PREMIUM STABILIZATION RESERVES PR025

	Data Source	(1) Statement Value	Factor	(2) RBC Requirement
Group & Credit Health Premium Stabilization Reserves Reported				
(1) Stabilization Reserves and Experience Rating Refunds	Company Records		0.500	
(2) Provision for Experience Rating Refunds	Company Records		0.500	
(3) Reserve for Group Rate Credits	Company Records		0.500	
(4) Reserve for Credit Rate Credits	Company Records		0.500	
(5) Premium Stabilization Reserves	Company Records		0.500	
(6) Total of Preliminary Premium Stabilization Reserve Credit	Sum of Lines (1) through (5)			
Group & Credit Health Risk-Based Capital				
(7) Maximum Risk-Based Capital	PR024 Health Claim Reserves Column (2) Line (2) + PR019 Health Premiums Column (2) Lines (9), (11), (12), (13), (17),(18),(19),(20) and (21) + [PR020 Underwriting Risk- Premiums Risk Column (5) Line (18) -Column (4) Line (18)) x Line (1.2) / Line (1.3)]			
(8) Final Premium Stabilization Reserve Credit	Column (2) Line (6), but not more than Column (1) Line (7)		(1.000)	

PR025

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

FEDERAL ACA RISK ADJUSTMENT SENSITIVITY TEST PR026

		(1)		(2)		(3)	(4)
	Annual Statement Source	Amount	Sensitivity %	Subtotal	Factor	RBC Result	Adjusted Capital
Overestimation of 25%							
(1) Premium Adjustments Receivable Due to ACA Risk Adjustment	Notes to Financial Statement 24F2a1		0.75		0.500		
(2) Premium Adjustments Payable Due to ACA Risk Adjustment	Notes to Financial Statement 24F2a3		0.75		0.500		
(3) Total ACA Risk Adjustments Payable less Receivable	Line (2) - Line (1)						
(4) Total Risk Adjustment	Absolute Value of (Line (3))						
(5) Total Adjusted Capital, Post-Deferred Tax	PR029, Column (2) Line (15)						
(6) Total Adjusted Capital Stressed for Risk Adjustments	Line (5) - Line (4)						
(7) Authorized Control Level RBC	PR032, Column (1) Line (65)						
(8) ACA Risk Adjusted ACL RBC Ratio	Line (6)/Line (7)						0.000 %
Underestimation of 25%							
(9) Premium Adjustments Receivable Due to ACA Risk Adjustment	Col. (1), Line (1)		1.25		0.500		
(10) Premium Adjustments Payable Due to ACA Risk Adjustment	Col. (1), Line (2)		1.25		0.500		
(11) Total ACA Risk Adjustments Payable less Receivable	Line (10) - Line (9)						
(12) Total Risk Adjustment	Absolute Value of (Line (11))						
(13) Total Adjusted Capital, Post-Deferred Tax	PR029, Column (2) Line (15)						
(14) Total Adjusted Capital Stressed for Risk Adjustments	Line (13) - Line (12)						
(15) Authorized Control Level RBC	PR032, Column (1) Line (65)						
(16) ACA Risk Adjusted ACL RBC Ratio	Line (14)/Line (15)						0.000 %

Footnote: If it is the belief of the company that the factors are not appropriate, provide an explanation as to why the factors are inappropriate.

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY
CALCULATION OF CATASTROPHE RISK CHARGE FOR EARTHQUAKE PR027A

		Modeled Losses				
		(1)	(2)		(3)†	(4)††
		Reference	Direct and Assumed	Net	Ceded Amounts Recoverable	Ceded Amounts Recoverable with zero Credit Risk Charge
Earthquake						
(1)	Worst in Year 50	Company Records				
(2)	Worst in Year 100	Company Records				
(3)	Worst in Year 250	Company Records				
(4)	Worst in Year 500	Company Records				
		(5) Y/N				
(5)	Has the company reported above, its modeled earthquake losses using an occurrence exceedance probability (OEP) basis?					
			(6)		(7)	
		Reference	Amount	Factor	RBC Requirement (C(6) * Factor)	
(6)	Net Earthquake Risk	L(2) C(2)		1.000		
(7)	Contingent Credit Risk for Earthquake Risk	L(2) C(3) - C(4)		0.018		
(8)	Total Earthquake Catastrophe Risk (AEP Basis)	If L(5) C(5) = "N", L(8) C(6) = L(6) C(7) + L(7) C(7), otherwise "0"		1.000		
(9)	Total Earthquake Catastrophe Risk (OEP Basis)	If L(5) C(5) = "Y", L(9) C(6) = L(6) C(7) + L(7) C(7), otherwise "0"		1.000		
(10)	Total Earthquake Catastrophe Risk	L(8) C(7) + L(9) C(7)				

Lines (1)-(4): Modeled losses to be entered on these lines are to be calculated using one of the following NAIC approved third party commercial vendor catastrophe models - AIR, Corelogic, RMS, KCC, or a catastrophe model that is internally developed by the insurer and has received permission of use by the lead or domestic state. The insurance company's own insured property exposure information should be used as inputs to the model(s). The insurance company may elect to use the modeled results from any one of the models, or any combination of the results of two or more of the models. Each insurer will not be required to utilize any prescribed set of modeling assumptions, but will be expected to use the same data, modeling, and assumptions that the insurer uses in its own internal catastrophe risk management process. An attestation to this effect and an explanation of the company's key assumptions and model selection may be required, and the company's catastrophe data, assumptions, model and results may be subject to examination.

†Column (3) is modeled catastrophe losses that would be ceded under reinsurance contracts. This should be associated with Net Modeled Losses shown in Column (2).

††Column (4) is modeled catastrophe losses that would be ceded to the categories of reinsurers that are not subject to the RBC credit risk charge (i.e., U.S. affiliates and mandatory pools, whether authorized, unauthorized, or certified).

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

CALCULATION OF CATASTROPHE RISK CHARGE FOR HURRICANE PR027B

		Modeled Losses				
		(1)	(2)		(3)†	(4)††
		Reference	Direct and Assumed	Net	Ceded Amounts Recoverable	Ceded Amounts Recoverable with zero Credit Risk Charge
Hurricane						
(1)	Worst in Year 50	Company Records				
(2)	Worst in Year 100	Company Records				
(3)	Worst in Year 250	Company Records				
(4)	Worst in Year 500	Company Records				
(5)	Worst in Year 1000	Company Records				
(5) Y/N						
(6)	Has the company reported above, its modeled hurricane losses using an occurrence exceedance probability (OEP) basis?					
			(6)		(7)	
		Reference	Amount	Factor	RBC Requirement (C(6) * Factor)	
(7)	Net Hurricane Risk	L(2) C(2)		1.000		
(8)	Contingent Credit Risk for Hurricane Risk	L(2) C(3) - C(4)		0.018		
(9)	Total Hurricane Catastrophe Risk (AEP Basis)	If L(6) C(5) = "N", L(9) C(6) = L(7) C(7) + L(8) C(7), otherwise "0"		1.000		
(10)	Total Hurricane Catastrophe Risk (OEP Basis)	If L(6) C(5) = "Y", L(10) C(6) = L(7) C(7) + L(8) C(7), otherwise "0"		1.000		
(11)	Total Hurricane Catastrophe Risk	L(9) C(7) + L(10) C(7)				

Lines (1)-(5): Modeled losses to be entered on these lines are to be calculated using one of the following NAIC approved third party commercial vendor catastrophe models - AIR, Corelogic, RMS, KCC, the ARA HurLoss Model, or the Florida Public Model for hurricane or a catastrophe model that is internally developed by the insurer and has received permission of use by the lead or domestic state. The insurance company's own insured property exposure information should be used as inputs to the model(s). The insurance company may elect to use the modeled results from any one of the models, or any combination of the results of two or more of the models. Each insurer will not be required to utilize any prescribed set of modeling assumptions, but will be expected to use the same data, modeling, and assumptions that the insurer uses in its own internal catastrophe risk management process. An attestation to this effect and an explanation of the company's key assumptions and model selection may be required, and the company's catastrophe data, assumptions, model and results may be subject to examination.

†Column (3) is modeled catastrophe losses that would be ceded under reinsurance contracts. This should be associated with Net Modeled Losses shown in Column (2).

††Column (4) is modeled catastrophe losses that would be ceded to the categories of reinsurers that are not subject to the RBC credit risk charge (i.e., U.S. affiliates and mandatory pools, whether authorized, unauthorized, or certified).

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

DISCLOSURE OF CLIMATE IMPACT ON EXPOSURE FOR HURRICANE PR027BI (For Informational Purposes Only)

		Climate Impact on Modeled Losses - 2040			
		(1)	(2)	(3)†	
Hurricane		Reference	Direct and Assumed	Net	Ceded Amounts Recoverable
(1)	Worst in Year 50	Company Records			
(2)	Worst in Year 100	Company Records			
(3)	Worst in Year 250	Company Records			
(4)	Worst in Year 500	Company Records			
(5)	Worst in Year 1000	Company Records			
View of climate impact used:					(4) Y/N
(6a) Was a Climate Conditioned Catalog developed by a commercial cat model vendor used?					
(6b) If the answer is yes, provide name and version of the catalog:					
(7a) Was this internally developed by the company or developed in collaboration with external climate specialists and/or reinsurance brokers?					
(7b) If the answer is yes, provide a brief description of assumptions/adjustments made, including the sources of climate science research used:					
(8a) Were the modeled losses calculated using the same commercial vendor/catastrophe model, or a combination of models used to calculate the CAT Risk Charge?					
(8b) If the answer is no, provide a brief description of the combination of models used:					

†Column (3) is modeled catastrophe losses that would be ceded under reinsurance contracts. This should be associated with the Net Modeled Losses shown in Column (2).

PR027BI

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY
DISCLOSURE OF CLIMATE IMPACT ON EXPOSURE FOR HURRICANE PR027BII
(For Informational Purposes Only)

		Climate Impact on Modeled Losses - 2050			
		(1)	(2)	(3)†	
		Reference	Direct and Assumed	Net	
Hurricane					
(1) Worst in Year 50	Company Records				
(2) Worst in Year 100	Company Records				
(3) Worst in Year 250	Company Records				
(4) Worst in Year 500	Company Records				
(5) Worst in Year 1000	Company Records				
View of climate impact used:					(4) Y/N
(6a) Was a Climate Conditioned Catalog developed by a commercial cat model vendor used?					
(6b) If the answer is yes, provide name and version of the catalog:					
(7a) Was this internally developed by the company or developed in collaboration with external climate specialists and/or reinsurance brokers?					
(7b) If the answer is yes, provide a brief description of assumptions/adjustments made, including the sources of climate science research used:					
(8a) Were the modeled losses calculated using the same commercial vendor/catastrophe model, or a combination of models used to calculate the CAT Risk Charge?					
(8b) If the answer is no, provide a brief description of the combination of models used:					

†Column (3) is modeled catastrophe losses that would be ceded under reinsurance contracts. This should be associated with the Net Modeled Losses shown in Column (2).

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

DISCLOSURE OF CLIMATE IMPACT ON EXPOSURE FOR HURRICANE PR027BIII
(For Informational Purposes Only)

Hurricane	Climate Impact on Modeled Losses - 10% Frequency Adjustment			
		(1)	(2)	(3)†
	Reference	Direct and Assumed	Net	Ceded Amounts Recoverable
(1) Worst in Year 50	Company Records			
(2) Worst in Year 100	Company Records			
(3) Worst in Year 250	Company Records			
(4) Worst in Year 500	Company Records			
(5) Worst in Year 1000	Company Records			

The impact should be modeled using the same commercial CAT model or an equivalent model internally developed by the insurer used to develop the insurer's RCAT charge.
†Column (3) is modeled catastrophe losses that would be ceded under reinsurance contracts. This should be associated with the Net Modeled Losses shown in Column (2).

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

DISCLOSURE OF CLIMATE IMPACT ON EXPOSURE FOR HURRICANE PR027BIV
(For Informational Purposes Only)

Hurricane	Climate Impact on Modeled Losses - 50% Frequency Adjustment			
		(1)	(2)	(3)†
	Reference	Direct and Assumed	Net	Ceded Amounts Recoverable
(1) Worst in Year 50	Company Records			
(2) Worst in Year 100	Company Records			
(3) Worst in Year 250	Company Records			
(4) Worst in Year 500	Company Records			
(5) Worst in Year 1000	Company Records			

The impact should be modeled using the same commercial CAT model or an equivalent model internally developed by the insurer used to develop the insurer's RCAT charge.
†Column (3) is modeled catastrophe losses that would be ceded under reinsurance contracts. This should be associated with the Net Modeled Losses shown in Column (2).

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

CALCULATION OF CATASTROPHE RISK CHARGE FOR WILDFIRE PR027C

(For Informational Purposes Only)

		Modeled Losses				
		(1)	(2)		(3)†	(4)††
		Reference	Direct and Assumed	Net	Ceded Amounts Recoverable	Ceded Amounts Recoverable with zero Credit Risk Charge
Wildfire						
(1)	Worst in Year 50	Company Records				
(2)	Worst in Year 100	Company Records				
(3)	Worst in Year 250	Company Records				
(4)	Worst in Year 500	Company Records				
(5)	Worst in Year 1000	Company Records				
(5) Y/N						
(6) Has the company reported above, its modeled wildfire losses using an occurrence exceedance probability (OEP) basis?						
		(6)		(7)		
		Reference	Amount	Factor	RBC Requirement (C(6) * Factor)	
(7)	Net Wildfire Risk	L(2) C(2)		1.000		
(8)	Contingent Credit Risk for Wildfire Risk	L(2) C(3) - C(4)		0.018		
(9)	Total Wildfire Catastrophe Risk (AEP Basis)	If L(6) C(5) = "N", L(9) C(6) = L(7) C(7) + L(8) C(7), otherwise "0"		1.000		
(10)	Total Wildfire Catastrophe Risk (OEP Basis)	If L(6) C(5) = "Y", L(10) C(6) = L(7) C(7) + L(8) C(7), otherwise "0"		1.000		
(11)	Total Wildfire Catastrophe Risk	L(9) C(7) + L(10) C(7)				
Disclosure in lieu of model-based reporting:		(8)	(9)			
		Direct and Assumed	Net			
(12) For a company qualifying for the exemption under PR027INT C (10), complete 12a through 12c below:						
a. Provide the company's gross and net 1-in-100-year wildfire losses on a best estimate basis in lieu of model-based reporting.....						
b. Provide details on how the company estimated the amounts shown in 12a.						
c. Provide a narrative disclosure about how the company manages its wildfire risk.						

Lines (1)-(5): Modeled losses to be entered on these lines are to be calculated using one of the following NAIC approved third party commercial vendor catastrophe models - AIR, RMS, or KCC, or a catastrophe model that is internally developed by the insurer and has received permission of use by the lead or domestic state. The insurance company's own insured property exposure information should be used as inputs to the model(s). The insurance company may elect to use the modeled results from any one of the models, or any combination of the results of two or more of the models. Each insurer will not be required to utilize any prescribed set of modeling assumptions, but will be expected to use the same data, modeling, and assumptions that the insurer uses in its own internal catastrophe risk management process. An attestation to this effect and an explanation of the company's key assumptions and model selection may be required, and the company's catastrophe data, assumptions, model and results may be subject to examination.

†Column (3) is modeled catastrophe losses that would be ceded under reinsurance contracts. This should be associated with Net Modeled Losses shown in Column (2).

††Column (4) is modeled catastrophe losses that would be ceded to the categories of reinsurers that are not subject to the RBC credit risk charge (i.e., U.S. affiliates and mandatory pools, whether authorized, unauthorized, or certified).

PR027C

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

DISCLOSURE OF CLIMATE IMPACT ON EXPOSURE FOR WILDFIRE PR027CI (For Informational Purposes Only)

		Climate Impact on Modeled Losses - 2040			
		(1)	(2)	(3)†	
		Reference	Direct and Assumed	Net	Ceded Amounts Recoverable
Wildfire					
(1)	Worst in Year 50	Company Records			
(2)	Worst in Year 100	Company Records			
(3)	Worst in Year 250	Company Records			
(4)	Worst in Year 500	Company Records			
(5)	Worst in Year 1000	Company Records			
View of climate impact used:					(4) Y/N
(6a) Was a Climate Conditioned Catalog developed by a commercial cat model vendor used?					
(6b) If the answer is yes, provide name and version of the catalog:					
(7a) Was this internally developed by the company or developed in collaboration with external climate specialists and/or reinsurance brokers?					
(7b) If the answer is yes, provide a brief description of assumptions/adjustments made, including the sources of climate science research used:					
(8a) Were the modeled losses calculated using the same commercial vendor/catastrophe model, or a combination of models used to calculate the CAT Risk Charge?					
(8b) If the answer is no, provide a brief description of the combination of models used:					

†Column (3) is modeled catastrophe losses that would be ceded under reinsurance contracts. This should be associated with the Net Modeled Losses shown in Column (2).

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

DISCLOSURE OF CLIMATE IMPACT ON EXPOSURE FOR WILDFIRE PR027CII (For Informational Purposes Only)

		Climate Impact on Modeled Losses - 2050				
		(1)	(2)	(3)†		
		Reference	Direct and Assumed	Net	Ceded Amounts Recoverable	
Wildfire						
(1)	Worst in Year 50	Company Records				
(2)	Worst in Year 100	Company Records				
(3)	Worst in Year 250	Company Records				
(4)	Worst in Year 500	Company Records				
(5)	Worst in Year 1000	Company Records				
View of climate impact used:						(4) Y/N
(6a) Was a Climate Conditioned Catalog developed by a commercial cat model vendor used?						
(6b) If the answer is yes, provide name and version of the catalog:						
(7a) Was this internally developed by the company or developed in collaboration with external climate specialists and/or reinsurance brokers?						
(7b) If the answer is yes, provide a brief description of assumptions/adjustments made, including the sources of climate science research used:						
(8a) Were the modeled losses calculated using the same commercial vendor/catastrophe model, or a combination of models used to calculate the CAT Risk Charge?						
(8b) If the answer is no, provide a brief description of the combination of models used:						

†Column (3) is modeled catastrophe losses that would be ceded under reinsurance contracts. This should be associated with the Net Modeled Losses shown in Column (2).

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

DISCLOSURE OF CLIMATE IMPACT ON EXPOSURE FOR WILDFIRE PR027CIII
(For Informational Purposes Only)

		Climate Impact on Modeled Losses - 10% Frequency Adjustment			
			(1)	(2)	(3)†
		Reference	Direct and Assumed	Net	Ceded Amounts Recoverable
Wildfire					
(1)	Worst in Year 50	Company Records			
(2)	Worst in Year 100	Company Records			
(3)	Worst in Year 250	Company Records			
(4)	Worst in Year 500	Company Records			
(5)	Worst in Year 1000	Company Records			

The impact should be modeled using the same commercial CAT model or an equivalent model internally developed by the insurer used to develop the insurer's RCAT charge.
†Column (3) is modeled catastrophe losses that would be ceded under reinsurance contracts. This should be associated with the Net Modeled Losses shown in Column (2).

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

DISCLOSURE OF CLIMATE IMPACT ON EXPOSURE FOR WILDFIRE PR027CIV
(For Informational Purposes Only)

	Climate Impact on Modeled Losses - 50% Frequency Adjustment			
		(1)	(2)	(3)†
	Reference	Direct and Assumed	Net	Ceded Amounts Recoverable
Wildfire				
(1) Worst in Year 50	Company Records			
(2) Worst in Year 100	Company Records			
(3) Worst in Year 250	Company Records			
(4) Worst in Year 500	Company Records			
(5) Worst in Year 1000	Company Records			

The impact should be modeled using the same commercial CAT model or an equivalent model internally developed by the insurer used to develop the insurer's RCAT charge.
†Column (3) is modeled catastrophe losses that would be ceded under reinsurance contracts. This should be associated with the Net Modeled Losses shown in Column (2).

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

CALCULATION OF CATASTROPHE RISK CHARGE FOR CONVECTIVE STORMS PR027D (For Informational Purposes Only)

		Modeled Losses				
		(1)	(2)		(3)†	(4)††
		Reference	Direct and Assumed	Net	Ceded Amounts Recoverable	Ceded Amounts Recoverable with zero Credit Risk Charge
Convective Storms						
(1)	Worst in Year 50	Company Records				
(2)	Worst in Year 100	Company Records				
(3)	Worst in Year 250	Company Records				
(4)	Worst in Year 500	Company Records				
(5) Y/N						
(5) Has the company reported above, its modeled convective storms losses using an occurrence exceedance probability (OEP) basis?						
		(6)		(7)		
		Reference	Amount	Factor	RBC Requirement (C(6) * Factor)	
(6)	Net Convective Storms Risk	L(2) C(2)		1.000		
(7)	Contingent Credit Risk for Convective Storms Risk	L(2) C(3) - C(4)		0.018		
(8)	Total Convective Storms Catastrophe Risk (AEP Basis)	If L(5) C(5) = "N", L(8) C(6) = L(6) C(7) + L(7) C(7), otherwise "0"		1.000		
(9)	Total Convective Storms Catastrophe Risk (OEP Basis)	If L(5) C(5) = "Y", L(9) C(6) = L(6) C(7) + L(7) C(7), otherwise "0"		1.000		
(10)	Total Convective Storms Catastrophe Risk	L(8) C(7) + L(9) C(7)				
		(8)	(9)			
		Direct and Assumed	Net			
Disclosure in lieu of model-based reporting:						
(11) For a company qualifying for the exemption under PR027INT D (14), complete 11a through 11c below:						
a. Provide the company's gross and net 1-in-100-year Convective Storms losses on a best estimate basis in lieu of model-based reporting.....						
b. Provide details on how the company estimated the amounts shown in 11a.						
c. Provide a narrative disclosure about how the company manages its Convective Storms risk.						

Lines (1)-(4): Modeled losses to be entered on these lines are to be calculated using one of the following NAIC approved third party commercial vendor catastrophe models - AIR, RMS, or KCC, Corelogic or a catastrophe model that is internally developed by the insurer and has received permission of use by the lead or domestic state. The insurance company's own insured property exposure information should be used as inputs to the model(s). The insurance company may elect to use the modeled results from any one of the models, or any combination of the results of two or more of the models. Each insurer will not be required to utilize any prescribed set of modeling assumptions, but will be expected to use the same data, modeling, and assumptions that the insurer uses in its own internal catastrophe risk management process. An attestation to this effect and an explanation of the company's key assumptions and model selection may be required, and the company's catastrophe data, assumptions, model and results may be subject to examination.

†Column (3) is modeled catastrophe losses that would be ceded under reinsurance contracts. This should be associated with Net Modeled Losses shown in Column (2).

††Column (4) is modeled catastrophe losses that would be ceded to the categories of reinsurers that are not subject to the RBC credit risk charge (i.e., U.S. affiliates and mandatory pools, whether authorized, unauthorized, or certified).

PR027D

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

CALCULATION OF CATASTROPHE RISK CHARGE PR027

	Reference	(1) RBC Amount
(1) Total Earthquake Catastrophe Risk	PR027A L(10) C(7)	
(2) Total Hurricane Catastrophe Risk	PR027B L(11) C(7)	
(3) Total Wildfire Catastrophe Risk	PR027C L(11) C(7)	
(4) Total Convective Storms Catastrophe Risk	PR027D L(10) C(7)	
(5) Total Catastrophe Risk (Rcat)	$\text{SQRT}(L(1)^2 + L(2)^2)$	
(5a) Total Catastrophe Risk (Rcat For Informational Purposes Only)	$\text{SQRT}(L(1)^2 + L(2)^2 + L(3)^2 + L(4)^2)$	

Lines 3, 4 and 5a are for informational purposes only

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

INTERROGATORY TO SUPPORT EXEMPTION FROM COMPLETING PR027 (To be completed by companies reporting no RBC charge in either Lines 1 through 4)

Place an "X" in the appropriate cell for the criteria under which the company is claiming an exemption

A Earthquake Exemption (To be completed by companies reporting no RBC charge in PR027 Line 1) -

(1) The company has not entered into a reinsurance agreement covering earthquake exposure with a non-affiliate or a non-US affiliate and, either

(1a) the company participates in an inter-company pooling arrangement with 0% participation, leaving no net exposure for earthquake risks; Or

(1b) the company cedes 100% of its earthquake exposures to its US affiliate(s), leaving no net exposure for earthquake risks

(2) The Company's Ratio of Insured Value - Property to surplus as regards policyholders less than 50%

(3) The company has written Insured Value - Property that includes earthquake coverage in the Earthquake-Prone areas representing less than 10% of its surplus as regards policyholders

For any company qualifying for the exemption under 3 provide details about how the "geographic areas in the New Madrid Seismic Zone" were determined.

(3a) What resource was used to define the New Madrid Seismic Zone?

(3b) Was exposure determined based on zip codes or counties in the zone, was it based on all of the earthquake exposure in the identified states or was another methodology used? Describe any other methodology used.

Note: "Earthquake-Prone areas" include any of the following states or commonwealths: Alaska, Hawaii, Washington, Oregon, California, Idaho, Nevada, Utah, Arizona, Montana, Wyoming, Colorado, New Mexico, Puerto Rico, and geographic areas in the following states that are in the New Madrid Seismic Zone - Missouri, Arkansas, Mississippi, Tennessee, Illinois and Kentucky.

B Hurricane Exemption (To be completed by companies reporting no RBC charge in PR027 Line 2) -

(4) The company has not entered into a reinsurance agreement covering hurricane exposure with a non-affiliate or a non-US affiliate and, either

(4a) the company participates in an inter-company pooling arrangement with 0% participation, leaving no net exposure for hurricane risks; Or

(4b) the company cedes 100% of its hurricane exposures to its US affiliate(s), leaving no net exposure for hurricane risks

(5) The Company's Ratio of Insured Value - Property to surplus as regards policyholders less than 50%

(6) The company has written Insured Value - Property that includes hurricane coverage in the Hurricane-Prone areas representing less than 10% of its surplus as regards policyholders

Note: "Hurricane-Prone areas" include Hawaii, District of Columbia and states and commonwealths bordering on the Atlantic Ocean, and/or Gulf of Mexico including Puerto Rico.

C Wildfire Exemption (To be completed by companies reporting no RBC charge in PR027 Line 3) -

(7) The company has not entered into a reinsurance agreement covering wildfire exposure with a non-affiliate or a non-US affiliate and, either

(7a) the company participates in an inter-company pooling arrangement with 0% participation, leaving no net exposure for wildfire risks; Or

(7b) the company cedes 100% of its wildfire exposures to its US affiliate(s), leaving no net exposure for wildfire risks

(8) The Company's Ratio of Insured Value - Property to surplus as regards policyholders is less than 50%

(9) The company has written Insured Value - Property that includes wildfire coverage in the wildfire-Prone areas representing less than 10% of its surplus as regards policyholders

(10) The sum of the direct and assumed premium written in wildfire-prone areas across the following Annual Statement lines is less than \$50 million: Fire, Allied Lines, Earthquake, Farmowners, Homeowners, and Commercial Multi-Peril; and the company does not currently utilize NAIC approved third party commercial vendor wildfire catastrophe models.

Note: "Wildfire-Prone areas" include any of the following states: California, Idaho, Montana, Oregon, Nevada, Wyoming, Colorado, New Mexico, Washington, Arizona, and Utah.

D Convective Storms Exemption (To be completed by companies reporting no RBC charge in PR027 Line 4) -

(11) The company has not entered into a reinsurance agreement covering Convective Storms exposure with a non-affiliate or a non-US affiliate and, either

(11a) the company participates in an inter-company pooling arrangement with 0% participation, leaving no net exposure for Convective Storms risks; Or

(11b) the company cedes 100% of its convective storms exposures to its US affiliate(s), leaving no net exposure for Convective Storms risks

(12) The Company's Ratio of Insured Value - Property to surplus as regards policyholders is less than 50%

(13) The company has written Insured Value - Property that includes Convective Storms coverage in the Convective Storms-Prone areas representing less than 10% of its surplus as regards policyholders

(14) The sum of the direct and assumed premium written in Convective Storms-prone areas across the following Annual Statement lines is less than \$50 million: Fire, Allied Lines, Earthquake, Farmowners, Homeowners, and Commercial Multi-Peril; and the company does not currently utilize NAIC approved third party commercial vendor convective storm catastrophe models.

* Items C and D are for informational purposes only.

PR027/INT

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

INTERROGATORY ON CATASTROPHE RISK REINSURANCE PROGRAM PR027INTA

NOTE: This interrogatory is intended for completion by all property and casualty RBC filers that are exposed to natural catastrophe perils, and is not limited to earthquake, hurricane and wildfire and the associated RCAT exemptions. Insurance entities that participate in group reinsurance programs may respond to the interrogatory at a group level.

(1) Provide an overall narrative description of the natural catastrophe reinsurance program in place at the insurer/group, by peril where appropriate, including elements such as the types of reinsurance coverage in place, attachment points/retention levels, exhaustion limits, reinstatement provisions, etc. When possible and relevant, provide a graphical reinsurance tower as an attachment.

.....

(2)
Y/N

(2) Have there been any significant changes in the reinsurance program structure from the prior year (i.e., change in cost, level of coverage) (Y/N)

(2a) If yes, describe any significant changes from the prior year:

.....

(3)
MM/DD/YYYY

(3) Provide the primary program renewal date (i.e., 1/1/XX or 7/1/XX):

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

CAPITAL NOTES BEFORE LIMITATION PR028

Years to Maturity at the Time of the Statement	(1) Original Principal Amount	Limitation Factor	(2) Limitation on Principal Amount	(3) Current Principal Amount	(4) Credit to Total Adjusted Capital *
Capital Notes Maturing 15 Years or less from the Year of Issue					
(1) Greater than 0 and less than or equal to 1		0.00			
(2) Greater than 1 and less than or equal to 2		0.20			
(3) Greater than 2 and less than or equal to 3		0.40			
(4) Greater than 3 and less than or equal to 4		0.60			
(5) Greater than 4 and less than or equal to 5		0.80			
(6) Greater than 5		1.00			
Capital Notes Maturing more than 15 Years from the Year of Issue					
(7) Greater than 0 and less than or equal to 1		0.00			
(8) Greater than 1 and less than or equal to 2		0.10			
(9) Greater than 2 and less than or equal to 3		0.20			
(10) Greater than 3 and less than or equal to 4		0.30			
(11) Greater than 4 and less than or equal to 5		0.40			
(12) Greater than 5 and less than or equal to 6		0.50			
(13) Greater than 6 and less than or equal to 7		0.60			
(14) Greater than 7 and less than or equal to 8		0.70			
(15) Greater than 8 and less than or equal to 9		0.80			
(16) Greater than 9 and less than or equal to 10		0.90			
(17) Greater than 10		1.00			
(18) Credit for Capital Notes Before Limitation (sum of lines (1) through (17))					

* Column (4) is calculated as the lesser of Column (2) or Column (3).

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

CALCULATION OF TOTAL ADJUSTED CAPITAL PR029

	Annual Statement Reference	(1) Statement Value*	Factor	(2) Adjusted Capital
(1) Capital and Surplus	P3 C1 L37	427,719,722	1.000	427,719,722
(2) Non-Tabular Discount - Losses	Sch P P1-Sum C32 L12		1.000	
(3) Non-Tabular Discount - Expense	Sch P P1-Sum C33 L12		1.000	
(4) Discount on Medical Loss Reserves Reported as Tabular in Schedule P	Company Records		1.000	
(5) Discount on Medical Expense Reserves Reported as Tabular in Schedule P	Company Records		1.000	
(6) P&C Subs Non-Tabular Discount - Losses	Subs' Sch P Pt1-Sum C32 L12		1.000	
(7) P&C Subs Non-Tabular Discount - Expense	Subs' Sch P Pt1-Sum C33 L12		1.000	
(8) P&C Subs Discount on Medical Loss Reserves Reported as Tabular in Schedule P	Subs' Company Records		1.000	
(9) P&C Subs Discount on Medical Expense Reserves Reported as Tabular in Schedule P	Subs' Company Records		1.000	
(10) AVR - Life Subs §	Subs P3 C1 L24.01 §		1.000	
(11) Dividend Liability - Life Subs	Subs P3 C1 L6.1 + L6.2		0.500	
(12) Carrying Value of Non-Admitted Insurance Affiliates	Included in PR003 Column 5 and Column 9		1.000	
(13) Total Adjusted Capital Before Capital Notes	L(1)-L(2)-L(3)-L(4)-L(5)-L(6)-L(7)-L(8)-L(9)+L(10)+L(11)+L(12)			427,719,722
Credit for Capital Notes				
(14.1) Surplus Notes	Page 3 Column 1 Line 33			
(14.2) Limitation on Capital Notes	0.5x[Line(13)-Line(14.1)]-Line 14.1, but not less than zero	213,859,861		
(14.3) Capital Notes Before Limitation	PR028 Column (4) Line (18)			
(14.4) Credit for Capital Notes	Lesser of Column (1) Line (14.2) or Line (14.3)			
(15) Total Adjusted Capital (Post-Deferred Tax)	Line (13) + Line (14.4)			427,719,722
Sensitivity Test :				
(16) Deferred Tax Assets	Page 2, Column 3, Line 18.2		1.000	
(16.1) Deferred Tax Liabilities	Page 3, Column 1, Line 7.2		1.000	
(17) Deferred Tax Assets for Subsidiary	Company Record		1.000	
(17.1) Deferred Tax Liabilities for Subsidiary	Company Record		1.000	
(18) Total Adjusted Capital For Sensitivity Test.....	Line (15) - Line (16)+ (16.1)-(17)+(17.1)			427,719,722
Ex DTA ACL RBC Ratio Sensitivity Test				
(19) Deferred Tax Asset	Page 2 Column 3 Line 18.2		1.000	
(20) Total Adjusted Capital Less Deferred Tax Asset	Line (15) less Line (19)			427,719,722
(21) Authorized Control Level RBC	PR034 Comparison of Total Adjusted Capital to Risk-Based Capital Line (4)			35,063,293
(22) Ex DTA ACL RBC Ratio	Line (20) / Line (21)			1,219.850 %

* Report amounts in this column as whole dollars.

§ The portion of the AVR that can be counted as capital is limited to the amount not utilized in asset adequacy testing in support of the Actuarial Opinion for reserves.

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

Calculation of Total Risk-Based Capital After Covariance PR030 R0-R1

	PRBC O&I Reference	(1) RBC Amount
R0 - Subsidiary Insurance Companies and Misc. Other Amounts		
(1) Directly Owned Property and Casualty Insurance Affiliates	PR004 L(2)C(2)	
(2) Indirectly Owned Property and Casualty Insurance Affiliates	PR004 L(5)C(2)	
(3) Directly Owned Life Insurance Affiliates	PR004 L(3)C(2)	
(4) Indirectly Owned Life Insurance Affiliates	PR004 L(6)C(2)	
(5) Directly Owned Health Insurance Companies or Health Entities	PR004 L(1)C(2)	
(6) Indirectly Owned Health Insurance Companies or Health Entities	PR004 L(4)C(2)	
(7) Directly Owned Alien Insurance Companies or Health Entities	PR004 L(9)+L(10)+L(11)C(2)	
(8) Indirectly Owned Alien Insurance Companies or Health Entities	PR004 L(12)+L(13)+L(14)C(2)	
(9) Misc Off-Balance Sheet - Non-controlled Assets	PR014 L(15) C(3)	 622,241
(10) Misc Off-Balance Sheet - Guarantees for Affiliates	PR014 L(16) C(3)	
(11) Misc Off-Balance Sheet - Contingent Liabilities	PR014 L(17) C(3)	
(12) Misc Off-Balance Sheet - SSAP No.101 Par. 11A DTA	PR014 L(19) C(3)	
(13) Misc Off-Balance Sheet - SSAP No.101 Par. 11B DTA	PR014 L(20) C(3)	
(14) Total R0	L(1)+L(2)+L(3)+L(4)+L(5)+L(6)+L(7)+L(8)+L(9)+L(10)+L(11)+L(12)+L(13)	 622,241
R1 - Asset Risk - Fixed Income		
(15) Bonds Subject to Size Factor	PR006 L(27)C(6)	 14,163,285
(16) Bond Size Factor RBC	PR006 L(30)C(6)	 1,642,941
(17) Off-balance Sheet Collateral & Sch DL, PT1 - Total Bonds	PR015 L(27)C(4)	
(18) Off-balance Sheet Collateral & Sch DL,PT1-Cash, & Short Term Investments and Mort Loans on Real Est.	PR015 L(38)+L(39)C(4)	
(19) Other Long - Term Assets - Mortgage Loans, Tax Credit Investments, WCFI, & Residual Tranches or Interests	PR008 L(10)+L(13)+L(14)+L(15)+L(16)+L(18)+L(20)+L(21)C(2)	
(20) Misc Assets - Collateral Loans	PR009 L(13)C(2)	
(21) Misc Assets - Cash	PR009 L(3)C(2)	 35,644
(22) Misc Assets - Cash Equivalents	PR009 L(7)C(2)	 52,561
(23) Misc Assets - Other Short-Term Investments	PR009 L(10)C(2)	
(24) Replication - Synthetic Asset: One Half	PR010 L(9999999)(7)	
(25) Asset Concentration RBC - Fixed Income	PR011 L(20)C(3) Grand Total Page	 898,101
(26) Total R1	L(15)+L(16)+L(17)+L(18)+L(19)+L(20)+L(21)+L(22)+L(23)+L(24)+L(25)	 16,792,532

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

Calculation of Total Risk-Based Capital After Covariance PR031 R2-R3

	PRBC O&I Reference	(1) RBC Amount
R2 - Asset Risk - Equity		
(27) Common & Preferred - Affiliate Investment Subsidiary	PR004 L(8)C(2)	
(28) Common & Preferred - Affiliate Holding Company in excess of Indirect Subs	PR004 L(7)C(2)	
(29) Common & Preferred - Investment in Parent	PR004 L(15)C(2)	
(30) Common & Preferred - Aff'd US P&C Not Subj to RBC	PR004 L(17)C(2)	
(31) Common & Preferred - Affil US Life Not Subj to RBC	PR004 L(18)C(2)	
(32) Common & Preferred - Affil US Health Insurer Not Subj to RBC	PR004 L(16)C(2)	
(33) Common & Preferred - Aff'd Non-insurer	PR004 L(19)+L(20)+L(21)C(2)	
(34) Unaffiliated Preferred Stock	PR007 L(7)C(2)+PR015 L(34)C(4)	 8,855
(35) Total Unaffiliated Common Stock and Fair Value Excess Affiliated Stocks	PR007 L(13)C(2)+PR015 L(35)C(4)	 8,821,370
(36) Other Long - Term Assets - Real Estate	PR008 L(7)C(2)	 402,000
(37) Other Long - Term Assets - Schedule BA Assets	PR008 L(19)C(2)+PR015 L(36)+L(37)C(4)	 4,976,884
(38) Misc Assets - Receivable for Securities	PR009 L(1)C(2)	
(39) Misc Assets - Aggregate Write-ins for Invested Assets	PR009 L(2)C(2)	
(40) Misc Assets - Derivatives	PR009 L(14)C(2)	
(41) Replication - Synthetic Asset: One Half	PR010 L(9999999)(7)	
(42) Asset Concentration RBC - Equity	PR011 L(32)C(3) Grand Total Page	 2,802,749
(43) Total R2	L(27)+L(28)+L(29)+L(30)+L(31)+L(32)+L(33)+L(34)+L(35)+L(36)+L(37)+L(38)+ L(39)+L(40)+L(41)+L(42)	 17,011,858
R3 - Asset Risk - Credit		
(44) Other Credit RBC	PR012 L(8))-L(1)-L(2)C(2)	 106,944
(45) One half of Rein Recoverables	0.5 x (PR012 L(1)+L(2)C(2))	 493,445
(46) Other half of Rein Recoverables	If R4 L(50)>(R3 L(44) + R3 L(45)), 0, otherwise, R3 L(45)	
(47) Health Credit Risk	PR013 L(12)C(2)	
(48) Total R3	L(44) + L(45) + L(46) + L(47)	 600,389

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

Calculation of Total Risk-Based Capital After Covariance PR032 R4-Rcat

	PRBC O&I Reference	(1) RBC Amount
R4 - Underwriting Risk - Reserves		
(49) One half of Reinsurance RBC	If R4 L(50)>(R3 L(44) + R3 L(45)), R3 L(45), otherwise, 0	493,445
(50) Total Adjusted Unpaid Loss/Expense Reserve RBC	PR0017 L(15)C(20)	55,486,000
(51) Excessive Premium Growth - Loss/Expense Reserve	PR0016 L(13)C(8)	
(52) A&H Claims Reserves Adjusted for LCF	PR024 L(5)C(2) + PR023 L(6) C(4)	
(53) Total R4	L(49)+L(50)+L(51)+L(52)	55,979,445
R5 - Underwriting Risk - Net Written Premium		
(54) Total Adjusted NWP RBC	PR018 L(15)C(20)	29,080,000
(55) Excessive Premium Growth - Written Premiums Charge	PR016 L(14)C(8)	
(56) Total Net Health Premium RBC	PR022 L(21)C(2)	
(57) Health Stabilization Reserves	PR025 L(8)C(2) + PR023 L(3) C(2)	
(58) Total R5	L(54)+L(55)+L(56)+L(57)	29,080,000
Rcat - Catastrophe Risk		
(59) Total Rcat	PR027 L(5) C(1)	
(60) Total RBC After Covariance Before Basic Operational Risk = $R0 + \text{SQRT}(R1^2 + R2^2 + R3^2 + R4^2 + R5^2 + Rcat^2)$		68,084,064
(61) Basic Operational Risk = .030 x L(60)		2,042,522
(62) C-4a of U.S. Life Insurance Subsidiaries (from Company records)		
(63) Net Basic Operational Risk = Line (61) - Line (62) (Not less than zero)		2,042,522
(64) Total RBC After Covariance including Basic Operational Risk = L(60) + L(63)		70,126,586
(65) Authorized Control Level RBC including Basic Operational Risk = .5 x L(64)		35,063,293

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

TREND TEST PR033

	Annual Statement Source	(1) Amount	(2) Result
Original RBC % Before Applying Trend Test			
(1) Authorized Control Level Risk-Based Capital Including Basic Operational Risk	PR032, C(1) L(65)	35,063,293	
(2) Total Adjusted Capital	PR029, C(2) L (15)	427,719,722	
(3) RBC %	L(2)C(1) / L(1)C(1)	1,219.850 %	
Combined Ratio Data			
(4) Premiums Earned	Pg 4, Col 1, L1	135,741,866	
(5) Losses Incurred	Pg 4, Col 1, L2	68,101,953	
(6) Loss Expenses Incurred	Pg 4, Col 1, L3	26,223,135	
(7) Other Underwriting Expenses Incurred	Pg 4, Col 1, L4	38,353,267	
(8) Aggregate Write-ins for Underwriting Deductions	Pg 4, Col 1, L5		
(9) Dividends to Policyholders	Pg 4, Col 1, L17	17,682,573	
(10) Net Written Premiums	Pg 8, Col 6, L35	132,504,604	
Combined Ratio Calculation			
(11) Loss Ratio	[Pg 4, Col 1, L 2 + Pg 4, Col 1, L 3] / Pg 4, Col 1, L 1	69.489 %	
(12) Dividend Ratio	Pg 4, Col 1, L 17 / Pg 4, Col 1, L 1	13.027 %	
(13) Expenses Ratio	[Pg 4, Col 1, L 4 + Pg 4, Col 1, L 5] / Pg 8, Col 6, L 35	28.945 %	
(14) Combined Ratio	L(11) + L(12) + L(13)	111.461 %	
(15) Trend Test Result †	If L(3) Between 200% & 300% & L(14) >120%, L(15), YES, Otherwise, NO		NO

†The Trend Test applies only if L(15) = YES

‡If result = YES, the company triggers regulatory attention at the Company Action Level based on the trend test.

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

COMPARISON OF TOTAL ADJUSTED CAPITAL TO RISK-BASED CAPITAL PR034

	Abbreviation	(1) Amount
Excluding the Trend Test:		
(1) Total Adjusted Capital (Post-Deferred Tax: PR029 Line 15)		427,719,722
(2) Company Action Level=200% of Authorized Control Level	CAL	70,126,586
(3) Regulatory Action Level=150% of Authorized Control Level	RAL	52,594,940
(4) Authorized Control Level=100% of Authorized Control Level	ACL	35,063,293
(5) Mandatory Control Level=70% of Authorized Control Level	MCL	24,544,305
(6) Level of Action, if Any (excluding the trend test).....		NONE
Including the Trend Test:		
(7) Level of Action, if Any (including the trend test).....		None

THE FOLLOWING NUMBERS MUST BE REPORTED IN THE FIVE YEAR HISTORY EXHIBIT ON THE INDICATED LINE

Total Adjusted Surplus to Policyholders	Five Yr Hist C1 L28	L(1)C(1)	427,719,722
Authorized Control Level Risk-Based Capital	Five Yr Hist C1 L29	L(4)C(1)	35,063,293

PR034

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY
UNDERWRITING AND INVESTMENT EXHIBIT - PREMIUMS WRITTEN PR035

- (1) Did your company write Accident and Health Insurance in 2024? NO
 If answer is yes, please complete Column 2, 2024 Net Premiums Written.
- (2) Did your company write Accident and Health Insurance in 2023? NO
 If answer is yes, please complete Column 3, 2023 Net Premiums Written.
- (3) Were the total net Premiums written zero in 2024? NO
- (4) Were the total net Premiums written zero in 2023? NO

For all companies, enter net premiums written in all Columns, Line 1 through Line 34.

Line of Business	(1) 2025 Net Premiums Written	(2) 2024 Net Premiums Written	(3) 2023 Net Premiums Written
1. Fire		XXX.	XXX.
2.1 Allied Lines		XXX.	XXX.
2.2 Multiple Peril Crop		XXX.	XXX.
2.3 Federal Flood		XXX.	XXX.
2.4 Private Crop		XXX.	XXX.
2.5 Private Flood		XXX.	XXX.
3. Farmowners Multiple Peril		XXX.	XXX.
4. Homeowners Multiple Peril		XXX.	XXX.
5.1 Commercial Multiple Peril (Non-Liability Portion)		XXX.	XXX.
5.2 Commercial Multiple Peril (Liability Portion)		XXX.	XXX.
6. Mortgage Guaranty		XXX.	XXX.
8. Ocean marine		XXX.	XXX.
9.1 Inland marine		XXX.	XXX.
9.2 Pet Insurance Plans		XXX.	XXX.
10. Financial Guaranty		XXX.	XXX.
11.1 Medical Professional Liability - Occurrence		XXX.	XXX.
11.2 Medical Professional Liability - Claims-Made		XXX.	XXX.
12. Earthquake		XXX.	XXX.
13.1 Comprehensive (Hospital and Medical) Individual			
13.2 Comprehensive (Hospital and Medical) Group			
14. Credit accident and health (group and individual)			
15.1 Vision Only			
15.2 Dental Only			
15.3 Disability Income			
15.4 Medicare Supplement			
15.5 Medicaid Title XIX			
15.6 Medicare Title XVIII			
15.7 Long-Term Care			
15.8 Federal Employees Health Benefits Plan			
15.9 Other Health			
16. Workers' compensation	132,504,604	XXX.	XXX.
17.1 Other Liability - Occurrence		XXX.	XXX.
17.2 Other Liability - Claims-Made		XXX.	XXX.
17.3 Excess workers' compensation		XXX.	XXX.
18.1 Products Liability - Occurrence		XXX.	XXX.
18.2 Products Liability - Claims-Made		XXX.	XXX.
19.1 Private Passenger Auto No-Fault (Personal Injury Protection)		XXX.	XXX.
19.2 Other Private Passenger Auto Liability		XXX.	XXX.
19.3 Commercial Auto No-Fault (Personal Injury Protection)		XXX.	XXX.
19.4 Other Commercial Auto Liability		XXX.	XXX.
21.1 Private Passenger Auto Physical Damage		XXX.	XXX.
21.2 Commercial Auto Physical Damage		XXX.	XXX.
22. Aircraft (all perils)		XXX.	XXX.
23. Fidelity		XXX.	XXX.
24. Surety		XXX.	XXX.
26. Burglary and theft		XXX.	XXX.
27. Boiler and machinery		XXX.	XXX.
28. Credit		XXX.	XXX.
29. International		XXX.	XXX.
30. Warranty		XXX.	XXX.
31. Reinsurance - Property		XXX.	XXX.
32. Reinsurance Liability		XXX.	XXX.
33. Reinsurance - Financial Lines		XXX.	XXX.
34. Aggregate write-ins for other lines of business		XXX.	XXX.
35. TOTALS	132,504,604	144,571,165	160,357,589

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

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SCHEDULE P PART 1L - OTHER (ACCIDENT AND HEALTH ONLY) PR036

All data reported in thousands of dollars (\$000)

	(3)	(24)	(28)	Earthquake and Hurricane Experience*				(28C) Total Losses and Expenses Incurred, Net excluding Earthquake and Hurricane Losses
				(24A)	(28A)	(24B)	(28B)	
	Premiums Earned, Net	Total Net Losses and Expenses Unpaid	Total Losses and Expenses Incurred, Net	Total U.S. Net Losses Unpaid	Total U.S. Losses Incurred, Net	Total Non-U.S. Net Losses Unpaid	Total Non-U.S. Losses Incurred, Net	
(2) 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
(3) 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
(4) 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
(5) 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
(6) 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
(7) 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
(8) 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
(9) 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
(10) 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
(11) 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
(12) Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

Discount on Medical Reserves and Loss Adjustment Expenses Included in Col 24 Sch P Part 1L

	Wildfire Catastrophe Experience*			
	(24I)	(28I)	(24II)	(28II)
	Total U.S. Net Losses Unpaid	Total U.S. Losses Incurred, Net	Total Non-U.S. Net Losses Unpaid	Total Non-U.S. Losses Incurred, Net
(2) 2016	XXX	XXX	XXX	XXX
(3) 2017	XXX	XXX	XXX	XXX
(4) 2018	XXX	XXX	XXX	XXX
(5) 2019	XXX	XXX	XXX	XXX
(6) 2020	XXX	XXX	XXX	XXX
(7) 2021	XXX	XXX	XXX	XXX
(8) 2022	XXX	XXX	XXX	XXX
(9) 2023	XXX	XXX	XXX	XXX
(10) 2024	XXX	XXX	XXX	XXX
(11) 2025	XXX	XXX	XXX	XXX
(12) Totals	XXX	XXX	XXX	XXX

	Convective Storms Catastrophe Experience*				
	(24III)	(28III)	(24IV)	(28IV)	(28V)
	Total U.S. Net Losses Unpaid	Total U.S. Losses Incurred, Net	Total Non-U.S. Net Losses Unpaid	Total Non-U.S. Losses Incurred, Net	Total Losses and Expenses Incurred, Net excluding Earthquake, Hurricane, Wildfire and Convective Storms Losses
(2) 2016	XXX	XXX	XXX	XXX	XXX
(3) 2017	XXX	XXX	XXX	XXX	XXX
(4) 2018	XXX	XXX	XXX	XXX	XXX
(5) 2019	XXX	XXX	XXX	XXX	XXX
(6) 2020	XXX	XXX	XXX	XXX	XXX
(7) 2021	XXX	XXX	XXX	XXX	XXX
(8) 2022	XXX	XXX	XXX	XXX	XXX
(9) 2023	XXX	XXX	XXX	XXX	XXX
(10) 2024	XXX	XXX	XXX	XXX	XXX
(11) 2025	XXX	XXX	XXX	XXX	XXX
(12) Totals	XXX	XXX	XXX	XXX	XXX

*Please provide losses only; no expenses. Catastrophe losses should 1.) be the net losses incurred for the reporting entity, not net losses incurred for the group; 2.) be a subset of, and therefore, less than, total net losses reported in Column (28); 3.) be reported in 000s to be consistent with all values reported in this exhibit; and 4.) not be reported as negative amounts.

**If this line of business has incurred U.S. catastrophe losses arising from events either included on the list of U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website or numbered and labeled by PCS as a hurricane, tropical storm, or earthquake, provide only the amount of those catastrophe losses in Catastrophe Experience columns (24A) and (28A).

***If this line of business has incurred non-U.S. catastrophe losses arising from a hurricane, tropical storm, or earthquake from an event included on the list of non-U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website, provide only the amount of those catastrophe losses in Catastrophe Experience Columns (24B) and (28B).

****Columns 24I through 28V are for informational purposes only.

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

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SCHEDULE P PART 2L - OTHER (ACCIDENT & HEALTH ONLY) PR037

	(1) 2016	(2) 2017	(3) 2018	(4) 2019	(5) 2020	(6) 2021	(7) 2022	(8) 2023	(9) 2024	(10) 2025
(2) 2016										
(3) 2017										
(4) 2018										
(5) 2019										
(6) 2020										
(7) 2021										
(8) 2022										
(9) 2023										
(10) 2024										

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY
MEDICAL TABULAR RESERVE DISCOUNT PR038

Underwriting Risk - Reserves		PR017		Value (000 Omitted)
		Line	Column	
1. Homeowner/Farmowner	7	1		
2. Private Pass Auto Liab	7	2		
3. Comm Auto Liab	7	3		
4. Workers' Comp	7	4		
5. Comm Multi Peril	7	5		
6. Med Professional Liability - Occ	7	6		
7. Med Professional Liability - CM	7	7		
8. Special Liab	7	8		
9. Other Liab - Occurrence	7	9		
10. Other Liab - Claims Made	7	9		
11. Fidelity & Surety	7	10		
12. Special Property	7	11		
13. Auto Physical Damage	7	12		
14. Other (Credit, A&H)	7	13		
15. Fin Guaranty/Mrtg Guaranty	7	14		
16. International	7	15		
17. Medical Tabular Reserve Discount - Reinsurance :Property	7	16		
18. Medical Tabular Reserve Discount - Reinsurance :Liability	7	17		
19. Medical Tabular Reserve Discount - Reinsurance :Financial Lines	7	16		
20. Product Liab - Occurence	7	18		
21. Product Liab - Claims Made	7	18		
22. Warranty	7	19		
23. Pet Insurance Plans	7	11		
24. Total	7	20		

Underwriting Risk - Premiums Annual Statement Source : STMTINCOME (page 4, col.1 In 4)		PR018		Value
		Line	Column	
25. Other Underwriting Expenses Incurred		6	1	38,353,267

PR038

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

GROSS WRITTEN PREMIUMS PR039

Description	Annual Statement Source	(1) Statement Value
(1) 2025 Company Gross Written Premium - Direct	Pg 8, PREMWRTN, Col 1, L35	136,445,712
(2) 2025 Company Gross Written Premium - Assumed	Pg 8, PREMWRTN, Col 3, L35	2,774,949
(3) 2024 Company Gross Written Premium - Direct	Pg 8, PREMWRTN, Col 1, L35	147,011,755
(4) 2024 Company Gross Written Premium - Assumed	Pg 8, PREMWRTN, Col 3, L35	4,479,153
(5) 2023 Company Gross Written Premium - Direct	Pg 8, PREMWRTN, Col 1, L35	161,837,132
(6) 2023 Company Gross Written Premium - Assumed	Pg 8, PREMWRTN, Col 3, L35	5,879,421
(7) 2022 Company Gross Written Premium - Direct	Pg 8, PREMWRTN, Col 1, L35	142,864,950
(8) 2022 Company Gross Written Premium - Assumed	Pg 8, PREMWRTN, Col 3, L35	6,183,282
(9) 2025 Group Gross Written Premium - Direct	Pg 8, PREMWRTN, Col 1, L35	
(10) 2025 Group Gross Written Premium - Assumed	Pg 8, PREMWRTN, Col 3, L35	
(11) 2024 Group Gross Written Premium - Direct	Pg 8, PREMWRTN, Col 1, L35	
(12) 2024 Group Gross Written Premium - Assumed	Pg 8, PREMWRTN, Col 3, L35	
(13) 2023 Group Gross Written Premium - Direct	Pg 8, PREMWRTN, Col 1, L35	
(14) 2023 Group Gross Written Premium - Assumed	Pg 8, PREMWRTN, Col 3, L35	
(15) 2022 Group Gross Written Premium - Direct	Pg 8, PREMWRTN, Col 1, L35	
(16) 2022 Group Gross Written Premium - Assumed	Pg 8, PREMWRTN, Col 3, L35	

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

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SCHEDULE P PART 1 SUMMARY PR100

All data reported in thousands of dollars (\$000)

	(3)	(24)	(28)	(32)	(33)	Earthquake and Hurricane Experience*				(28C) Total Losses and Expenses Incurred, Net excluding Earthquake and Hurricane Losses
						(24A)	(28A)	(24B)	(28B)	
	Premiums Earned, Net	Total Net Losses and Expenses Unpaid	Total Losses and Expenses Incurred, Net	Non Tabular Discount Loss	Non Tabular Discount Loss Expense	Total U.S. Net Losses Unpaid	Total U.S. Losses Incurred Net	Total Non-U.S. Net Losses Unpaid	Total Non-U.S. Losses Incurred Net	
(2) 2016	138,702	XXX	122,602	XXX	XXX	XXX		XXX		122,602
(3) 2017	153,702	XXX	102,596	XXX	XXX	XXX		XXX		102,596
(4) 2018	157,752	XXX	122,570	XXX	XXX	XXX		XXX		122,570
(5) 2019	163,379	XXX	124,041	XXX	XXX	XXX		XXX		124,041
(6) 2020	131,091	XXX	99,229	XXX	XXX	XXX		XXX		99,229
(7) 2021	127,847	XXX	92,108	XXX	XXX	XXX		XXX		92,108
(8) 2022	139,685	XXX	95,648	XXX	XXX	XXX		XXX		95,648
(9) 2023	154,778	XXX	106,130	XXX	XXX	XXX		XXX		106,130
(10) 2024	150,878	XXX	109,113	XXX	XXX	XXX		XXX		109,113
(11) 2025	135,742	XXX	112,449	XXX	XXX	XXX		XXX		112,449
(12) Totals	XXX	645,023	XXX				XXX		XXX	XXX

	Wildfire Catastrophe Experience*				Convective Storms Catastrophe Experience*				(28V) Total Losses and Expenses Incurred, Net excluding Earthquake, Hurricane, Wildfire and Convective Storms Losses
	(24I)	(28I)	(24II)	(28II)	(24III)	(28III)	(24IV)	(28IV)	
	Total U.S. Net Losses Unpaid	Total U.S. Losses Incurred, Net	Total Non-U.S. Net Losses Unpaid	Total Non-U.S. Losses Incurred, Net	Total U.S. Net Losses Unpaid	Total U.S. Losses Incurred, Net	Total Non-U.S. Net Losses Unpaid	Total Non-U.S. Losses Incurred, Net	
(2) 2016	XXX		XXX		XXX		XXX		122,602
(3) 2017	XXX		XXX		XXX		XXX		102,596
(4) 2018	XXX		XXX		XXX		XXX		122,570
(5) 2019	XXX		XXX		XXX		XXX		124,041
(6) 2020	XXX		XXX		XXX		XXX		99,229
(7) 2021	XXX		XXX		XXX		XXX		92,108
(8) 2022	XXX		XXX		XXX		XXX		95,648
(9) 2023	XXX		XXX		XXX		XXX		106,130
(10) 2024	XXX		XXX		XXX		XXX		109,113
(11) 2025	XXX		XXX		XXX		XXX		112,449
(12) Totals		XXX		XXX		XXX		XXX	XXX

* Please provide comments on any data issues or estimations used to derive the catastrophe experience data

****Columns 24I through 28V are for informational purposes only.

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

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All data reported in thousands of dollars (\$000)

SCHEDULE P PART 1A - HOMEOWNERS/FARMOWNERS PR101

	(3)	(24)	(28)	Earthquake and Hurricane Experience*				(28C) Total Losses and Expenses Incurred, Net excluding Earthquake and Hurricane Losses
				(24A)	(28A)	(24B)	(28B)	
	Premiums Earned, Net	Total Net Losses and Expenses Unpaid	Total Losses and Expenses Incurred, Net	Total U.S. Net Losses Unpaid	Total U.S. Losses Incurred, Net	Total Non-U.S. Net Losses Unpaid	Total Non-U.S. Losses Incurred, Net	
(2) 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(3) 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(4) 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(5) 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(6) 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(7) 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(8) 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(9) 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(10) 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(11) 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(12) Totals	XXX		XXX		XXX		XXX	XXX

	Wildfire Catastrophe Experience*			
	(24I)	(28I)	(24II)	(28II)
	Total U.S. Net Losses Unpaid	Total U.S. Losses Incurred, Net	Total Non-U.S. Net Losses Unpaid	Total Non-U.S. Losses Incurred, Net
(2) 2016	XXX		XXX	
(3) 2017	XXX		XXX	
(4) 2018	XXX		XXX	
(5) 2019	XXX		XXX	
(6) 2020	XXX		XXX	
(7) 2021	XXX		XXX	
(8) 2022	XXX		XXX	
(9) 2023	XXX		XXX	
(10) 2024	XXX		XXX	
(11) 2025	XXX		XXX	
(12) Totals		XXX		XXX

	Convective Storms Catastrophe Experience*				(28V) Total Losses and Expenses Incurred, Net excluding Earthquake, Hurricane, Wildfire and Convective Storms Losses
	(24III)	(28III)	(24IV)	(28IV)	
	Total U.S. Net Losses Unpaid	Total U.S. Losses Incurred, Net	Total Non-U.S. Net Losses Unpaid	Total Non-U.S. Losses Incurred, Net	
(2) 2016	XXX		XXX		
(3) 2017	XXX		XXX		
(4) 2018	XXX		XXX		
(5) 2019	XXX		XXX		
(6) 2020	XXX		XXX		
(7) 2021	XXX		XXX		
(8) 2022	XXX		XXX		
(9) 2023	XXX		XXX		
(10) 2024	XXX		XXX		
(11) 2025	XXX		XXX		
(12) Totals		XXX		XXX	XXX

*Please provide losses only; no expenses. Catastrophe losses should 1.) be the net losses incurred for the reporting entity, not net losses incurred for the group; 2.) be a subset of, and therefore, less than, total net losses reported in Column (28); 3.) be reported in 000s to be consistent with all values reported in this exhibit; and 4.) not be reported as negative amounts.

**If this line of business has incurred U.S. catastrophe losses arising from events either included on the list of U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website or numbered and labeled by PCS as a hurricane, tropical storm, or earthquake, provide only the amount of those catastrophe losses in Catastrophe Experience columns (24A) and (28A).

***If this line of business has incurred non-U.S. catastrophe losses arising from a hurricane, tropical storm, or earthquake from an event included on the list of non-U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website, provide only the amount of those catastrophe losses in Catastrophe Experience Columns (24B) and (28B).

****Columns 24I through 28V are for informational purposes only.

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

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All data reported in thousands of dollars (\$000)

SCHEDULE P PART 1B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL PR102

	(3)	(24)	(28)	Earthquake and Hurricane Experience*				(28C) Total Losses and Expenses Incurred, Net excluding Earthquake and Hurricane Losses
				(24A) Total U.S. Net Losses Unpaid	(28A) Total U.S. Losses Incurred, Net	(24B) Total Non-U.S. Net Losses Unpaid	(28B) Total Non-U.S. Losses Incurred, Net	
(2) 2016		XXX		XXX		XXX		
(3) 2017		XXX		XXX		XXX		
(4) 2018		XXX		XXX		XXX		
(5) 2019		XXX		XXX		XXX		
(6) 2020		XXX		XXX		XXX		
(7) 2021		XXX		XXX		XXX		
(8) 2022		XXX		XXX		XXX		
(9) 2023		XXX		XXX		XXX		
(10) 2024		XXX		XXX		XXX		
(11) 2025		XXX		XXX		XXX		
(12) Totals	XXX		XXX		XXX		XXX	XXX

	Wildfire Catastrophe Experience*			
	(24I) Total U.S. Net Losses Unpaid	(28I) Total U.S. Losses Incurred, Net	(24II) Total Non-U.S. Net Losses Unpaid	(28II) Total Non-U.S. Losses Incurred, Net
(2) 2016	XXX		XXX	
(3) 2017	XXX		XXX	
(4) 2018	XXX		XXX	
(5) 2019	XXX		XXX	
(6) 2020	XXX		XXX	
(7) 2021	XXX		XXX	
(8) 2022	XXX		XXX	
(9) 2023	XXX		XXX	
(10) 2024	XXX		XXX	
(11) 2025	XXX		XXX	
(12) Totals		XXX		XXX

	Convective Storms Catastrophe Experience*				
	(24III) Total U.S. Net Losses Unpaid	(28III) Total U.S. Losses Incurred, Net	(24IV) Total Non-U.S. Net Losses Unpaid	(28IV) Total Non-U.S. Losses Incurred, Net	(28V) Total Losses and Expenses Incurred, Net excluding Earthquake, Hurricane, Wildfire and Convective Storms Losses
(2) 2016	XXX		XXX		
(3) 2017	XXX		XXX		
(4) 2018	XXX		XXX		
(5) 2019	XXX		XXX		
(6) 2020	XXX		XXX		
(7) 2021	XXX		XXX		
(8) 2022	XXX		XXX		
(9) 2023	XXX		XXX		
(10) 2024	XXX		XXX		
(11) 2025	XXX		XXX		
(12) Totals		XXX		XXX	XXX

*Please provide losses only; no expenses. Catastrophe losses should 1.) be the net losses incurred for the reporting entity, not net losses incurred for the group; 2.) be a subset of, and therefore, less than, total net losses reported in Column (28); 3.) be reported in 000s to be consistent with all values reported in this exhibit; and 4.) not be reported as negative amounts.

**If this line of business has incurred U.S. catastrophe losses arising from events either included on the list of U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website or numbered and labeled by PCS as a hurricane, tropical storm, or earthquake, provide only the amount of those catastrophe losses in Catastrophe Experience columns (24A) and (28A).

***If this line of business has incurred non-U.S. catastrophe losses arising from a hurricane, tropical storm, or earthquake from an event included on the list of non-U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website, provide only the amount of those catastrophe losses in Catastrophe Experience Columns (24B) and (28B).

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RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

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All data reported in thousands of dollars (\$000)

SCHEDULE P PART 1C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL PR103

	(3)	(24)	(28)	Earthquake and Hurricane Experience*				(28C) Total Losses and Expenses Incurred, Net excluding Earthquake and Hurricane Losses
				(24A)	(28A)	(24B)	(28B)	
	Premiums Earned, Net	Total Net Losses and Expenses Unpaid	Total Losses and Expenses Incurred, Net	Total U.S. Net Losses Unpaid	Total U.S. Losses Incurred, Net	Total Non-U.S. Net Losses Unpaid	Total Non-U.S. Losses Incurred, Net	
(2) 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(3) 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(4) 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(5) 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(6) 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(7) 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(8) 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(9) 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(10) 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(11) 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(12) Totals	XXX		XXX		XXX		XXX	XXX

	Wildfire Catastrophe Experience*			
	(24I)	(28I)	(24II)	(28II)
	Total U.S. Net Losses Unpaid	Total U.S. Losses Incurred, Net	Total Non-U.S. Net Losses Unpaid	Total Non-U.S. Losses Incurred, Net
(2) 2016	XXX		XXX	
(3) 2017	XXX		XXX	
(4) 2018	XXX		XXX	
(5) 2019	XXX		XXX	
(6) 2020	XXX		XXX	
(7) 2021	XXX		XXX	
(8) 2022	XXX		XXX	
(9) 2023	XXX		XXX	
(10) 2024	XXX		XXX	
(11) 2025	XXX		XXX	
(12) Totals		XXX		XXX

	Convective Storms Catastrophe Experience*				(28V) Total Losses and Expenses Incurred, Net excluding Earthquake, Hurricane, Wildfire and Convective Storms Losses
	(24III)	(28III)	(24IV)	(28IV)	
	Total U.S. Net Losses Unpaid	Total U.S. Losses Incurred, Net	Total Non-U.S. Net Losses Unpaid	Total Non-U.S. Losses Incurred, Net	
(2) 2016	XXX		XXX		
(3) 2017	XXX		XXX		
(4) 2018	XXX		XXX		
(5) 2019	XXX		XXX		
(6) 2020	XXX		XXX		
(7) 2021	XXX		XXX		
(8) 2022	XXX		XXX		
(9) 2023	XXX		XXX		
(10) 2024	XXX		XXX		
(11) 2025	XXX		XXX		
(12) Totals		XXX		XXX	XXX

*Please provide losses only; no expenses. Catastrophe losses should 1.) be the net losses incurred for the reporting entity, not net losses incurred for the group; 2.) be a subset of, and therefore, less than, total net losses reported in Column (28); 3.) be reported in 000s to be consistent with all values reported in this exhibit; and 4.) not be reported as negative amounts.

**If this line of business has incurred U.S. catastrophe losses arising from events either included on the list of U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website or numbered and labeled by PCS as a hurricane, tropical storm, or earthquake, provide only the amount of those catastrophe losses in Catastrophe Experience columns (24A) and (28A).

***If this line of business has incurred non-U.S. catastrophe losses arising from a hurricane, tropical storm, or earthquake from an event included on the list of non-U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website, provide only the amount of those catastrophe losses in Catastrophe Experience Columns (24B) and (28B).

****Columns 24I through 28V are for informational purposes only.

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

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All data reported in thousands of dollars (\$000)

SCHEDULE P PART 1D - WORKERS' COMPENSATION (EXCLUDING EXCESS WORKERS' COMPENSATION) PR104

	(3)	(24)	(28)	Earthquake and Hurricane Experience*				(28C) Total Losses and Expenses Incurred, Net excluding Earthquake and Hurricane Losses
				(24A) Total U.S. Net Losses Unpaid	(28A) Total U.S. Losses Incurred, Net	(24B) Total Non-U.S. Net Losses Unpaid	(28B) Total Non-U.S. Losses Incurred, Net	
(2) 2016	138,702	XXX	122,602	XXX		XXX		122,602
(3) 2017	153,702	XXX	102,596	XXX		XXX		102,596
(4) 2018	157,752	XXX	122,570	XXX		XXX		122,570
(5) 2019	163,379	XXX	124,041	XXX		XXX		124,041
(6) 2020	131,091	XXX	99,229	XXX		XXX		99,229
(7) 2021	127,847	XXX	92,108	XXX		XXX		92,108
(8) 2022	139,685	XXX	95,648	XXX		XXX		95,648
(9) 2023	154,778	XXX	106,130	XXX		XXX		106,130
(10) 2024	150,878	XXX	109,113	XXX		XXX		109,113
(11) 2025	135,742	XXX	112,449	XXX		XXX		112,449
(12) Totals	XXX	645,023	XXX		XXX		XXX	XXX

	Wildfire Catastrophe Experience*			
	(24I) Total U.S. Net Losses Unpaid	(28I) Total U.S. Losses Incurred, Net	(24II) Total Non-U.S. Net Losses Unpaid	(28II) Total Non-U.S. Losses Incurred, Net
(2) 2016	XXX		XXX	
(3) 2017	XXX		XXX	
(4) 2018	XXX		XXX	
(5) 2019	XXX		XXX	
(6) 2020	XXX		XXX	
(7) 2021	XXX		XXX	
(8) 2022	XXX		XXX	
(9) 2023	XXX		XXX	
(10) 2024	XXX		XXX	
(11) 2025	XXX		XXX	
(12) Totals		XXX		XXX

	Convective Storms Catastrophe Experience*				
	(24III) Total U.S. Net Losses Unpaid	(28III) Total U.S. Losses Incurred, Net	(24IV) Total Non-U.S. Net Losses Unpaid	(28IV) Total Non-U.S. Losses Incurred, Net	(28V) Total Losses and Expenses Incurred, Net excluding Earthquake, Hurricane, Wildfire and Convective Storms Losses
(2) 2016	XXX		XXX		122,602
(3) 2017	XXX		XXX		102,596
(4) 2018	XXX		XXX		122,570
(5) 2019	XXX		XXX		124,041
(6) 2020	XXX		XXX		99,229
(7) 2021	XXX		XXX		92,108
(8) 2022	XXX		XXX		95,648
(9) 2023	XXX		XXX		106,130
(10) 2024	XXX		XXX		109,113
(11) 2025	XXX		XXX		112,449
(12) Totals		XXX		XXX	XXX

*Please provide losses only; no expenses. Catastrophe losses should 1.) be the net losses incurred for the reporting entity, not net losses incurred for the group; 2.) be a subset of, and therefore, less than, total net losses reported in Column (28); 3.) be reported in 000s to be consistent with all values reported in this exhibit; and 4.) not be reported as negative amounts.

**If this line of business has incurred U.S. catastrophe losses arising from events either included on the list of U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website or numbered and labeled by PCS as a hurricane, tropical storm, or earthquake, provide only the amount of those catastrophe losses in Catastrophe Experience columns (24A) and (28A).

***If this line of business has incurred non-U.S. catastrophe losses arising from a hurricane, tropical storm, or earthquake from an event included on the list of non-U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website, provide only the amount of those catastrophe losses in Catastrophe Experience Columns (24B) and (28B).

****Columns 24I through 28V are for informational purposes only.

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

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All data reported in thousands of dollars (\$000)

SCHEDULE P PART 1E - COMMERCIAL MULTIPLE PERIL PR105

	(3)	(24)	(28)	Earthquake and Hurricane Experience*				(28C) Total Losses and Expenses Incurred, Net excluding Earthquake and Hurricane Losses
				(24A)	(28A)	(24B)	(28B)	
	Premiums Earned, Net	Total Net Losses and Expenses Unpaid	Total Losses and Expenses Incurred, Net	Total U.S. Net Losses Unpaid	Total U.S. Losses Incurred, Net	Total Non-U.S. Net Losses Unpaid	Total Non-U.S. Losses Incurred, Net	
(2) 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(3) 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(4) 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(5) 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(6) 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(7) 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(8) 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(9) 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(10) 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(11) 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(12) Totals	XXX		XXX		XXX		XXX	XXX

	Wildfire Catastrophe Experience*			
	(24I)	(28I)	(24II)	(28II)
	Total U.S. Net Losses Unpaid	Total U.S. Losses Incurred, Net	Total Non-U.S. Net Losses Unpaid	Total Non-U.S. Losses Incurred, Net
(2) 2016	XXX		XXX	
(3) 2017	XXX		XXX	
(4) 2018	XXX		XXX	
(5) 2019	XXX		XXX	
(6) 2020	XXX		XXX	
(7) 2021	XXX		XXX	
(8) 2022	XXX		XXX	
(9) 2023	XXX		XXX	
(10) 2024	XXX		XXX	
(11) 2025	XXX		XXX	
(12) Totals		XXX		XXX

	Convective Storms Catastrophe Experience*				(28V) Total Losses and Expenses Incurred, Net excluding Earthquake, Hurricane, Wildfire and Convective Storms Losses
	(24III)	(28III)	(24IV)	(28IV)	
	Total U.S. Net Losses Unpaid	Total U.S. Losses Incurred, Net	Total Non-U.S. Net Losses Unpaid	Total Non-U.S. Losses Incurred, Net	
(2) 2016	XXX		XXX		
(3) 2017	XXX		XXX		
(4) 2018	XXX		XXX		
(5) 2019	XXX		XXX		
(6) 2020	XXX		XXX		
(7) 2021	XXX		XXX		
(8) 2022	XXX		XXX		
(9) 2023	XXX		XXX		
(10) 2024	XXX		XXX		
(11) 2025	XXX		XXX		
(12) Totals		XXX		XXX	XXX

*Please provide losses only; no expenses. Catastrophe losses should 1.) be the net losses incurred for the reporting entity, not net losses incurred for the group; 2.) be a subset of, and therefore, less than, total net losses reported in Column (28); 3.) be reported in 000s to be consistent with all values reported in this exhibit; and 4.) not be reported as negative amounts.

**If this line of business has incurred U.S. catastrophe losses arising from events either included on the list of U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website or numbered and labeled by PCS as a hurricane, tropical storm, or earthquake, provide only the amount of those catastrophe losses in Catastrophe Experience columns (24A) and (28A).

***If this line of business has incurred non-U.S. catastrophe losses arising from a hurricane, tropical storm, or earthquake from an event included on the list of non-U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website, provide only the amount of those catastrophe losses in Catastrophe Experience Columns (24B) and (28B).

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RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

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All data reported in thousands of dollars (\$000)

SCHEDULE P PART 1FSN1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE PR106

	(3)	(24)	(28)	Earthquake and Hurricane Experience*				(28C) Total Losses and Expenses Incurred, Net excluding Earthquake and Hurricane Losses
				(24A) Total U.S. Net Losses Unpaid	(28A) Total U.S. Losses Incurred, Net	(24B) Total Non-U.S. Net Losses Unpaid	(28B) Total Non-U.S. Losses Incurred, Net	
(2) 2016		XXX		XXX		XXX		
(3) 2017		XXX		XXX		XXX		
(4) 2018		XXX		XXX		XXX		
(5) 2019		XXX		XXX		XXX		
(6) 2020		XXX		XXX		XXX		
(7) 2021		XXX		XXX		XXX		
(8) 2022		XXX		XXX		XXX		
(9) 2023		XXX		XXX		XXX		
(10) 2024		XXX		XXX		XXX		
(11) 2025		XXX		XXX		XXX		
(12) Totals	XXX		XXX		XXX		XXX	XXX

	Wildfire Catastrophe Experience*			
	(24I) Total U.S. Net Losses Unpaid	(28I) Total U.S. Losses Incurred, Net	(24II) Total Non-U.S. Net Losses Unpaid	(28II) Total Non-U.S. Losses Incurred, Net
(2) 2016	XXX		XXX	
(3) 2017	XXX		XXX	
(4) 2018	XXX		XXX	
(5) 2019	XXX		XXX	
(6) 2020	XXX		XXX	
(7) 2021	XXX		XXX	
(8) 2022	XXX		XXX	
(9) 2023	XXX		XXX	
(10) 2024	XXX		XXX	
(11) 2025	XXX		XXX	
(12) Totals		XXX		XXX

	Convective Storms Catastrophe Experience*				
	(24III) Total U.S. Net Losses Unpaid	(28III) Total U.S. Losses Incurred, Net	(24IV) Total Non-U.S. Net Losses Unpaid	(28IV) Total Non-U.S. Losses Incurred, Net	(28V) Total Losses and Expenses Incurred, Net excluding Earthquake, Hurricane, Wildfire and Convective Storms Losses
(2) 2016	XXX		XXX		
(3) 2017	XXX		XXX		
(4) 2018	XXX		XXX		
(5) 2019	XXX		XXX		
(6) 2020	XXX		XXX		
(7) 2021	XXX		XXX		
(8) 2022	XXX		XXX		
(9) 2023	XXX		XXX		
(10) 2024	XXX		XXX		
(11) 2025	XXX		XXX		
(12) Totals		XXX		XXX	XXX

*Please provide losses only; no expenses. Catastrophe losses should 1.) be the net losses incurred for the reporting entity, not net losses incurred for the group; 2.) be a subset of, and therefore, less than, total net losses reported in Column (28); 3.) be reported in 000s to be consistent with all values reported in this exhibit; and 4.) not be reported as negative amounts.

**If this line of business has incurred U.S. catastrophe losses arising from events either included on the list of U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website or numbered and labeled by PCS as a hurricane, tropical storm, or earthquake, provide only the amount of those catastrophe losses in Catastrophe Experience columns (24A) and (28A).

***If this line of business has incurred non-U.S. catastrophe losses arising from a hurricane, tropical storm, or earthquake from an event included on the list of non-U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website, provide only the amount of those catastrophe losses in Catastrophe Experience Columns (24B) and (28B).

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RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

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All data reported in thousands of dollars (\$000)

SCHEDULE P PART 1FSN2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS MADE PR107

	(3)	(24)	(28)	Earthquake and Hurricane Experience*				(28C) Total Losses and Expenses Incurred, Net excluding Earthquake and Hurricane Losses
				(24A) Total U.S. Net Losses Unpaid	(28A) Total U.S. Losses Incurred, Net	(24B) Total Non-U.S. Net Losses Unpaid	(28B) Total Non-U.S. Losses Incurred, Net	
(2) 2016		XXX		XXX		XXX		
(3) 2017		XXX		XXX		XXX		
(4) 2018		XXX		XXX		XXX		
(5) 2019		XXX		XXX		XXX		
(6) 2020		XXX		XXX		XXX		
(7) 2021		XXX		XXX		XXX		
(8) 2022		XXX		XXX		XXX		
(9) 2023		XXX		XXX		XXX		
(10) 2024		XXX		XXX		XXX		
(11) 2025		XXX		XXX		XXX		
(12) Totals	XXX		XXX		XXX		XXX	XXX

	Wildfire Catastrophe Experience*			
	(24I) Total U.S. Net Losses Unpaid	(28I) Total U.S. Losses Incurred, Net	(24II) Total Non-U.S. Net Losses Unpaid	(28II) Total Non-U.S. Losses Incurred, Net
(2) 2016	XXX		XXX	
(3) 2017	XXX		XXX	
(4) 2018	XXX		XXX	
(5) 2019	XXX		XXX	
(6) 2020	XXX		XXX	
(7) 2021	XXX		XXX	
(8) 2022	XXX		XXX	
(9) 2023	XXX		XXX	
(10) 2024	XXX		XXX	
(11) 2025	XXX		XXX	
(12) Totals		XXX		XXX

	Convective Storms Catastrophe Experience*				
	(24III) Total U.S. Net Losses Unpaid	(28III) Total U.S. Losses Incurred, Net	(24IV) Total Non-U.S. Net Losses Unpaid	(28IV) Total Non-U.S. Losses Incurred, Net	(28V) Total Losses and Expenses Incurred, Net excluding Earthquake, Hurricane, Wildfire and Convective Storms Losses
(2) 2016	XXX		XXX		
(3) 2017	XXX		XXX		
(4) 2018	XXX		XXX		
(5) 2019	XXX		XXX		
(6) 2020	XXX		XXX		
(7) 2021	XXX		XXX		
(8) 2022	XXX		XXX		
(9) 2023	XXX		XXX		
(10) 2024	XXX		XXX		
(11) 2025	XXX		XXX		
(12) Totals		XXX		XXX	XXX

*Please provide losses only; no expenses. Catastrophe losses should 1.) be the net losses incurred for the reporting entity, not net losses incurred for the group; 2.) be a subset of, and therefore, less than, total net losses reported in Column (28); 3.) be reported in 000s to be consistent with all values reported in this exhibit; and 4.) not be reported as negative amounts.

**If this line of business has incurred U.S. catastrophe losses arising from events either included on the list of U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website or numbered and labeled by PCS as a hurricane, tropical storm, or earthquake, provide only the amount of those catastrophe losses in Catastrophe Experience columns (24A) and (28A).

***If this line of business has incurred non-U.S. catastrophe losses arising from a hurricane, tropical storm, or earthquake from an event included on the list of non-U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website, provide only the amount of those catastrophe losses in Catastrophe Experience Columns (24B) and (28B).

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RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

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All data reported in thousands of dollars (\$000)

SCHEDULE P PART 1G - SPECIAL LIABILITY PR108

	(3)	(24)	(28)	Earthquake and Hurricane Experience*				(28C) Total Losses and Expenses Incurred, Net excluding Earthquake and Hurricane Losses
				(24A) Total U.S. Net Losses Unpaid	(28A) Total U.S. Losses Incurred, Net	(24B) Total Non-U.S. Net Losses Unpaid	(28B) Total Non-U.S. Losses Incurred, Net	
(2) 2016		XXX		XXX		XXX		
(3) 2017		XXX		XXX		XXX		
(4) 2018		XXX		XXX		XXX		
(5) 2019		XXX		XXX		XXX		
(6) 2020		XXX		XXX		XXX		
(7) 2021		XXX		XXX		XXX		
(8) 2022		XXX		XXX		XXX		
(9) 2023		XXX		XXX		XXX		
(10) 2024		XXX		XXX		XXX		
(11) 2025		XXX		XXX		XXX		
(12) Totals	XXX		XXX		XXX		XXX	XXX

	Wildfire Catastrophe Experience*			
	(24I) Total U.S. Net Losses Unpaid	(28I) Total U.S. Losses Incurred, Net	(24II) Total Non-U.S. Net Losses Unpaid	(28II) Total Non-U.S. Losses Incurred, Net
(2) 2016	XXX		XXX	
(3) 2017	XXX		XXX	
(4) 2018	XXX		XXX	
(5) 2019	XXX		XXX	
(6) 2020	XXX		XXX	
(7) 2021	XXX		XXX	
(8) 2022	XXX		XXX	
(9) 2023	XXX		XXX	
(10) 2024	XXX		XXX	
(11) 2025	XXX		XXX	
(12) Totals		XXX		XXX

	Convective Storms Catastrophe Experience*				
	(24III) Total U.S. Net Losses Unpaid	(28III) Total U.S. Losses Incurred, Net	(24IV) Total Non-U.S. Net Losses Unpaid	(28IV) Total Non-U.S. Losses Incurred, Net	(28V) Total Losses and Expenses Incurred, Net excluding Earthquake, Hurricane, Wildfire and Convective Storms Losses
(2) 2016	XXX		XXX		
(3) 2017	XXX		XXX		
(4) 2018	XXX		XXX		
(5) 2019	XXX		XXX		
(6) 2020	XXX		XXX		
(7) 2021	XXX		XXX		
(8) 2022	XXX		XXX		
(9) 2023	XXX		XXX		
(10) 2024	XXX		XXX		
(11) 2025	XXX		XXX		
(12) Totals		XXX		XXX	XXX

*Please provide losses only; no expenses. Catastrophe losses should 1.) be the net losses incurred for the reporting entity, not net losses incurred for the group; 2.) be a subset of, and therefore, less than, total net losses reported in Column (28); 3.) be reported in 000s to be consistent with all values reported in this exhibit; and 4.) not be reported as negative amounts.

**If this line of business has incurred U.S. catastrophe losses arising from events either included on the list of U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website or numbered and labeled by PCS as a hurricane, tropical storm, or earthquake, provide only the amount of those catastrophe losses in Catastrophe Experience columns (24A) and (28A).

***If this line of business has incurred non-U.S. catastrophe losses arising from a hurricane, tropical storm, or earthquake from an event included on the list of non-U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website, provide only the amount of those catastrophe losses in Catastrophe Experience Columns (24B) and (28B).

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SCHEDULE P PART 1HSN1 - OTHER LIABILITY - OCCURRENCE PR109

	(3)	(24)	(28)	Earthquake and Hurricane Experience*				(28C) Total Losses and Expenses Incurred, Net excluding Earthquake and Hurricane Losses
				(24A)	(28A)	(24B)	(28B)	
	Premiums Earned, Net	Total Net Losses and Expenses Unpaid	Total Losses and Expenses Incurred, Net	Total U.S. Net Losses Unpaid	Total U.S. Losses Incurred, Net	Total Non-U.S. Net Losses Unpaid	Total Non-U.S. Losses Incurred, Net	
(2) 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(3) 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(4) 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(5) 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(6) 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(7) 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(8) 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(9) 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(10) 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(11) 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(12) Totals	XXX		XXX		XXX		XXX	XXX

	Wildfire Catastrophe Experience*			
	(24I)	(28I)	(24II)	(28II)
	Total U.S. Net Losses Unpaid	Total U.S. Losses Incurred, Net	Total Non-U.S. Net Losses Unpaid	Total Non-U.S. Losses Incurred, Net
(2) 2016	XXX		XXX	
(3) 2017	XXX		XXX	
(4) 2018	XXX		XXX	
(5) 2019	XXX		XXX	
(6) 2020	XXX		XXX	
(7) 2021	XXX		XXX	
(8) 2022	XXX		XXX	
(9) 2023	XXX		XXX	
(10) 2024	XXX		XXX	
(11) 2025	XXX		XXX	
(12) Totals		XXX		XXX

	Convective Storms Catastrophe Experience*				
	(24III)	(28III)	(24IV)	(28IV)	(28V)
	Total U.S. Net Losses Unpaid	Total U.S. Losses Incurred, Net	Total Non-U.S. Net Losses Unpaid	Total Non-U.S. Losses Incurred, Net	Total Losses and Expenses Incurred, Net excluding Earthquake, Hurricane, Wildfire and Convective Storms Losses
(2) 2016	XXX		XXX		
(3) 2017	XXX		XXX		
(4) 2018	XXX		XXX		
(5) 2019	XXX		XXX		
(6) 2020	XXX		XXX		
(7) 2021	XXX		XXX		
(8) 2022	XXX		XXX		
(9) 2023	XXX		XXX		
(10) 2024	XXX		XXX		
(11) 2025	XXX		XXX		
(12) Totals		XXX		XXX	XXX

*Please provide losses only; no expenses. Catastrophe losses should 1.) be the net losses incurred for the reporting entity, not net losses incurred for the group; 2.) be a subset of, and therefore, less than, total net losses reported in Column (28); 3.) be reported in 000s to be consistent with all values reported in this exhibit; and 4.) not be reported as negative amounts.

**If this line of business has incurred U.S. catastrophe losses arising from events either included on the list of U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website or numbered and labeled by PCS as a hurricane, tropical storm, or earthquake, provide only the amount of those catastrophe losses in Catastrophe Experience columns (24A) and (28A).

***If this line of business has incurred non-U.S. catastrophe losses arising from a hurricane, tropical storm, or earthquake from an event included on the list of non-U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website, provide only the amount of those catastrophe losses in Catastrophe Experience Columns (24B) and (28B).

****Columns 24I through 28V are for informational purposes only.

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

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All data reported in thousands of dollars (\$000)

SCHEDULE P PART 1HSN2 - OTHER LIABILITY - CLAIMS MADE PR110

	(3)	(24)	(28)	Earthquake and Hurricane Experience*				(28C) Total Losses and Expenses Incurred, Net excluding Earthquake and Hurricane Losses
				(24A)	(28A)	(24B)	(28B)	
	Premiums Earned, Net	Total Net Losses and Expenses Unpaid	Total Losses and Expenses Incurred, Net	Total U.S. Net Losses Unpaid	Total U.S. Losses Incurred, Net	Total Non-U.S. Net Losses Unpaid	Total Non-U.S. Losses Incurred, Net	
(2) 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(3) 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(4) 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(5) 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(6) 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(7) 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(8) 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(9) 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(10) 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(11) 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(12) Totals	XXX		XXX		XXX		XXX	XXX

	Wildfire Catastrophe Experience*			
	(24I)	(28I)	(24II)	(28II)
	Total U.S. Net Losses Unpaid	Total U.S. Losses Incurred, Net	Total Non-U.S. Net Losses Unpaid	Total Non-U.S. Losses Incurred, Net
(2) 2016	XXX		XXX	
(3) 2017	XXX		XXX	
(4) 2018	XXX		XXX	
(5) 2019	XXX		XXX	
(6) 2020	XXX		XXX	
(7) 2021	XXX		XXX	
(8) 2022	XXX		XXX	
(9) 2023	XXX		XXX	
(10) 2024	XXX		XXX	
(11) 2025	XXX		XXX	
(12) Totals		XXX		XXX

	Convective Storms Catastrophe Experience*				
	(24III)	(28III)	(24IV)	(28IV)	(28V)
	Total U.S. Net Losses Unpaid	Total U.S. Losses Incurred, Net	Total Non-U.S. Net Losses Unpaid	Total Non-U.S. Losses Incurred, Net	Total Losses and Expenses Incurred, Net excluding Earthquake, Hurricane, Wildfire and Convective Storms Losses
(2) 2016	XXX		XXX		
(3) 2017	XXX		XXX		
(4) 2018	XXX		XXX		
(5) 2019	XXX		XXX		
(6) 2020	XXX		XXX		
(7) 2021	XXX		XXX		
(8) 2022	XXX		XXX		
(9) 2023	XXX		XXX		
(10) 2024	XXX		XXX		
(11) 2025	XXX		XXX		
(12) Totals		XXX		XXX	XXX

*Please provide losses only; no expenses. Catastrophe losses should 1.) be the net losses incurred for the reporting entity, not net losses incurred for the group; 2.) be a subset of, and therefore, less than, total net losses reported in Column (28); 3.) be reported in 000s to be consistent with all values reported in this exhibit; and 4.) not be reported as negative amounts.

**If this line of business has incurred U.S. catastrophe losses arising from events either included on the list of U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website or numbered and labeled by PCS as a hurricane, tropical storm, or earthquake, provide only the amount of those catastrophe losses in Catastrophe Experience columns (24A) and (28A).

***If this line of business has incurred non-U.S. catastrophe losses arising from a hurricane, tropical storm, or earthquake from an event included on the list of non-U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website, provide only the amount of those catastrophe losses in Catastrophe Experience Columns (24B) and (28B).

****Columns 24I through 28V are for informational purposes only.

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

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All data reported in thousands of dollars (\$000)

SCHEDULE P PART 1I - SPECIAL PROPERTY PR111

	(3)	(24)	(28)	Earthquake and Hurricane Experience*				(28C) Total Losses and Expenses Incurred, Net excluding Earthquake and Hurricane Losses
				(24A) Total U.S. Net Losses Unpaid	(28A) Total U.S. Losses Incurred, Net	(24B) Total Non-U.S. Net Losses Unpaid	(28B) Total Non-U.S. Losses Incurred, Net	
(2) 2016		XXX		XXX		XXX		
(3) 2017		XXX		XXX		XXX		
(4) 2018		XXX		XXX		XXX		
(5) 2019		XXX		XXX		XXX		
(6) 2020		XXX		XXX		XXX		
(7) 2021		XXX		XXX		XXX		
(8) 2022		XXX		XXX		XXX		
(9) 2023		XXX		XXX		XXX		
(10) 2024		XXX		XXX		XXX		
(11) 2025		XXX		XXX		XXX		
(12) Totals	XXX		XXX		XXX		XXX	XXX

	Wildfire Catastrophe Experience*			
	(24I) Total U.S. Net Losses Unpaid	(28I) Total U.S. Losses Incurred, Net	(24II) Total Non-U.S. Net Losses Unpaid	(28II) Total Non-U.S. Losses Incurred, Net
(2) 2016	XXX		XXX	
(3) 2017	XXX		XXX	
(4) 2018	XXX		XXX	
(5) 2019	XXX		XXX	
(6) 2020	XXX		XXX	
(7) 2021	XXX		XXX	
(8) 2022	XXX		XXX	
(9) 2023	XXX		XXX	
(10) 2024	XXX		XXX	
(11) 2025	XXX		XXX	
(12) Totals		XXX		XXX

	Convective Storms Catastrophe Experience*				
	(24III) Total U.S. Net Losses Unpaid	(28III) Total U.S. Losses Incurred, Net	(24IV) Total Non-U.S. Net Losses Unpaid	(28IV) Total Non-U.S. Losses Incurred, Net	(28V) Total Losses and Expenses Incurred, Net excluding Earthquake, Hurricane, Wildfire and Convective Storms Losses
(2) 2016	XXX		XXX		
(3) 2017	XXX		XXX		
(4) 2018	XXX		XXX		
(5) 2019	XXX		XXX		
(6) 2020	XXX		XXX		
(7) 2021	XXX		XXX		
(8) 2022	XXX		XXX		
(9) 2023	XXX		XXX		
(10) 2024	XXX		XXX		
(11) 2025	XXX		XXX		
(12) Totals		XXX		XXX	XXX

*Please provide losses only; no expenses. Catastrophe losses should 1.) be the net losses incurred for the reporting entity, not net losses incurred for the group; 2.) be a subset of, and therefore, less than, total net losses reported in Column (28); 3.) be reported in 000s to be consistent with all values reported in this exhibit; and 4.) not be reported as negative amounts.

**If this line of business has incurred U.S. catastrophe losses arising from events either included on the list of U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website or numbered and labeled by PCS as a hurricane, tropical storm, or earthquake, provide only the amount of those catastrophe losses in Catastrophe Experience columns (24A) and (28A).

***If this line of business has incurred non-U.S. catastrophe losses arising from a hurricane, tropical storm, or earthquake from an event included on the list of non-U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website, provide only the amount of those catastrophe losses in Catastrophe Experience Columns (24B) and (28B).

****Columns 24I through 28V are for informational purposes only.

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

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All data reported in thousands of dollars (\$000)

SCHEDULE P PART 1J - AUTO PHYSICAL DAMAGE PR112

	(3)	(24)	(28)	Earthquake and Hurricane Experience*				(28C) Total Losses and Expenses Incurred, Net excluding Earthquake and Hurricane Losses
				(24A) Total U.S. Net Losses Unpaid	(28A) Total U.S. Losses Incurred, Net	(24B) Total Non-U.S. Net Losses Unpaid	(28B) Total Non-U.S. Losses Incurred, Net	
(2) 2016		XXX		XXX		XXX		
(3) 2017		XXX		XXX		XXX		
(4) 2018		XXX		XXX		XXX		
(5) 2019		XXX		XXX		XXX		
(6) 2020		XXX		XXX		XXX		
(7) 2021		XXX		XXX		XXX		
(8) 2022		XXX		XXX		XXX		
(9) 2023		XXX		XXX		XXX		
(10) 2024		XXX		XXX		XXX		
(11) 2025		XXX		XXX		XXX		
(12) Totals	XXX		XXX		XXX		XXX	XXX

	Wildfire Catastrophe Experience*			
	(24I) Total U.S. Net Losses Unpaid	(28I) Total U.S. Losses Incurred, Net	(24II) Total Non-U.S. Net Losses Unpaid	(28II) Total Non-U.S. Losses Incurred, Net
(2) 2016	XXX		XXX	
(3) 2017	XXX		XXX	
(4) 2018	XXX		XXX	
(5) 2019	XXX		XXX	
(6) 2020	XXX		XXX	
(7) 2021	XXX		XXX	
(8) 2022	XXX		XXX	
(9) 2023	XXX		XXX	
(10) 2024	XXX		XXX	
(11) 2025	XXX		XXX	
(12) Totals		XXX		XXX

	Convective Storms Catastrophe Experience*				
	(24III) Total U.S. Net Losses Unpaid	(28III) Total U.S. Losses Incurred, Net	(24IV) Total Non-U.S. Net Losses Unpaid	(28IV) Total Non-U.S. Losses Incurred, Net	(28V) Total Losses and Expenses Incurred, Net excluding Earthquake, Hurricane, Wildfire and Convective Storms Losses
(2) 2016	XXX		XXX		
(3) 2017	XXX		XXX		
(4) 2018	XXX		XXX		
(5) 2019	XXX		XXX		
(6) 2020	XXX		XXX		
(7) 2021	XXX		XXX		
(8) 2022	XXX		XXX		
(9) 2023	XXX		XXX		
(10) 2024	XXX		XXX		
(11) 2025	XXX		XXX		
(12) Totals		XXX		XXX	XXX

*Please provide losses only; no expenses. Catastrophe losses should 1.) be the net losses incurred for the reporting entity, not net losses incurred for the group; 2.) be a subset of, and therefore, less than, total net losses reported in Column (28); 3.) be reported in 000s to be consistent with all values reported in this exhibit; and 4.) not be reported as negative amounts.

**If this line of business has incurred U.S. catastrophe losses arising from events either included on the list of U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website or numbered and labeled by PCS as a hurricane, tropical storm, or earthquake, provide only the amount of those catastrophe losses in Catastrophe Experience columns (24A) and (28A).

***If this line of business has incurred non-U.S. catastrophe losses arising from a hurricane, tropical storm, or earthquake from an event included on the list of non-U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website, provide only the amount of those catastrophe losses in Catastrophe Experience Columns (24B) and (28B).

****Columns 24I through 28V are for informational purposes only.

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

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All data reported in thousands of dollars (\$000)

SCHEDULE P PART 1K - FIDELITY/SURETY PR113

	(3)	(24)	(28)	Earthquake and Hurricane Experience*				(28C) Total Losses and Expenses Incurred, Net excluding Earthquake and Hurricane Losses
				(24A)	(28A)	(24B)	(28B)	
	Premiums Earned, Net	Total Net Losses and Expenses Unpaid	Total Losses and Expenses Incurred, Net	Total U.S. Net Losses Unpaid	Total U.S. Losses Incurred, Net	Total Non-U.S. Net Losses Unpaid	Total Non-U.S. Losses Incurred, Net	
(2) 2016	XXX	XXX		XXX		XXX		
(3) 2017		XXX		XXX		XXX		
(4) 2018		XXX		XXX		XXX		
(5) 2019		XXX		XXX		XXX		
(6) 2020		XXX		XXX		XXX		
(7) 2021		XXX		XXX		XXX		
(8) 2022		XXX		XXX		XXX		
(9) 2023		XXX		XXX		XXX		
(10) 2024		XXX		XXX		XXX		
(11) 2025		XXX		XXX		XXX		
(12) Totals	XXX		XXX		XXX		XXX	XXX

	Wildfire Catastrophe Experience*			
	(24I)	(28I)	(24II)	(28II)
	Total U.S. Net Losses Unpaid	Total U.S. Losses Incurred, Net	Total Non-U.S. Net Losses Unpaid	Total Non-U.S. Losses Incurred, Net
(2) 2016	XXX		XXX	
(3) 2017	XXX		XXX	
(4) 2018	XXX		XXX	
(5) 2019	XXX		XXX	
(6) 2020	XXX		XXX	
(7) 2021	XXX		XXX	
(8) 2022	XXX		XXX	
(9) 2023	XXX		XXX	
(10) 2024	XXX		XXX	
(11) 2025	XXX		XXX	
(12) Totals		XXX		XXX

	Convective Storms Catastrophe Experience*				
	(24III)	(28III)	(24IV)	(28IV)	(28V) Total Losses and Expenses Incurred, Net excluding Earthquake, Hurricane, Wildfire and Convective Storms Losses
	Total U.S. Net Losses Unpaid	Total U.S. Losses Incurred, Net	Total Non-U.S. Net Losses Unpaid	Total Non-U.S. Losses Incurred, Net	
(2) 2016	XXX		XXX		
(3) 2017	XXX		XXX		
(4) 2018	XXX		XXX		
(5) 2019	XXX		XXX		
(6) 2020	XXX		XXX		
(7) 2021	XXX		XXX		
(8) 2022	XXX		XXX		
(9) 2023	XXX		XXX		
(10) 2024	XXX		XXX		
(11) 2025	XXX		XXX		
(12) Totals		XXX		XXX	XXX

*Please provide losses only; no expenses. Catastrophe losses should 1.) be the net losses incurred for the reporting entity, not net losses incurred for the group; 2.) be a subset of, and therefore, less than, total net losses reported in Column (28); 3.) be reported in 000s to be consistent with all values reported in this exhibit; and 4.) not be reported as negative amounts.

**If this line of business has incurred U.S. catastrophe losses arising from events either included on the list of U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website or numbered and labeled by PCS as a hurricane, tropical storm, or earthquake, provide only the amount of those catastrophe losses in Catastrophe Experience columns (24A) and (28A).

***If this line of business has incurred non-U.S. catastrophe losses arising from a hurricane, tropical storm, or earthquake from an event included on the list of non-U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website, provide only the amount of those catastrophe losses in Catastrophe Experience Columns (24B) and (28B).

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RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

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All data reported in thousands of dollars (\$000)

SCHEDULE P PART 1L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH) PR114

	(3)	(24)	(28)	Earthquake and Hurricane Experience*				(28C) Total Losses and Expenses Incurred, Net excluding Earthquake and Hurricane Losses
				(24A) Total U.S. Net Losses Unpaid	(28A) Total U.S. Losses Incurred, Net	(24B) Total Non-U.S. Net Losses Unpaid	(28B) Total Non-U.S. Losses Incurred, Net	
(2) 2016		XXX		XXX		XXX		
(3) 2017		XXX		XXX		XXX		
(4) 2018		XXX		XXX		XXX		
(5) 2019		XXX		XXX		XXX		
(6) 2020		XXX		XXX		XXX		
(7) 2021		XXX		XXX		XXX		
(8) 2022		XXX		XXX		XXX		
(9) 2023		XXX		XXX		XXX		
(10) 2024		XXX		XXX		XXX		
(11) 2025		XXX		XXX		XXX		
(12) Totals	XXX		XXX		XXX		XXX	XXX

	Wildfire Catastrophe Experience*			
	(24I) Total U.S. Net Losses Unpaid	(28I) Total U.S. Losses Incurred, Net	(24II) Total Non-U.S. Net Losses Unpaid	(28II) Total Non-U.S. Losses Incurred, Net
(2) 2016	XXX		XXX	
(3) 2017	XXX		XXX	
(4) 2018	XXX		XXX	
(5) 2019	XXX		XXX	
(6) 2020	XXX		XXX	
(7) 2021	XXX		XXX	
(8) 2022	XXX		XXX	
(9) 2023	XXX		XXX	
(10) 2024	XXX		XXX	
(11) 2025	XXX		XXX	
(12) Totals		XXX		XXX

	Convective Storms Catastrophe Experience*				
	(24III) Total U.S. Net Losses Unpaid	(28III) Total U.S. Losses Incurred, Net	(24IV) Total Non-U.S. Net Losses Unpaid	(28IV) Total Non-U.S. Losses Incurred, Net	(28V) Total Losses and Expenses Incurred, Net excluding Earthquake, Hurricane, Wildfire and Convective Storms Losses
(2) 2016	XXX		XXX		
(3) 2017	XXX		XXX		
(4) 2018	XXX		XXX		
(5) 2019	XXX		XXX		
(6) 2020	XXX		XXX		
(7) 2021	XXX		XXX		
(8) 2022	XXX		XXX		
(9) 2023	XXX		XXX		
(10) 2024	XXX		XXX		
(11) 2025	XXX		XXX		
(12) Totals		XXX		XXX	XXX

*Please provide losses only; no expenses. Catastrophe losses should 1.) be the net losses incurred for the reporting entity, not net losses incurred for the group; 2.) be a subset of, and therefore, less than, total net losses reported in Column (28); 3.) be reported in 000s to be consistent with all values reported in this exhibit; and 4.) not be reported as negative amounts.

**If this line of business has incurred U.S. catastrophe losses arising from events either included on the list of U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website or numbered and labeled by PCS as a hurricane, tropical storm, or earthquake, provide only the amount of those catastrophe losses in Catastrophe Experience columns (24A) and (28A).

***If this line of business has incurred non-U.S. catastrophe losses arising from a hurricane, tropical storm, or earthquake from an event included on the list of non-U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website, provide only the amount of those catastrophe losses in Catastrophe Experience Columns (24B) and (28B).

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RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

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All data reported in thousands of dollars (\$000)

SCHEDULE P PART 1M - INTERNATIONAL PR115

	(3)	(24)	(28)	Earthquake and Hurricane Experience*				(28C) Total Losses and Expenses Incurred, Net excluding Earthquake and Hurricane Losses
				(24A) Total U.S. Net Losses Unpaid	(28A) Total U.S. Losses Incurred, Net	(24B) Total Non-U.S. Net Losses Unpaid	(28B) Total Non-U.S. Losses Incurred, Net	
(2) 2016		XXX		XXX		XXX		
(3) 2017		XXX		XXX		XXX		
(4) 2018		XXX		XXX		XXX		
(5) 2019		XXX		XXX		XXX		
(6) 2020		XXX		XXX		XXX		
(7) 2021		XXX		XXX		XXX		
(8) 2022		XXX		XXX		XXX		
(9) 2023		XXX		XXX		XXX		
(10) 2024		XXX		XXX		XXX		
(11) 2025		XXX		XXX		XXX		
(12) Totals	XXX		XXX		XXX		XXX	XXX

	Wildfire Catastrophe Experience*			
	(24I) Total U.S. Net Losses Unpaid	(28I) Total U.S. Losses Incurred, Net	(24II) Total Non-U.S. Net Losses Unpaid	(28II) Total Non-U.S. Losses Incurred, Net
(2) 2016	XXX		XXX	
(3) 2017	XXX		XXX	
(4) 2018	XXX		XXX	
(5) 2019	XXX		XXX	
(6) 2020	XXX		XXX	
(7) 2021	XXX		XXX	
(8) 2022	XXX		XXX	
(9) 2023	XXX		XXX	
(10) 2024	XXX		XXX	
(11) 2025	XXX		XXX	
(12) Totals		XXX		XXX

	Convective Storms Catastrophe Experience*				
	(24III) Total U.S. Net Losses Unpaid	(28III) Total U.S. Losses Incurred, Net	(24IV) Total Non-U.S. Net Losses Unpaid	(28IV) Total Non-U.S. Losses Incurred, Net	(28V) Total Losses and Expenses Incurred, Net excluding Earthquake, Hurricane, Wildfire and Convective Storms Losses
(2) 2016	XXX		XXX		
(3) 2017	XXX		XXX		
(4) 2018	XXX		XXX		
(5) 2019	XXX		XXX		
(6) 2020	XXX		XXX		
(7) 2021	XXX		XXX		
(8) 2022	XXX		XXX		
(9) 2023	XXX		XXX		
(10) 2024	XXX		XXX		
(11) 2025	XXX		XXX		
(12) Totals		XXX		XXX	XXX

*Please provide losses only; no expenses. Catastrophe losses should 1.) be the net losses incurred for the reporting entity, not net losses incurred for the group; 2.) be a subset of, and therefore, less than, total net losses reported in Column (28); 3.) be reported in 000s to be consistent with all values reported in this exhibit; and 4.) not be reported as negative amounts.

**If this line of business has incurred U.S. catastrophe losses arising from events either included on the list of U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website or numbered and labeled by PCS as a hurricane, tropical storm, or earthquake, provide only the amount of those catastrophe losses in Catastrophe Experience columns (24A) and (28A).

***If this line of business has incurred non-U.S. catastrophe losses arising from a hurricane, tropical storm, or earthquake from an event included on the list of non-U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website, provide only the amount of those catastrophe losses in Catastrophe Experience Columns (24B) and (28B).

****Columns 24I through 28V are for informational purposes only.

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

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All data reported in thousands of dollars (\$000)

SCHEDULE P PART 1N - REINSURANCE PROPERTY PR116

	(3)	(24)	(28)	Earthquake and Hurricane Experience*				(28C) Total Losses and Expenses Incurred, Net excluding Earthquake and Hurricane Losses
				(24A) Total U.S. Net Losses Unpaid	(28A) Total U.S. Losses Incurred, Net	(24B) Total Non-U.S. Net Losses Unpaid	(28B) Total Non-U.S. Losses Incurred, Net	
(2) 2016		XXX		XXX		XXX		
(3) 2017		XXX		XXX		XXX		
(4) 2018		XXX		XXX		XXX		
(5) 2019		XXX		XXX		XXX		
(6) 2020		XXX		XXX		XXX		
(7) 2021		XXX		XXX		XXX		
(8) 2022		XXX		XXX		XXX		
(9) 2023		XXX		XXX		XXX		
(10) 2024		XXX		XXX		XXX		
(11) 2025		XXX		XXX		XXX		
(12) Totals	XXX		XXX		XXX		XXX	XXX

	Wildfire Catastrophe Experience*			
	(24I) Total U.S. Net Losses Unpaid	(28I) Total U.S. Losses Incurred, Net	(24II) Total Non-U.S. Net Losses Unpaid	(28II) Total Non-U.S. Losses Incurred, Net
(2) 2016	XXX		XXX	
(3) 2017	XXX		XXX	
(4) 2018	XXX		XXX	
(5) 2019	XXX		XXX	
(6) 2020	XXX		XXX	
(7) 2021	XXX		XXX	
(8) 2022	XXX		XXX	
(9) 2023	XXX		XXX	
(10) 2024	XXX		XXX	
(11) 2025	XXX		XXX	
(12) Totals		XXX		XXX

	Convective Storms Catastrophe Experience*				
	(24III) Total U.S. Net Losses Unpaid	(28III) Total U.S. Losses Incurred, Net	(24IV) Total Non-U.S. Net Losses Unpaid	(28IV) Total Non-U.S. Losses Incurred, Net	(28V) Total Losses and Expenses Incurred, Net excluding Earthquake, Hurricane, Wildfire and Convective Storms Losses
(2) 2016	XXX		XXX		
(3) 2017	XXX		XXX		
(4) 2018	XXX		XXX		
(5) 2019	XXX		XXX		
(6) 2020	XXX		XXX		
(7) 2021	XXX		XXX		
(8) 2022	XXX		XXX		
(9) 2023	XXX		XXX		
(10) 2024	XXX		XXX		
(11) 2025	XXX		XXX		
(12) Totals		XXX		XXX	XXX

*Please provide losses only; no expenses. Catastrophe losses should 1.) be the net losses incurred for the reporting entity, not net losses incurred for the group; 2.) be a subset of, and therefore, less than, total net losses reported in Column (28); 3.) be reported in 000s to be consistent with all values reported in this exhibit; and 4.) not be reported as negative amounts.

**If this line of business has incurred U.S. catastrophe losses arising from events either included on the list of U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website or numbered and labeled by PCS as a hurricane, tropical storm, or earthquake, provide only the amount of those catastrophe losses in Catastrophe Experience columns (24A) and (28A).

***If this line of business has incurred non-U.S. catastrophe losses arising from a hurricane, tropical storm, or earthquake from an event included on the list of non-U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website, provide only the amount of those catastrophe losses in Catastrophe Experience Columns (24B) and (28B).

****Columns 24I through 28V are for informational purposes only.

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

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All data reported in thousands of dollars (\$000)

SCHEDULE P PART 10 - REINSURANCE LIABILITY PR117

	(3)	(24)	(28)	Earthquake and Hurricane Experience*				(28C) Total Losses and Expenses Incurred, Net excluding Earthquake and Hurricane Losses
				(24A)	(28A)	(24B)	(28B)	
	Premiums Earned, Net	Total Net Losses and Expenses Unpaid	Total Losses and Expenses Incurred, Net	Total U.S. Net Losses Unpaid	Total U.S. Losses Incurred, Net	Total Non-U.S. Net Losses Unpaid	Total Non-U.S. Losses Incurred, Net	
(2) 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(3) 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(4) 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(5) 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(6) 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(7) 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(8) 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(9) 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(10) 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(11) 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(12) Totals	XXX		XXX		XXX		XXX	XXX

	Wildfire Catastrophe Experience*			
	(24I)	(28I)	(24II)	(28II)
	Total U.S. Net Losses Unpaid	Total U.S. Losses Incurred, Net	Total Non-U.S. Net Losses Unpaid	Total Non-U.S. Losses Incurred, Net
(2) 2016	XXX		XXX	
(3) 2017	XXX		XXX	
(4) 2018	XXX		XXX	
(5) 2019	XXX		XXX	
(6) 2020	XXX		XXX	
(7) 2021	XXX		XXX	
(8) 2022	XXX		XXX	
(9) 2023	XXX		XXX	
(10) 2024	XXX		XXX	
(11) 2025	XXX		XXX	
(12) Totals		XXX		XXX

	Convective Storms Catastrophe Experience*				
	(24III)	(28III)	(24IV)	(28IV)	(28V)
	Total U.S. Net Losses Unpaid	Total U.S. Losses Incurred, Net	Total Non-U.S. Net Losses Unpaid	Total Non-U.S. Losses Incurred, Net	Total Losses and Expenses Incurred, Net excluding Earthquake, Hurricane, Wildfire and Convective Storms Losses
(2) 2016	XXX		XXX		
(3) 2017	XXX		XXX		
(4) 2018	XXX		XXX		
(5) 2019	XXX		XXX		
(6) 2020	XXX		XXX		
(7) 2021	XXX		XXX		
(8) 2022	XXX		XXX		
(9) 2023	XXX		XXX		
(10) 2024	XXX		XXX		
(11) 2025	XXX		XXX		
(12) Totals		XXX		XXX	XXX

*Please provide losses only; no expenses. Catastrophe losses should 1.) be the net losses incurred for the reporting entity, not net losses incurred for the group; 2.) be a subset of, and therefore, less than, total net losses reported in Column (28); 3.) be reported in 000s to be consistent with all values reported in this exhibit; and 4.) not be reported as negative amounts.

**If this line of business has incurred U.S. catastrophe losses arising from events either included on the list of U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website or numbered and labeled by PCS as a hurricane, tropical storm, or earthquake, provide only the amount of those catastrophe losses in Catastrophe Experience columns (24A) and (28A).

***If this line of business has incurred non-U.S. catastrophe losses arising from a hurricane, tropical storm, or earthquake from an event included on the list of non-U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website, provide only the amount of those catastrophe losses in Catastrophe Experience Columns (24B) and (28B).

****Columns 24I through 28V are for informational purposes only.

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

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All data reported in thousands of dollars (\$000)

SCHEDULE P PART 1P - REINSURANCE FINANCIAL LINES PR118

	(3)	(24)	(28)	Earthquake and Hurricane Experience*				(28C) Total Losses and Expenses Incurred, Net excluding Earthquake and Hurricane Losses
				(24A) Total U.S. Net Losses Unpaid	(28A) Total U.S. Losses Incurred, Net	(24B) Total Non-U.S. Net Losses Unpaid	(28B) Total Non-U.S. Losses Incurred, Net	
(2) 2016		XXX		XXX		XXX		
(3) 2017		XXX		XXX		XXX		
(4) 2018		XXX		XXX		XXX		
(5) 2019		XXX		XXX		XXX		
(6) 2020		XXX		XXX		XXX		
(7) 2021		XXX		XXX		XXX		
(8) 2022		XXX		XXX		XXX		
(9) 2023		XXX		XXX		XXX		
(10) 2024		XXX		XXX		XXX		
(11) 2025		XXX		XXX		XXX		
(12) Totals	XXX		XXX		XXX		XXX	XXX

	Wildfire Catastrophe Experience*			
	(24I) Total U.S. Net Losses Unpaid	(28I) Total U.S. Losses Incurred, Net	(24II) Total Non-U.S. Net Losses Unpaid	(28II) Total Non-U.S. Losses Incurred, Net
(2) 2016	XXX		XXX	
(3) 2017	XXX		XXX	
(4) 2018	XXX		XXX	
(5) 2019	XXX		XXX	
(6) 2020	XXX		XXX	
(7) 2021	XXX		XXX	
(8) 2022	XXX		XXX	
(9) 2023	XXX		XXX	
(10) 2024	XXX		XXX	
(11) 2025	XXX		XXX	
(12) Totals		XXX		XXX

	Convective Storms Catastrophe Experience*				
	(24III) Total U.S. Net Losses Unpaid	(28III) Total U.S. Losses Incurred, Net	(24IV) Total Non-U.S. Net Losses Unpaid	(28IV) Total Non-U.S. Losses Incurred, Net	(28V) Total Losses and Expenses Incurred, Net excluding Earthquake, Hurricane, Wildfire and Convective Storms Losses
(2) 2016	XXX		XXX		
(3) 2017	XXX		XXX		
(4) 2018	XXX		XXX		
(5) 2019	XXX		XXX		
(6) 2020	XXX		XXX		
(7) 2021	XXX		XXX		
(8) 2022	XXX		XXX		
(9) 2023	XXX		XXX		
(10) 2024	XXX		XXX		
(11) 2025	XXX		XXX		
(12) Totals		XXX		XXX	XXX

*Please provide losses only; no expenses. Catastrophe losses should 1.) be the net losses incurred for the reporting entity, not net losses incurred for the group; 2.) be a subset of, and therefore, less than, total net losses reported in Column (28); 3.) be reported in 000s to be consistent with all values reported in this exhibit; and 4.) not be reported as negative amounts.

**If this line of business has incurred U.S. catastrophe losses arising from events either included on the list of U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website or numbered and labeled by PCS as a hurricane, tropical storm, or earthquake, provide only the amount of those catastrophe losses in Catastrophe Experience columns (24A) and (28A).

***If this line of business has incurred non-U.S. catastrophe losses arising from a hurricane, tropical storm, or earthquake from an event included on the list of non-U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website, provide only the amount of those catastrophe losses in Catastrophe Experience Columns (24B) and (28B).

****Columns 24I through 28V are for informational purposes only.

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

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All data reported in thousands of dollars (\$000)

SCHEDULE P PART 1RSN1 - PRODUCTS LIABILITY - OCCURRENCE PR119

	(3)	(24)	(28)	Earthquake and Hurricane Experience*				(28C) Total Losses and Expenses Incurred, Net excluding Earthquake and Hurricane Losses
				(24A) Total U.S. Net Losses Unpaid	(28A) Total U.S. Losses Incurred, Net	(24B) Total Non-U.S. Net Losses Unpaid	(28B) Total Non-U.S. Losses Incurred, Net	
(2) 2016		XXX		XXX		XXX		
(3) 2017		XXX		XXX		XXX		
(4) 2018		XXX		XXX		XXX		
(5) 2019		XXX		XXX		XXX		
(6) 2020		XXX		XXX		XXX		
(7) 2021		XXX		XXX		XXX		
(8) 2022		XXX		XXX		XXX		
(9) 2023		XXX		XXX		XXX		
(10) 2024		XXX		XXX		XXX		
(11) 2025		XXX		XXX		XXX		
(12) Totals	XXX		XXX		XXX		XXX	XXX

	Wildfire Catastrophe Experience*			
	(24I) Total U.S. Net Losses Unpaid	(28I) Total U.S. Losses Incurred, Net	(24II) Total Non-U.S. Net Losses Unpaid	(28II) Total Non-U.S. Losses Incurred, Net
(2) 2016	XXX		XXX	
(3) 2017	XXX		XXX	
(4) 2018	XXX		XXX	
(5) 2019	XXX		XXX	
(6) 2020	XXX		XXX	
(7) 2021	XXX		XXX	
(8) 2022	XXX		XXX	
(9) 2023	XXX		XXX	
(10) 2024	XXX		XXX	
(11) 2025	XXX		XXX	
(12) Totals		XXX		XXX

	Convective Storms Catastrophe Experience*				
	(24III) Total U.S. Net Losses Unpaid	(28III) Total U.S. Losses Incurred, Net	(24IV) Total Non-U.S. Net Losses Unpaid	(28IV) Total Non-U.S. Losses Incurred, Net	(28V) Total Losses and Expenses Incurred, Net excluding Earthquake, Hurricane, Wildfire and Convective Storms Losses
(2) 2016	XXX		XXX		
(3) 2017	XXX		XXX		
(4) 2018	XXX		XXX		
(5) 2019	XXX		XXX		
(6) 2020	XXX		XXX		
(7) 2021	XXX		XXX		
(8) 2022	XXX		XXX		
(9) 2023	XXX		XXX		
(10) 2024	XXX		XXX		
(11) 2025	XXX		XXX		
(12) Totals		XXX		XXX	XXX

*Please provide losses only; no expenses. Catastrophe losses should 1.) be the net losses incurred for the reporting entity, not net losses incurred for the group; 2.) be a subset of, and therefore, less than, total net losses reported in Column (28); 3.) be reported in 000s to be consistent with all values reported in this exhibit; and 4.) not be reported as negative amounts.

**If this line of business has incurred U.S. catastrophe losses arising from events either included on the list of U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website or numbered and labeled by PCS as a hurricane, tropical storm, or earthquake, provide only the amount of those catastrophe losses in Catastrophe Experience columns (24A) and (28A).

***If this line of business has incurred non-U.S. catastrophe losses arising from a hurricane, tropical storm, or earthquake from an event included on the list of non-U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website, provide only the amount of those catastrophe losses in Catastrophe Experience Columns (24B) and (28B).

****Columns 24I through 28V are for informational purposes only.

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All data reported in thousands of dollars (\$000)

SCHEDULE P PART 1RSN2 - PRODUCTS LIABILITY - CLAIMS MADE PR120

	(3)	(24)	(28)	Earthquake and Hurricane Experience*				(28C) Total Losses and Expenses Incurred, Net excluding Earthquake and Hurricane Losses
				(24A) Total U.S. Net Losses Unpaid	(28A) Total U.S. Losses Incurred, Net	(24B) Total Non-U.S. Net Losses Unpaid	(28B) Total Non-U.S. Losses Incurred, Net	
(2) 2016		XXX		XXX		XXX		
(3) 2017		XXX		XXX		XXX		
(4) 2018		XXX		XXX		XXX		
(5) 2019		XXX		XXX		XXX		
(6) 2020		XXX		XXX		XXX		
(7) 2021		XXX		XXX		XXX		
(8) 2022		XXX		XXX		XXX		
(9) 2023		XXX		XXX		XXX		
(10) 2024		XXX		XXX		XXX		
(11) 2025		XXX		XXX		XXX		
(12) Totals	XXX		XXX		XXX		XXX	XXX

	Wildfire Catastrophe Experience*			
	(24I) Total U.S. Net Losses Unpaid	(28I) Total U.S. Losses Incurred, Net	(24II) Total Non-U.S. Net Losses Unpaid	(28II) Total Non-U.S. Losses Incurred, Net
(2) 2016	XXX		XXX	
(3) 2017	XXX		XXX	
(4) 2018	XXX		XXX	
(5) 2019	XXX		XXX	
(6) 2020	XXX		XXX	
(7) 2021	XXX		XXX	
(8) 2022	XXX		XXX	
(9) 2023	XXX		XXX	
(10) 2024	XXX		XXX	
(11) 2025	XXX		XXX	
(12) Totals		XXX		XXX

	Convective Storms Catastrophe Experience*				(28V) Total Losses and Expenses Incurred, Net excluding Earthquake, Hurricane, Wildfire and Convective Storms Losses
	(24III) Total U.S. Net Losses Unpaid	(28III) Total U.S. Losses Incurred, Net	(24IV) Total Non-U.S. Net Losses Unpaid	(28IV) Total Non-U.S. Losses Incurred, Net	
(2) 2016	XXX		XXX		
(3) 2017	XXX		XXX		
(4) 2018	XXX		XXX		
(5) 2019	XXX		XXX		
(6) 2020	XXX		XXX		
(7) 2021	XXX		XXX		
(8) 2022	XXX		XXX		
(9) 2023	XXX		XXX		
(10) 2024	XXX		XXX		
(11) 2025	XXX		XXX		
(12) Totals		XXX		XXX	XXX

*Please provide losses only; no expenses. Catastrophe losses should 1.) be the net losses incurred for the reporting entity, not net losses incurred for the group; 2.) be a subset of, and therefore, less than, total net losses reported in Column (28); 3.) be reported in 000s to be consistent with all values reported in this exhibit; and 4.) not be reported as negative amounts.

**If this line of business has incurred U.S. catastrophe losses arising from events either included on the list of U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website or numbered and labeled by PCS as a hurricane, tropical storm, or earthquake, provide only the amount of those catastrophe losses in Catastrophe Experience columns (24A) and (28A).

***If this line of business has incurred non-U.S. catastrophe losses arising from a hurricane, tropical storm, or earthquake from an event included on the list of non-U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website, provide only the amount of those catastrophe losses in Catastrophe Experience Columns (24B) and (28B).

****Columns 24I through 28V are for informational purposes only.

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

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All data reported in thousands of dollars (\$000)

SCHEDULE P PART 1S - FINANCIAL GUARANTY/MORTGAGE GUARANTY PR121

	(3)	(24)	(28)	Earthquake and Hurricane Experience*				(28C) Total Losses and Expenses Incurred, Net excluding Earthquake and Hurricane Losses
				(24A) Total U.S. Net Losses Unpaid	(28A) Total U.S. Losses Incurred, Net	(24B) Total Non-U.S. Net Losses Unpaid	(28B) Total Non-U.S. Losses Incurred, Net	
(2) 2016		XXX		XXX		XXX		
(3) 2017		XXX		XXX		XXX		
(4) 2018		XXX		XXX		XXX		
(5) 2019		XXX		XXX		XXX		
(6) 2020		XXX		XXX		XXX		
(7) 2021		XXX		XXX		XXX		
(8) 2022		XXX		XXX		XXX		
(9) 2023		XXX		XXX		XXX		
(10) 2024		XXX		XXX		XXX		
(11) 2025		XXX		XXX		XXX		
(12) Totals	XXX		XXX		XXX		XXX	XXX

	Wildfire Catastrophe Experience*			
	(24I) Total U.S. Net Losses Unpaid	(28I) Total U.S. Losses Incurred, Net	(24II) Total Non-U.S. Net Losses Unpaid	(28II) Total Non-U.S. Losses Incurred, Net
(2) 2016	XXX		XXX	
(3) 2017	XXX		XXX	
(4) 2018	XXX		XXX	
(5) 2019	XXX		XXX	
(6) 2020	XXX		XXX	
(7) 2021	XXX		XXX	
(8) 2022	XXX		XXX	
(9) 2023	XXX		XXX	
(10) 2024	XXX		XXX	
(11) 2025	XXX		XXX	
(12) Totals		XXX		XXX

	Convective Storms Catastrophe Experience*				
	(24III) Total U.S. Net Losses Unpaid	(28III) Total U.S. Losses Incurred, Net	(24IV) Total Non-U.S. Net Losses Unpaid	(28IV) Total Non-U.S. Losses Incurred, Net	(28V) Total Losses and Expenses Incurred, Net excluding Earthquake, Hurricane, Wildfire and Convective Storms Losses
(2) 2016	XXX		XXX		
(3) 2017	XXX		XXX		
(4) 2018	XXX		XXX		
(5) 2019	XXX		XXX		
(6) 2020	XXX		XXX		
(7) 2021	XXX		XXX		
(8) 2022	XXX		XXX		
(9) 2023	XXX		XXX		
(10) 2024	XXX		XXX		
(11) 2025	XXX		XXX		
(12) Totals		XXX		XXX	XXX

*Please provide losses only; no expenses. Catastrophe losses should 1.) be the net losses incurred for the reporting entity, not net losses incurred for the group; 2.) be a subset of, and therefore, less than, total net losses reported in Column (28); 3.) be reported in 000s to be consistent with all values reported in this exhibit; and 4.) not be reported as negative amounts.

**If this line of business has incurred U.S. catastrophe losses arising from events either included on the list of U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website or numbered and labeled by PCS as a hurricane, tropical storm, or earthquake, provide only the amount of those catastrophe losses in Catastrophe Experience columns (24A) and (28A).

***If this line of business has incurred non-U.S. catastrophe losses arising from a hurricane, tropical storm, or earthquake from an event included on the list of non-U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website, provide only the amount of those catastrophe losses in Catastrophe Experience Columns (24B) and (28B).

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RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

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All data reported in thousands of dollars (\$000)

SCHEDULE P PART 1T - WARRANTY PR122

	(3)	(24)	(28)	Earthquake and Hurricane Experience*				(28C) Total Losses and Expenses Incurred, Net excluding Earthquake and Hurricane Losses
				(24A) Total U.S. Net Losses Unpaid	(28A) Total U.S. Losses Incurred, Net	(24B) Total Non-U.S. Net Losses Unpaid	(28B) Total Non-U.S. Losses Incurred, Net	
(2) 2016		XXX		XXX		XXX		
(3) 2017		XXX		XXX		XXX		
(4) 2018		XXX		XXX		XXX		
(5) 2019		XXX		XXX		XXX		
(6) 2020		XXX		XXX		XXX		
(7) 2021		XXX		XXX		XXX		
(8) 2022		XXX		XXX		XXX		
(9) 2023		XXX		XXX		XXX		
(10) 2024		XXX		XXX		XXX		
(11) 2025		XXX		XXX		XXX		
(12) Totals	XXX		XXX		XXX		XXX	XXX

	Wildfire Catastrophe Experience*			
	(24I) Total U.S. Net Losses Unpaid	(28I) Total U.S. Losses Incurred, Net	(24II) Total Non-U.S. Net Losses Unpaid	(28II) Total Non-U.S. Losses Incurred, Net
(2) 2016	XXX		XXX	
(3) 2017	XXX		XXX	
(4) 2018	XXX		XXX	
(5) 2019	XXX		XXX	
(6) 2020	XXX		XXX	
(7) 2021	XXX		XXX	
(8) 2022	XXX		XXX	
(9) 2023	XXX		XXX	
(10) 2024	XXX		XXX	
(11) 2025	XXX		XXX	
(12) Totals		XXX		XXX

	Convective Storms Catastrophe Experience*				
	(24III) Total U.S. Net Losses Unpaid	(28III) Total U.S. Losses Incurred, Net	(24IV) Total Non-U.S. Net Losses Unpaid	(28IV) Total Non-U.S. Losses Incurred, Net	(28V) Total Losses and Expenses Incurred, Net excluding Earthquake, Hurricane, Wildfire and Convective Storms Losses
(2) 2016	XXX		XXX		
(3) 2017	XXX		XXX		
(4) 2018	XXX		XXX		
(5) 2019	XXX		XXX		
(6) 2020	XXX		XXX		
(7) 2021	XXX		XXX		
(8) 2022	XXX		XXX		
(9) 2023	XXX		XXX		
(10) 2024	XXX		XXX		
(11) 2025	XXX		XXX		
(12) Totals		XXX		XXX	XXX

*Please provide losses only; no expenses. Catastrophe losses should 1.) be the net losses incurred for the reporting entity, not net losses incurred for the group; 2.) be a subset of, and therefore, less than, total net losses reported in Column (28); 3.) be reported in 000s to be consistent with all values reported in this exhibit; and 4.) not be reported as negative amounts.

**If this line of business has incurred U.S. catastrophe losses arising from events either included on the list of U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website or numbered and labeled by PCS as a hurricane, tropical storm, or earthquake, provide only the amount of those catastrophe losses in Catastrophe Experience columns (24A) and (28A).

***If this line of business has incurred non-U.S. catastrophe losses arising from a hurricane, tropical storm, or earthquake from an event included on the list of non-U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website, provide only the amount of those catastrophe losses in Catastrophe Experience Columns (24B) and (28B).

****Columns 24I through 28V are for informational purposes only.

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

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SCHEDULE P PART 1U - PET INSURANCE PLANS PR123

	(3)	(24)	(28)	Earthquake and Hurricane Experience*				(28C) Total Losses and Expenses Incurred, Net excluding Earthquake and Hurricane Losses
				(24A)	(28A)	(24B)	(28B)	
	Premiums Earned, Net	Total Net Losses and Expenses Unpaid	Total Losses and Expenses Incurred, Net	Total U.S. Net Losses Unpaid	Total U.S. Losses Incurred, Net	Total Non-U.S. Net Losses Unpaid	Total Non-U.S. Losses Incurred, Net	
(2) 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(3) 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(4) 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(5) 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(6) 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(7) 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(8) 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(9) 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(10) 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(11) 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
(12) Totals	XXX		XXX		XXX		XXX	XXX

	Wildfire Catastrophe Experience*			
	(24I)	(28I)	(24II)	(28II)
	Total U.S. Net Losses Unpaid	Total U.S. Losses Incurred, Net	Total Non-U.S. Net Losses Unpaid	Total Non-U.S. Losses Incurred, Net
(2) 2016	XXX		XXX	
(3) 2017	XXX		XXX	
(4) 2018	XXX		XXX	
(5) 2019	XXX		XXX	
(6) 2020	XXX		XXX	
(7) 2021	XXX		XXX	
(8) 2022	XXX		XXX	
(9) 2023	XXX		XXX	
(10) 2024	XXX		XXX	
(11) 2025	XXX		XXX	
(12) Totals		XXX		XXX

	Convective Storms Catastrophe Experience*				
	(24III)	(28III)	(24IV)	(28IV)	(28V)
	Total U.S. Net Losses Unpaid	Total U.S. Losses Incurred, Net	Total Non-U.S. Net Losses Unpaid	Total Non-U.S. Losses Incurred, Net	Total Losses and Expenses Incurred, Net excluding Earthquake, Hurricane, Wildfire and Convective Storms Losses
(2) 2016	XXX		XXX		
(3) 2017	XXX		XXX		
(4) 2018	XXX		XXX		
(5) 2019	XXX		XXX		
(6) 2020	XXX		XXX		
(7) 2021	XXX		XXX		
(8) 2022	XXX		XXX		
(9) 2023	XXX		XXX		
(10) 2024	XXX		XXX		
(11) 2025	XXX		XXX		
(12) Totals		XXX		XXX	XXX

*Please provide losses only; no expenses. Catastrophe losses should 1.) be the net losses incurred for the reporting entity, not net losses incurred for the group; 2.) be a subset of, and therefore, less than, total net losses reported in Column (28); 3.) be reported in 000s to be consistent with all values reported in this exhibit; and 4.) not be reported as negative amounts.

**If this line of business has incurred U.S. catastrophe losses arising from events either included on the list of U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website or numbered and labeled by PCS as a hurricane, tropical storm, or earthquake, provide only the amount of those catastrophe losses in Catastrophe Experience columns (24A) and (28A).

***If this line of business has incurred non-U.S. catastrophe losses arising from a hurricane, tropical storm, or earthquake from an event included on the list of non-U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website, provide only the amount of those catastrophe losses in Catastrophe Experience Columns (24B) and (28B).

****Columns 24I through 28V are for informational purposes only.

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY
HARD COPY NOT REQUIRED BY THE NAIC

SCHEDULE P PART 2 SUMMARY

All data reported in thousands of dollars (\$000)

	(1) 2016	(2) 2017	(3) 2018	(4) 2019	(5) 2020	(6) 2021	(7) 2022	(8) 2023	(9) 2024	(10) 2025
(2) 2016	108,759									110,130
(3) 2017		117,382								89,289
(4) 2018			110,578							111,489
(5) 2019				118,634						116,324
(6) 2020					99,739					89,361
(7) 2021						98,874				79,753
(8) 2022							101,868			80,409
(9) 2023								90,865		88,427
(10) 2024									70,849	92,983

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

HARD COPY NOT REQUIRED BY THE NAIC

All data reported in thousands of dollars (\$000)

SCHEDULE P PART 2A - HOMEOWNERS/FARMOWNERS PR201

	(1) 2016	(2) 2017	(3) 2018	(4) 2019	(5) 2020	(6) 2021	(7) 2022	(8) 2023	(9) 2024	(10) 2025
(2) 2016										
(3) 2017										
(4) 2018										
(5) 2019										
(6) 2020										
(7) 2021										
(8) 2022										
(9) 2023										
(10) 2024										

SCHEDULE P PART 2B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL PR202

(2) 2016										
(3) 2017										
(4) 2018										
(5) 2019										
(6) 2020										
(7) 2021										
(8) 2022										
(9) 2023										
(10) 2024										

SCHEDULE P PART 2C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL PR203

(2) 2016										
(3) 2017										
(4) 2018										
(5) 2019										
(6) 2020										
(7) 2021										
(8) 2022										
(9) 2023										
(10) 2024										

SCHEDULE P PART 2D - WORKERS' COMPENSATION (EXCLUDING EXCESS WORKERS' COMPENSATION) PR204

(2) 2016	108,759									110,130
(3) 2017		117,382								89,289
(4) 2018			110,578							111,489
(5) 2019				118,634						116,324
(6) 2020					99,739					89,361
(7) 2021						98,874				79,753
(8) 2022							101,868			80,409
(9) 2023								90,865		88,427
(10) 2024									70,849	92,983

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

HARD COPY NOT REQUIRED BY THE NAIC

All data reported in thousands of dollars (\$000)

SCHEDULE P PART 2E - COMMERCIAL MULTIPLE PERIL PR205

	(1) 2016	(2) 2017	(3) 2018	(4) 2019	(5) 2020	(6) 2021	(7) 2022	(8) 2023	(9) 2024	(10) 2025
(2) 2016										
(3) 2017										
(4) 2018										
(5) 2019										
(6) 2020										
(7) 2021										
(8) 2022										
(9) 2023										
(10) 2024										

SCHEDULE P PART 2F SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE PR206

(2) 2016										
(3) 2017										
(4) 2018										
(5) 2019										
(6) 2020										
(7) 2021										
(8) 2022										
(9) 2023										
(10) 2024										

SCHEDULE P PART 2F SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS MADE PR207

(2) 2016										
(3) 2017										
(4) 2018										
(5) 2019										
(6) 2020										
(7) 2021										
(8) 2022										
(9) 2023										
(10) 2024										

SCHEDULE P PART 2G - SPECIAL LIABILITY PR208

(2) 2016										
(3) 2017										
(4) 2018										
(5) 2019										
(6) 2020										
(7) 2021										
(8) 2022										
(9) 2023										
(10) 2024										

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

HARD COPY NOT REQUIRED BY THE NAIC

All data reported in thousands of dollars (\$000)

SCHEDULE P PART 2H SECTION 1 - OTHER LIABILITY - OCCURRENCE PR209

	(1) 2016	(2) 2017	(3) 2018	(4) 2019	(5) 2020	(6) 2021	(7) 2022	(8) 2023	(9) 2024	(10) 2025
(2) 2016										
(3) 2017										
(4) 2018										
(5) 2019										
(6) 2020										
(7) 2021										
(8) 2022										
(9) 2023										
(10) 2024										

SCHEDULE P PART 2H SECTION 2 - OTHER LIABILITY - CLAIMS MADE PR210

(2) 2016										
(3) 2017										
(4) 2018										
(5) 2019										
(6) 2020										
(7) 2021										
(8) 2022										
(9) 2023										
(10) 2024										

SCHEDULE P PART 2I - SPECIAL PROPERTY PR211

(2) 2016										
(3) 2017										
(4) 2018										
(5) 2019										
(6) 2020										
(7) 2021										
(8) 2022										
(9) 2023										
(10) 2024										

SCHEDULE P PART 2J - AUTO PHYSICAL DAMAGE PR212

(2) 2016										
(3) 2017										
(4) 2018										
(5) 2019										
(6) 2020										
(7) 2021										
(8) 2022										
(9) 2023										
(10) 2024										

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY
HARD COPY NOT REQUIRED BY THE NAIC

All data reported in thousands of dollars (\$000)

SCHEDULE P PART 2K - FIDELITY/SURETY PR213

	(1) 2016	(2) 2017	(3) 2018	(4) 2019	(5) 2020	(6) 2021	(7) 2022	(8) 2023	(9) 2024	(10) 2025
(2) 2016										
(3) 2017										
(4) 2018										
(5) 2019										
(6) 2020										
(7) 2021										
(8) 2022										
(9) 2023										
(10) 2024										

SCHEDULE P PART 2L - OTHER (INCLUDING CREDIT, ACCIDENT & HEALTH) PR214

(2) 2016										
(3) 2017										
(4) 2018										
(5) 2019										
(6) 2020										
(7) 2021										
(8) 2022										
(9) 2023										
(10) 2024										

SCHEDULE P PART 2M - INTERNATIONAL PR215

(2) 2016										
(3) 2017										
(4) 2018										
(5) 2019										
(6) 2020										
(7) 2021										
(8) 2022										
(9) 2023										
(10) 2024										

SCHEDULE P PART 2N - REINSURANCE A PR216

(2) 2016										
(3) 2017										
(4) 2018										
(5) 2019										
(6) 2020										
(7) 2021										
(8) 2022										
(9) 2023										
(10) 2024										

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

HARD COPY NOT REQUIRED BY THE NAIC

All data reported in thousands of dollars (\$000)

SCHEDULE P PART 20 - REINSURANCE B PR217

	(1) 2016	(2) 2017	(3) 2018	(4) 2019	(5) 2020	(6) 2021	(7) 2022	(8) 2023	(9) 2024	(10) 2025
(2) 2016										
(3) 2017										
(4) 2018										
(5) 2019										
(6) 2020										
(7) 2021										
(8) 2022										
(9) 2023										
(10) 2024										

SCHEDULE P PART 2P - REINSURANCE C PR218

(2) 2016										
(3) 2017										
(4) 2018										
(5) 2019										
(6) 2020										
(7) 2021										
(8) 2022										
(9) 2023										
(10) 2024										

SCHEDULE P PART 2R SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE PR219

(2) 2016										
(3) 2017										
(4) 2018										
(5) 2019										
(6) 2020										
(7) 2021										
(8) 2022										
(9) 2023										
(10) 2024										

SCHEDULE P PART 2R SECTION 2 - PRODUCTS LIABILITY - CLAIMS MADE PR220

(2) 2016										
(3) 2017										
(4) 2018										
(5) 2019										
(6) 2020										
(7) 2021										
(8) 2022										
(9) 2023										
(10) 2024										

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

HARD COPY NOT REQUIRED BY THE NAIC

All data reported in thousands of dollars (\$000)

SCHEDULE P PART 2S - FINANCIAL GUARANTY/MORTGAGE GUARANTY PR221

	(1) 2016	(2) 2017	(3) 2018	(4) 2019	(5) 2020	(6) 2021	(7) 2022	(8) 2023	(9) 2024	(10) 2025
(2) 2016										
(3) 2017										
(4) 2018										
(5) 2019										
(6) 2020										
(7) 2021										
(8) 2022										
(9) 2023										
(10) 2024										

SCHEDULE P PART 2T - WARRANTY PR222

(2) 2016										
(3) 2017										
(4) 2018										
(5) 2019										
(6) 2020										
(7) 2021										
(8) 2022										
(9) 2023										
(10) 2024										

SCHEDULE P PART 2U - PET INSURANCE PLANS PR223

(2) 2016										
(3) 2017										
(4) 2018										
(5) 2019										
(6) 2020										
(7) 2021										
(8) 2022										
(9) 2023										
(10) 2024										

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

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SCHEDULE P PART 7A SECTION 1 PRIMARY LOSS SENSITIVE CONTRACTS PR700

Schedule P - Part 1		3 % of Loss Sens to Total Net Loss & Expense Unpd	6 % of Loss Sens to Total Net Premiums Written
1.	Homeowners/Farmowners	0.000	0.000
2.	Private Passenger Auto Liability/Medical	0.000	0.000
3.	Commercial Auto/Truck Liability/Medical	0.000	0.000
4.	Workers' Compensation	0.000	0.000
5.	Commercial Multiple Peril	0.000	0.000
6.	Medical Professional Liability - Occurrence	0.000	0.000
7.	Medical Professional Liability - Claims-Made	0.000	0.000
8.	Special Liability	0.000	0.000
9.	Other Liability - Occurrence	0.000	0.000
10.	Other Liability - Claims-Made	0.000	0.000
11.	Special Property	0.000	0.000
12.	Auto Physical Damage	0.000	0.000
13.	Fidelity/Surety	0.000	0.000
14.	Other	0.000	0.000
15.	International	0.000	0.000
19.	Products Liability - Occurrence	0.000	0.000
20.	Products Liability - Claims-Made	0.000	0.000
21.	Financial Guaranty/Mortgage Guaranty	0.000	0.000
22.	Warranty	0.000	0.000
23.	Pet Insurance Plans	0.000	0.000

SCHEDULE P PART 7B SECTION 1 REINSURANCE LOSS SENSITIVE CONTRACTS PR701

Schedule P - Part 1		3 % of Loss Sens to Total Net Loss & Expense Unpd	6 % of Loss Sens to Total Net Premiums Written
1.	Homeowners/Farmowners	0.000	0.000
2.	Private Passenger Auto Liability/Medical	0.000	0.000
3.	Commercial Auto/Truck Liability/Medical	0.000	0.000
4.	Workers' Compensation	0.000	0.000
5.	Commercial Multiple Peril	0.000	0.000
6.	Medical Professional Liability - Occurrence	0.000	0.000
7.	Medical Professional Liability - Claims-Made	0.000	0.000
8.	Special Liability	0.000	0.000
9.	Other Liability - Occurrence	0.000	0.000
10.	Other Liability - Claims-Made	0.000	0.000
11.	Special Property	0.000	0.000
12.	Auto Physical Damage	0.000	0.000
13.	Fidelity/Surety	0.000	0.000
14.	Other.....	0.000	0.000
15.	International	0.000	0.000
16.	Reinsurance - Property	0.000	0.000
17.	Reinsurance - Liability	0.000	0.000
18.	Reinsurance - Financial Lines	0.000	0.000
19.	Products Liability - Occurrence	0.000	0.000
20.	Products Liability - Claims-Made	0.000	0.000
21.	Financial Guaranty/Mortgage Guaranty	0.000	0.000
22.	Warranty	0.000	0.000
23.	Pet Insurance Plans	0.000	0.000

HARD COPY NOT REQUIRED BY THE NAIC CAPITATIONS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Name of Provider	Paid Capitations During Year	Letter of Credit Amount	Funds Withheld	Protection Percentage	Exempt Capitations	Domiciliary State

TOTCAPPD

RISK BASED CAPITAL FOR THE YEAR 2025 OF THE KENTUCKY EMPLOYERS' MUTUAL INSURANCE AUTHORITY

NOT A PART OF THE NAIC FILING

Scenario Adjustment of the Calculation of Total Risk-Based Capital After Covariance PR030-32

	(1) Prior Year	(2) Current Year	(3) Scenario Adjustment	(4) Adjusted Current Year RBC
(14) Total R0 - Asset Risk - Subsidiary Ins. Companies	263,070	622,241		622,241
(26) Total R1 - Asset Risk - Fixed Income	15,248,322	16,792,532		16,792,532
(43) Total R2 - Asset Risk - Equity	16,214,209	17,011,858		17,011,858
(48) Total R3 - Asset Risk - Credit	576,466	600,389		600,389
(53) Total R4 - Underwriting Risk - Reserves	80,112,904	55,979,445		55,979,445
(58) Total R5 - Underwriting Risk - Net Written Premium	33,411,000	29,080,000		29,080,000
(59) Total Rcat - Catastrophe Risk				
(60) Total RBC After Covariance Before Basic Operational Risk	89,873,987	68,084,064		68,084,064
(61) Basic Operational Risk	2,696,220	2,042,522		2,042,522
(62) C-4a of U.S. Life Insurance Subsidiaries (from Company records)				
(63) Net Basic Operational Risk = Line (61) - Line (62) (Not less than zero)	2,696,220	2,042,522		2,042,522
(64) Total RBC After Covariance including Basic Operational Risk	92,570,207	70,126,586		70,126,586
(65) Authorized Control Level RBC including Basic Operational Risk	46,285,104	35,063,293		35,063,293

NOT A PART OF THE NAIC FILING

Scenario Adjustment of the Calculation of Total Adjusted Capital PR029

	(1) Prior Year	(2) Current Year	(3) Scenario Adjustment	(4) Adjusted Current Year RBC
(1) Capital and Surplus	389,508,728	427,719,722		427,719,722
(2) Non-Tabular Discount - Losses				
(3) Non-Tabular Discount - Expense				
(4) Discount on Medical Loss Reserves Reported as Tabular in Sch P				
(5) Discount on Medical Expense Reserves Reported as Tabular in Sch P ..				
(6) P&C Subs Non-Tabular Discount - Losses				
(7) P&C Subs Non-Tabular Discount - Expense				
(8) P&C Subs Discount on Med Loss Reserves Reported as Tabular in Sch P				
(9) P&C Subs Discount on Med Expense Reserves Reported as Tabular in Sch P				
(10) AVR - Life Subs				
(11) Dividend Liability - Life Subs				
(12) Carrying Value of Non-Admitted Insurance Affiliates				
(13) Total Adjusted Capital Before Capital Notes	389,508,728	427,719,722		427,719,722
L(1)-L(2)-L(3)-L(4)-L(5)-L(6)-L(7)-L(8)-L(9)+L(10)+L(11)+L(12)				
(14) Capital Notes				
(15) Total Adjusted Capital (Post-Deferred Tax)	389,508,728	427,719,722		427,719,722
(16) RBC Ratio	841.542	1,219.850		1,219.850

SCENARIO