

QUARTERLY STATEMENT
OF THE
United Home Insurance Company

of
Paragould
in the state of
Arkansas

TO THE
Insurance Department
OF THE STATE OF
Arkansas

FOR THE QUARTER ENDED
SEPTEMBER 30, 2019

PROPERTY AND CASUALTY

2019

2019



QUARTERLY STATEMENT AS OF SEPTEMBER 30, 2019 OF THE CONDITION AND AFFAIRS OF THE **United Home Insurance Company**

NAIC Group Code	0000 <small>(Current Period)</small>	0000 <small>(Prior Period)</small>	NAIC Company Code	17647	Employer's ID Number	73-1233518
Organized under the Laws of	Arkansas		State of Domicile or Port of Entry	AR		
Country of Domicile	United States of America					
Incorporated/Organized	07/17/1984		Commenced Business	03/01/1985		
Statutory Home Office	1201 West Court Street <small>(Street and Number)</small>		Paragould, AR, US 72450 <small>(City or Town, State, Country and Zip Code)</small>			
Main Administrative Office	Paragould, AR, US 72450 <small>(City or Town, State, Country and Zip Code)</small>		1201 West Court Street <small>(Street and Number)</small>		(870)236-2208 <small>(Area Code) (Telephone Number)</small>	
Mail Address	P.O. Box 1546 <small>(Street and Number or P.O. Box)</small>		Paragould, AR, US 72451 <small>(City or Town, State, Country and Zip Code)</small>			
Primary Location of Books and Records	Paragould, AR, US 72450 <small>(City or Town, State, Country and Zip Code)</small>		1201 West Court Street <small>(Street and Number)</small>		(870)236-2208 <small>(Area Code) (Telephone Number)</small>	
Internet Web Site Address	www.unitedhomeins.com		(870)236-2208 <small>(Area Code) (Telephone Number)</small>			
Statutory Statement Contact	Chandra L. McGowan <small>(Name)</small>		cmcgowan@unitedhomeins.com <small>(E-Mail Address)</small>		(870)236-2208-305 <small>(Area Code)(Telephone Number)(Extension)</small>	
					(870)236-5717 <small>(Fax Number)</small>	

OFFICERS

Name	Title
William Kyle Harris	Chief Executive Officer
Matthew Stephen Miller	President
William Kyle Harris	Secretary/Treasurer

OTHERS

DIRECTORS OR TRUSTEES

William Kyle Harris
Michael Ray Cline
Michael P Ford

Michael Thomas Harris
Matthew Stephen Miller

State of Arkansas
County of United States ss

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

(Signature)
William Kyle Harris
(Printed Name)
1.
Chief Executive Officer
(Title)

(Signature)
Matthew Stephen Miller
(Printed Name)
2.
President
(Title)

(Signature)
William Kyle Harris
(Printed Name)
3.
Secretary/Treasurer
(Title)

Subscribed and sworn to before me this _____ day of _____, 2019

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

Yes[X] No []

(Notary Public Signature)

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	29,226,695		29,226,695	28,457,635
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks	528,212		528,212	451,050
3. Mortgage loans on real estate:				
3.1 First liens				
3.2 Other than first liens				
4. Real estate:				
4.1 Properties occupied by the company (less \$.....0 encumbrances)	3,118,003		3,118,003	2,413,712
4.2 Properties held for the production of income (less \$.....0 encumbrances)	1,495,739		1,495,739	
4.3 Properties held for sale (less \$.....0 encumbrances)				
5. Cash (\$.....9,800,554), cash equivalents (\$.....0) and short-term investments (\$.....0)	9,800,554		9,800,554	6,901,763
6. Contract loans (including \$.....0 premium notes)				
7. Derivatives				
8. Other invested assets				
9. Receivables for securities				
10. Securities lending reinvested collateral assets				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	44,169,203		44,169,203	38,224,160
13. Title plants less \$.....0 charged off (for Title insurers only)				
14. Investment income due and accrued	236,868		236,868	260,497
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	6,781,310		6,781,310	5,671,770
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums)				
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	638,332		638,332	219,726
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	164,554		164,554	253,159
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	357,468		357,468	220,537
18.2 Net deferred tax asset	988,586		988,586	725,537
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	18,653		18,653	35,967
21. Furniture and equipment, including health care delivery assets (\$.....0)	106,844	106,844	0	0
22. Net adjustments in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	275,427		275,427	241,127
24. Health care (\$.....0) and other amounts receivable				
25. Aggregate write-ins for other-than-invested assets	903,043	696,463	206,580	185,475
26. TOTAL assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	54,640,289	803,307	53,836,982	46,037,956
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. TOTAL (Lines 26 and 27)	54,640,289	803,307	53,836,982	46,037,956
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. TOTALS (Lines 1101 through 1103 plus 1198) (Line 11 above)				
2501. Company Vehicles	696,463	696,463	0	0
2502. Prepaid Reinsurance	206,580		206,580	185,475
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)	903,043	696,463	206,580	185,475

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Statement Date	2 December 31, Prior Year
1.	Losses (current accident year \$.....6,852,400)	8,516,852	5,928,348
2.	Reinsurance payable on paid losses and loss adjustment expenses		
3.	Loss adjustment expenses	268,860	468,815
4.	Commissions payable, contingent commissions and other similar charges	761,476	698,479
5.	Other expenses (excluding taxes, licenses and fees)		493,474
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	239,667	297,354
7.1	Current federal and foreign income taxes (including \$.....0 on realized capital gains (losses))		
7.2	Net deferred tax liability		
8.	Borrowed money \$.....0 and interest thereon \$.....0	972	972
9.	Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$.....2,990,228 and including warranty reserves of \$.....0 and accrued accident and health experience rating refunds including \$.....0 for medical loss ratio rebate per the Public Health Service Act)	24,115,467	19,057,653
10.	Advance premium	1,203,393	700,035
11.	Dividends declared and unpaid:		
11.1	Stockholders		
11.2	Policyholders		
12.	Ceded reinsurance premiums payable (net of ceding commissions)		300,641
13.	Funds held by company under reinsurance treaties		
14.	Amounts withheld or retained by company for account of others	12,277	15,124
15.	Remittances and items not allocated		
16.	Provision for reinsurance (including \$.....0 certified)		
17.	Net adjustments in assets and liabilities due to foreign exchange rates		
18.	Drafts outstanding		
19.	Payable to parent, subsidiaries and affiliates		
20.	Derivatives		
21.	Payable for securities		
22.	Payable for securities lending		
23.	Liability for amounts held under uninsured plans		
24.	Capital notes \$.....0 and interest thereon \$.....0		
25.	Aggregate write-ins for liabilities		
26.	TOTAL liabilities excluding protected cell liabilities (Lines 1 through 25)	35,118,963	27,960,895
27.	Protected cell liabilities		
28.	TOTAL liabilities (Lines 26 and 27)	35,118,963	27,960,895
29.	Aggregate write-ins for special surplus funds		
30.	Common capital stock	2,500,000	2,500,000
31.	Preferred capital stock		
32.	Aggregate write-ins for other-than-special surplus funds		
33.	Surplus notes		
34.	Gross paid in and contributed surplus	1,037,931	1,037,931
35.	Unassigned funds (surplus)	15,180,088	14,539,130
36.	Less treasury stock, at cost:		
36.1	.....0 shares common (value included in Line 30 \$.....0)		
36.2	.....0 shares preferred (value included in Line 31 \$.....0)		
37.	Surplus as regards policyholders (Lines 29 to 35, less 36)	18,718,019	18,077,061
38.	TOTALS (Page 2, Line 28, Col. 3)	53,836,982	46,037,956
DETAILS OF WRITE-INS			
2501.	.....	
2502.	.....	
2503.	.....	
2598.	Summary of remaining write-ins for Line 25 from overflow page		
2599.	TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)		
2901.	.....	
2902.	.....	
2903.	.....	
2998.	Summary of remaining write-ins for Line 29 from overflow page		
2999.	TOTALS (Lines 2901 through 2903 plus 2998) (Line 29 above)		
3201.	.....	
3202.	.....	
3203.	.....	
3298.	Summary of remaining write-ins for Line 32 from overflow page		
3299.	TOTALS (Lines 3201 through 3203 plus 3298) (Line 32 above)		

STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned			
1.1 Direct (written \$.....44,647,837)	39,590,023	36,338,324	49,472,873
1.2 Assumed (written \$.....0)			
1.3 Ceded (written \$.....5,509,386)	6,163,005	8,389,004	11,531,712
1.4 Net (written \$.....39,138,451)	33,427,018	27,949,320	37,941,161
DEDUCTIONS:			
2. Losses incurred (current accident year \$.....0)			
2.1 Direct	25,331,012	17,661,068	23,626,774
2.2 Assumed			
2.3 Ceded	3,814,042	4,129,588	5,541,620
2.4 Net	21,516,970	13,531,480	18,085,154
3. Loss adjustment expenses incurred	1,385,887	1,135,123	2,026,515
4. Other underwriting expenses incurred	11,957,122	10,513,959	13,601,373
5. Aggregate write-ins for underwriting deductions			
6. TOTAL underwriting deductions (Lines 2 through 5)	34,859,979	25,180,562	33,713,042
7. Net income of protected cells			
8. Net underwriting gain or (loss) (Line 1 minus Line 6 + Line 7)	(1,432,961)	2,768,757	4,228,119
INVESTMENT INCOME			
9. Net investment income earned	745,505	659,312	874,148
10. Net realized capital gains (losses) less capital gains tax of \$.....0	1,436	8,114	8,114
11. Net investment gain (loss) (Lines 9 + 10)	746,941	667,426	882,262
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$.....0 amount charged off \$.....0)			
13. Finance and service charges not included in premiums	1,464,262	1,347,274	1,785,272
14. Aggregate write-ins for miscellaneous income	(5,646)	14,655	14,655
15. TOTAL other income (Lines 12 through 14)	1,458,616	1,361,929	1,799,928
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	772,596	4,798,113	6,910,309
17. Dividends to policyholders			
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	772,596	4,798,113	6,910,309
19. Federal and foreign income taxes incurred	335,270	1,072,760	1,367,414
20. Net income (Line 18 minus Line 19) (to Line 22)	437,326	3,725,353	5,542,895
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	18,077,061	13,952,802	13,952,802
22. Net income (from Line 20)	437,326	3,725,353	5,542,895
23. Net transfers (to) from Protected Cell accounts			
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$.....0	77,163	(58,755)	(209,581)
25. Change in net unrealized foreign exchange capital gain (loss)			
26. Change in net deferred income tax	263,050	185,934	72,241
27. Change in nonadmitted assets	(136,580)	(225,305)	(281,295)
28. Change in provision for reinsurance			
29. Change in surplus notes			
30. Surplus (contributed to) withdrawn from Protected cells			
31. Cumulative effect of changes in accounting principles			
32. Capital changes:			
32.1 Paid in			
32.2 Transferred from surplus (Stock Dividend)			
32.3 Transferred to surplus			
33. Surplus adjustments:			
33.1 Paid in			
33.2 Transferred to capital (Stock Dividend)			
33.3 Transferred from capital			
34. Net remittances from or (to) Home Office			
35. Dividends to stockholders			(1,000,000)
36. Change in treasury stock			
37. Aggregate write-ins for gains and losses in surplus			
38. Change in surplus as regards policyholders (Lines 22 through 37)	640,958	3,627,227	4,124,259
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	18,718,019	17,580,029	18,077,061
DETAILS OF WRITE-INS			
0501.			
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page			
0599. TOTALS (Lines 0501 through 0503 plus 0598) (Line 5 above)			
1401. Gain /Loss on sale of asset	(5,646)	14,655	14,655
1402.			
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page			
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)	(5,646)	14,655	14,655
3701.			
3702.			
3703.			
3798. Summary of remaining write-ins for Line 37 from overflow page			
3799. TOTALS (Lines 3701 through 3703 plus 3798) (Line 37 above)			

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	37,578,009	31,210,242	40,838,956
2. Net investment income	793,226	646,769	836,372
3. Miscellaneous income	1,547,221	1,627,271	1,958,408
4. TOTAL (Lines 1 to 3)	39,918,455	33,484,282	43,633,736
5. Benefit and loss related payments	19,347,072	13,890,068	18,105,984
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7. Commissions, expenses paid and aggregate write-ins for deductions	14,031,129	11,597,132	15,087,366
8. Dividends paid to policyholders			
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses)	472,200	532,791	1,282,790
10. TOTAL (Lines 5 through 9)	33,850,401	26,019,992	34,476,140
11. Net cash from operations (Line 4 minus Line 10)	6,068,055	7,464,290	9,157,596
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	1,900,000	1,120,000	1,350,000
12.2 Stocks		43,402	43,402
12.3 Mortgage loans			
12.4 Real estate			
12.5 Other invested assets			
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments			
12.7 Miscellaneous proceeds	14,785	14,665	19,602
12.8 TOTAL investment proceeds (Lines 12.1 to 12.7)	1,914,785	1,178,067	1,413,004
13. Cost of investments acquired (long-term only):			
13.1 Bonds	2,691,715	3,826,394	4,325,711
13.2 Stocks			114,557
13.3 Mortgage loans			
13.4 Real estate	2,214,815	27,958	377,972
13.5 Other invested assets			
13.6 Miscellaneous applications			
13.7 TOTAL investments acquired (Lines 13.1 to 13.6)	4,906,530	3,854,352	4,818,239
14. Net increase (or decrease) in contract loans and premium notes			
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(2,991,745)	(2,676,285)	(3,405,235)
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes			
16.2 Capital and paid in surplus, less treasury stock			
16.3 Borrowed funds		0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities			
16.5 Dividends to stockholders			1,000,000
16.6 Other cash provided (applied)	(177,519)	(263,121)	(297,992)
17. Net cash from financing and miscellaneous sources (Line 16.1 through 16.4 minus Line 16.5 plus Line 16.6)	(177,519)	(263,122)	(1,297,992)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	2,898,791	4,524,884	4,454,369
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	6,901,763	2,447,394	2,447,394
19.2 End of period (Line 18 plus Line 19.1)	9,800,554	6,972,278	6,901,763

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

20.0001			
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Notes to Financial Statement

1. Summary of Significant Accounting Policies

A. Accounting Practices

- A. The financial statements of United Home Insurance Company are presented on the basis of accounting practices prescribed or permitted by the Arkansas Insurance Department. The National Association of Insurance Commissioners' *Accounting Practices and Procedures Manual* has been adopted as a component of prescribed or permitted practices by the state of Arkansas.
- B. The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of financial statements and reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.
- C. Premiums are earned over the terms of the related insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata methods for direct business and are based on reports received from ceding companies for reinsurance. Expenses incurred in connection with acquiring new insurance business, including such acquisition cost as sales commissions, are charged to operations as incurred. In addition the company also uses the following accounting policies:
- Short term investments, if any, are listed at cost
 - Bonds are stated at amortized cost using the interest method.
 - Publically traded common stocks, if any, are listed at market value
 - No preferred stock
 - No mortgage loans
 - Book value for mortgage-backed securities is the cost of remaining principal plus accrual of the discount or less amortization of the premium over the life of the bond to maturity
 - See # 3
 - No joint ventures, partnerships or LLC's
 - No derivatives
 - No anticipated investment income utilized in calculations
 - Case loss reserve estimates per onsite inspection of damage with IBNR tied to historical norms. There are no liability exposures to toxic waste, asbestos, ect.
 - Company has not changed its capitalization policy form prior period
 - No pharmaceutical rebate receivable

	SSAP #	F/S Page	F/S Line #	2019	2018
NET INCOME					
(1) State basis (Page 4, Line 20, Columns 1 & 3)	XXX	XXX	XXX	437,326	5,542,895
(2) State Prescribed Practices that increase/(decrease) NAIC SAP:				0	0
(3) State Permitted Practices that increase/(decrease) NAIC SAP:				0	0
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	437,326	5,542,895
SURPLUS					
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	18,718,019	18,077,061
(6) State Prescribed Practices that increase/(decrease) NAIC SAP:				0	0
(7) State Permitted Practices that increase/(decrease) NAIC SAP:				0	0
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	18,718,019	18,077,061

- D. The management of United Home Insurance Company does not have any going concerns about the Company's ability to continue.

2. Accounting Changes and Corrections of Errors

The Company did not have any material changes in accounting principles and/or corrections of errors.

3. Business Combinations and Goodwill

Not applicable. The Company did not have any business combinations.

4. Discontinued Operations

Notes to Financial Statement

Not applicable. The Company did not discontinue any of its operations.

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

Not Applicable. The Company has no investments in real estate mortgage loans

B. Debt Restructuring

Not Applicable. The Company did not have any debt investments restructured during 2019.

C. Reverse Mortgages

Not Applicable. The Company did not have any debt investments restructured during 2019.

D. Loan-Backed Securities

Not Applicable. The Company has no investments in loan-backed securities.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

Not Applicable. The Company has no investments in repurchase agreement securities requiring collateral.

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not Applicable.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not Applicable.

H. Repurchase Agreements Transactions Accounted for as a Sale

Not Applicable.

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

Not Applicable.

L. Restricted Assets

As of 09/30/2019 United Home Insurance Company had restricted assets on deposit with states valued at \$2,824,907.

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						Current Year				
	Current Year					6	7	8	9	Percentage	
	1	2	3	4	5					10	11
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
(a) Subject to contractual obligation for which liability is not shown	0	0	0	0	0	0	0	0	0	0.000	0.000
(b) Collateral held under security lending agreements	0	0	0	0	0	0	0	0	0	0.000	0.000
(c) Subject to repurchase agreements	0	0	0	0	0	0	0	0	0	0.000	0.000
(d) Subject to reverse repurchase agreements	0	0	0	0	0	0	0	0	0	0.000	0.000
(e) Subject to dollar repurchase agreements	0	0	0	0	0	0	0	0	0	0.000	0.000
(f) Subject to dollar reverse repurchase agreements	0	0	0	0	0	0	0	0	0	0.000	0.000
(g) Placed under option contracts	0	0	0	0	0	0	0	0	0	0.000	0.000
(h) Letter stock or securities restricted as to sale – excluding FHLB capital stock	0	0	0	0	0	0	0	0	0	0.000	0.000
(i) FHLB capital stock	0	0	0	0	0	0	0	0	0	0.000	0.000
(j) On deposit with states	2,824,907	0	0	0	2,824,907	2,826,821	(1,914)	0	2,824,907	5.197	5.275

Notes to Financial Statement

(k) On deposit with other regulatory bodies	0	0	0	0	0	0	0	0	0	0.000	0.000
(l) Pledged as collateral to FHLB (including assets backing funding agreements)	0	0	0	0	0	0	0	0	0	0.000	0.000
(m) Pledged as collateral not captured in other categories	0	0	0	0	0	0	0	0	0	0.000	0.000
(n) Other restricted assets	0	0	0	0	0	0	0	0	0	0.000	0.000
(o) Total Restricted Assets	2,824,907	0	0	0	2,824,907	2,826,821	(1,914)	0	2,824,907	5.197	5.275

(a) Subset of column 1

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

(b) Subset of column 3

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

M. Working Capital Finance Investments

Not Applicable.

N. Offsetting and Netting of Assets and Liabilities

Not Applicable.

O. Structured Notes

Not Applicable.

P. SGI Securities

Not Applicable.

Q. Short Sales

Not Applicable.

R. Prepayment Penalty and Acceleration Fees

Not Applicable.

6. Joint Ventures, Partnerships and Limited Liability Companies

A. The Company does not have any investments in joint ventures that exceed 10% of admitted assets.

B. The Company did not recognize any impairment in its joint ventures.

7. Investment Income

The Company does not have any investment income due and accrued over 90 days past due and does not have any amounts excluded from surplus.

8. Derivative Instruments

Not applicable. The Company does not invest in derivative type investments.

9. Income Taxes

A. The components of the net deferred tax asset/(liability) at December 31 are as follows:

1.	Description	09/30/2019			12/31/2018			Change		
		(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
(a)	Gross Deferred Tax Assets	1,098,294	44,914	1,143,208	834,695	57,483	892,178	263,599	(12,569)	251,030
(b)	Statutory Valuation Allowance Adjustments	0	0	0	0	0	0	0	0	0
(c)	Adjusted Gross Deferred Tax Assets (1a - 1b)	1,098,294	44,914	1,143,208	834,695	57,483	892,178	263,599	(12,569)	251,030
(d)	Deferred Tax Assets Nonadmitted	0	0	0	0	0	0	0	0	0
(e)	Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	1,098,294	44,914	1,143,208	834,695	57,483	892,178	263,599	(12,569)	251,030
(f)	Deferred Tax Liabilities	0	0	0	166,640	0	166,640	(166,640)	0	(166,640)
(g)	Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	1,098,294	44,914	1,143,208	668,055	57,483	725,538	430,239	(12,569)	417,670
2.	Admission Calculation Components SSAP No. 101	09/30/2019			12/31/2018			Change		
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)

Notes to Financial Statement

	Ordinary	Capital	(Col. 1 + 2) Total	Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	0	0	0	0	0	0	0	0	0
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) Above) After Application of the Threshold Limitation (The Lesser of 2(b)1 and 2(b)2 below)	1,098,294	33,820	1,132,114	834,695	46,389	881,084	263,599	(12,569)	251,030
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	0	0	0	0	0	0	0	0	0
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	0	XXX	XXX	0	XXX	XXX	0
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	0	11,094	11,094	0	11,094	11,094	0	0	0
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101 Total (2(a) + 2(b) + 2(c))	1,098,294	44,914	1,143,208	834,695	57,483	892,178	263,599	(12,569)	251,030

Description	2019	2018
(a) Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	466.008	466.008
(b) Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation in 2(b)2 Above.	17,351,524	17,351,524

	09/30/2019		12/31/2018		Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col. 1 - 3) Ordinary	(6) (Col. 2 - 4) Capital
Impact of Tax-Planning Strategies						
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage						
1. Adjusted gross DTAs amount from Note 9A1(c)	1,098,294	44,914	834,695	57,483	263,599	(12,569)
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0	0	0	0	0	0
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	1,098,294	44,914	834,695	57,483	263,599	(12,569)
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0	0	0	0	0	0

(b) Does the Company's tax-planning strategies include the use of reinsurance? Yes [] No [X]

B. Regarding deferred tax liabilities that are not recognized:

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

Description	(1) 09/30/2019	(2) 12/31/2018	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	335,270	1,367,414	(1,032,144)
(b) Foreign	0	0	0
(c) Subtotal	335,270	1,367,414	(1,032,144)
(d) Federal income tax on net capital gains	0	0	0
(e) Utilization of capital loss carry-forwards	0	0	0
(f) Other	0	0	0
(g) Federal and foreign income taxes incurred	335,270	1,367,414	(1,032,144)
2. Deferred Tax Assets:			
(a) Ordinary			
(1) Discounting of unpaid losses	85,445	34,273	51,172
(2) Unearned premium reserve	1,012,850	800,421	212,429
(3) Policyholder reserves	0	0	0
(4) Investments	(5,924)	10,280	(16,204)
(5) Deferred acquisition costs	0	0	0
(6) Policyholder dividends accrual	0	0	0

Notes to Financial Statement

(7) Fixed assets	0	0	0
(8) Compensation and benefits accrual	0	0	0
(9) Pension accrual	0	0	0
(10) Receivables – nonadmitted	0	0	0
(11) Net operating loss carry-forward	0	0	0
(12) Tax credit carry-forward	0	0	0
(13) Other (including items < 5% of total ordinary tax assets)	0	0	0
(99) Subtotal	1,092,371	844,974	247,397
(b) Statutory valuation allowance adjustment	0	0	0
(c) Nonadmitted	0	0	0
(d) Admitted ordinary deferred tax assets (2a99 – 2b – 2c)	1,092,371	844,974	247,397
(e) Capital:			
(1) Investments	33,820	36,108	(2,288)
(2) Net capital loss carry-forward	11,094	11,094	0
(3) Real estate	0	0	0
(4) Other (including items < 5% of total capital tax assets)	0	0	0
(99) Subtotal	44,914	47,202	(2,288)
(f) Statutory valuation allowance adjustment	0	0	0
(g) Nonadmitted	0	0	0
(h) Admitted capital deferred tax assets (2e99 – 2f – 2g)	44,914	47,202	(2,288)
(i) Admitted deferred tax assets (2d + 2h)	1,137,285	892,176	245,109
3. Deferred Tax Liabilities:			
(a) Ordinary			
(1) Investments	0	0	0
(2) Fixed assets	148,698	166,640	(17,942)
(3) Deferred and uncollected premium	0	0	0
(4) Policyholder reserves	0	0	0
(5) Other (including items < 5% of total ordinary tax liabilities)	0	0	0
(99) Subtotal	148,698	166,640	(17,942)
(b) Capital:			
(1) Investments	0	0	0
(2) Real estate	0	0	0
(3) Other (including items < 5% of total capital tax liabilities)	0	0	0
(99) Subtotal	0	0	0
(c) Deferred tax liabilities (3a99 + 3b99)	148,698	166,640	(17,942)
4. Net deferred tax assets/liabilities (2i – 3c)	988,587	725,536	263,051

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

- a. As of September 30, 2019, all outstanding shares of the Company are owned by the parent company, Farmers Home Holding Company.
- b. United Home Insurance Company paid Farmers Home Holding Company a \$1,000,000.00 dividend on 11/21/2018. United Home Insurance Company is owned by the same parent company as Ford, Harris, and Lamb Insurance Agency, which writes business for United Home Insurance Company. As of September 30, 2019 United Home insurance Company had written premiums of 44,647,837 of that 945,531 was written by Ford Harris and Lamb. United Home Insurance Company paid \$132,852 in commission to Ford Harris and Lamb in 2019.
- c. None
- d. None
- e. As of September 30, 2019, the Company has a \$275,427 receivable from Farmers Home Holding Company for their portion of the income taxes due.
- f. None
- g. All outstanding shares of United Home Insurance Company are owned by the Parent Company, Farmers Home Holding Company, an insurance holding company domiciled in the state of Arkansas.
- h. Not Applicable.
- i. Not Applicable.
- j. Not Applicable.
- k. Not Applicable.
- l. Not Applicable.
- m. Not Applicable.
- n. Not Applicable.

Notes to Financial Statement

11. Debt

A. Debt

The Company has no capital notes. It does have a \$1,000,000 line of credit with First National Bank of Paragould, AR. The outstanding balance at 09/30/2019 was \$972.44. This line of credit is collateralized by a \$1,500,000 certificate of deposit at the same bank.

B. FHLB (Federal Home Loan Bank) Agreements
Not Applicable.

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

1. The Company has 1,000,000 shares authorized, 1,000,000 shares issued and 1,000,000 shares outstanding. All shares are Class A Shares. There are 1,000,000 shares of United Home Insurance Company common stock authorized and outstanding with a par value of \$2.50 per share
2. The Company has no preferred stock outstanding
3. Without prior approval from the Arkansas Insurance Department, Dividends to shareholders are limited by the laws of the Company's state of incorporation, Arkansas, to 10% of surplus. However, since dividends paid by United Home to the holding company are used to retire debt, the Company is currently under an arrangement with the Arkansas Department not to pay any dividend without the written consent of the Department
4. An ordinary dividend in the amount of 1,000,000 on 11/21/2018 was paid by the company.
5. Within the limitations of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.
6. There were no restrictions placed on the company's surplus, including for whom the surplus is being held.
7. The Arkansas Insurance Code requires that every company maintain a minimum surplus of \$750,000 (Section 2363-205 and 2363-207). By any amount that unassigned surplus does not equal the minimum, the Company agrees to recognize that amount of its paid in capital as surplus in order to meet the requirement.
8. The amounts of stock held by the Company, including stock of affiliated companies, for special purposes are: None
9. The Company does not have any changes in balances of special surplus funds from the prior year.
10. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$0
11. The Company does not have any surplus debentures or similar obligations.
12. The Company does not have any restatement due to prior quasi-reorganizations.

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

A. Contingent Commitments

The Company has no commitments, contingent commitments or guarantees or commitments to provide additional capital contributions.

B. Assessments
Not Applicable.

C. Gain Contingencies

The Company has recorded no gain contingencies as of June 30, 2019.

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

The Company has no claims related to extra contractual obligations or bad faith losses.

E. Product Warranties
Not Applicable.

F. Joint and Several Liabilities
Not Applicable.

G. All Other Contingencies

In the normal course of business, the Company is subject to various contingent liabilities, including possible income tax assessment resulting from issues raised by taxing or regulatory authorities in their regular examinations. Management does not anticipate any significant losses or costs to result from any known or existing contingencies.

There are no material legal proceedings other than those arising in the normal course of business and which generally pertain to claim matters relating to insurance policies and contracts issued by the Company.

14. Liabilities, Contingencies and Assessments

A. Lessee Operating Lease
Not Applicable.

B. Lessor Leases

Notes to Financial Statement

Not Applicable.

15. Information About Financial Instruments With Off-Balance-Sheet Risk And Financial Instruments With Concentrations of Credit Risk

The Company does not invest in swaps, futures, derivatives or options.

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

Not Applicable.

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

The Company does not write insurance for these types of A&H Plans.

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

Not Applicable.

19. Fair Value Measurements

A.

(1) Fair Value Measurements at Reporting Date

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Common Stock	0	0	0	0	0
Common Stock	528,212.50	0	0	0	528,212.50
Total assets at fair value / NAV	528,212.50	0	0	0	528,212.50
b. Liabilities at fair value					
Total liabilities at fair value	0	0	0	0	0

20. Other Items

- A. Unusual or Infrequent Items
Not Applicable.
- B. Troubled Debt Restructuring
Not Applicable.
- C. Other Disclosures
Not Applicable
- D. Business Interruption Insurance Recoveries
Not Applicable
- E. State Transferable and Non-transferable Tax Credits
Not Applicable
- F. Subprime-Mortgage-Related Risk Exposure
Not Applicable
- G. Insurance-Linked Securities (ILS) Contracts
Not Applicable

21. Events Subsequent

There were no material events subsequent to September 30, 2019.

22. Reinsurance

- B. Reinsurance Recoverable in Dispute

Notes to Financial Statement

The Company has no reinsurance recoverable in dispute exceeding the disclosure requirement of 5% of policyholder's surplus for any one company or 10% of policyholder's surplus in the aggregate.

C. Reinsurance Assumed and Ceded

(1)

Description	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserves	Commission Equity
a. Affiliates	0	0	0	0	0	0
b. All Other	0	0	2,990,228	968,907	(2,990,228)	(968,907)
c. TOTAL	0	0	2,990,228	968,907	(2,990,228)	(968,907)
d. Direct Unearned Premium Reserve			27,105,696			

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

(2)

REINSURANCE

Description	Direct	Assumed	Ceded	Net
a. Contingent Commission	0	0	164,554	(164,554)
b. Sliding Scale Adjustments	0	0	0	0
c. Other Profit Commission arrangements	0	0	0	0
d. TOTAL	0	0	164,554	(164,554)

D. Uncollectible Reinsurance

The Company has not written off any reinsurance balance during the current calendar year.

E. Commutation of Ceded Reinsurance

The Company has not commuted any reinsurance balance during the current calendar year.

F. Retroactive Reinsurance

The Company has not entered into any retroactive reinsurance agreements during the current calendar year.

I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

Not Applicable

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation

Not Applicable

23. Retrospectively Rated Contracts & Contracts Subject to Redetermination

The Company does not participate in this type of business

24. Changes in Incurred Losses and Loss Adjustment Expenses

Reserves for losses and loss adjustment expenses as of December 31, 2018 were \$6,397,163. As of September 30, 2019, \$4,538,595 has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$873,000 as a result of re-estimation of unpaid claims and claim adjustment expenses. Therefore there has been no favorable prior year development from December 31, 2018 to September 30, 2019. The change is generally the result of ongoing analysis of the recent loss development trends. Original estimates are increased or decreased as additional information becomes known regarding individual claims

25. Intercompany Pooling Arrangements

Notes to Financial Statement

The Company does not participate in any intercompany pooling arrangements.

26. Structured Settlements

Not Applicable.

27. Health Care Receivables

Not Applicable.

28. Participating Policies

Not Applicable.

29. Premium Deficiency Reserves

As of September 30, 2019, the Company did not have any liabilities related to premium deficiency reserves.

30. High Deductibles

Not Applicable.

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

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

32. Asbestos/Environmental Reserves

The Company does not have exposure to asbestos or environmental claims.

33. Subscriber Savings Accounts

The Company does not utilize subscriber savings accounts.

34. Multiple Peril Crop Insurance

The Company does not write Multiple Peril Crop Insurance

35. Financial Guaranty Insurance

The Company does not write Financial Guaranty Insurance.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes[] No[X]
 1.2 If yes, has the report been filed with the domiciliary state? Yes[] No[] N/A[X]
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes[] No[X]
 2.2 If yes, date of change: _____
- 3.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes[] No[X]
 If yes, complete Schedule Y, Parts 1 and 1A.
- 3.2 Have there been any substantial changes in the organizational chart since the prior quarter end? Yes[] No[X]
 3.3 If the response to 3.2 is yes, provide a brief description of those changes:
 3.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes[] No[X]
 3.5 If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.
- 4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes[] No[X]
 If yes, complete and file the merger history data file with the NAIC for the annual filing corresponding to this period.
 4.2 If yes, provide the name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes[] No[] N/A[X]
 If yes, attach an explanation. _____
- 6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2014
 6.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2014
 6.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 01/21/2016
 6.4 By what department or departments?
 Arkansas Insurance Department
 6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes[] No[] N/A[X]
 6.6 Have all of the recommendations within the latest financial examination report been complied with? Yes[] No[] N/A[X]
- 7.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes[] No[X]
 7.2 If yes, give full information _____
- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes[] No[X]
 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes[] No[X]
 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.]

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

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

FINANCIAL

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

INVESTMENT

- 11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes[] No[X]
 11.2 If yes, give full and complete information relating thereto: _____
12. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$ 0
 13. Amount of real estate and mortgages held in short-term investments: \$ 0
- 14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes[] No[X]
 14.2 If yes, please complete the following:

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

GENERAL INTERROGATORIES (Continued)

- 15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? Yes [] No[X]
 15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A[X]
 If no, attach a description with this statement.
16. For the reporting entity's security lending program, state the amount of the following as of the current statement date:
 16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2
 16.2 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2
 16.3 Total payable for securities lending reported on the liability page

\$ 0
 \$ 0
 \$ 0

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

1 Name of Custodian(s)	2 Custodian Address
Centennial Bank Trust Department	2901 E Highland Dr, Jonesboro, AR 72401
Arkansas Bankers Bank	1020 West 2nd Street, Little Rock, AR 72201
Central Bank	238 Madison Street, Jefferson City MO 65102

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

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

- 17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? Yes [] No[X]
 17.4 If yes, give full and complete information relating thereto:

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

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

1 Name of Firm or Individual	2 Affiliation
.....

- 17.5097 For those firms/individuals listed in the table for Question 17.5, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's assets? Yes [] No[X]
 17.5098 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's assets? Yes [] No[X]
- 17.6 For those firms or individuals listed in the table for 17.5 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
.....

- 18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes[X] No []
 18.2 If no, list exceptions:
19. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designated 5GI security:
 a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
 b. Issuer or obligor is current on all contracted interest and principal payments.
 c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
 Has the reporting entity self-designated 5GI securities? Yes [] No[X]
20. By self-designating PLGI securities, the reporting entity is certifying the following elements for each self-designated PLGI security:
 a. The security was purchased prior to January 1, 2018 .
 b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
 c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
 d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.
 Has the reporting entity self-designated PLGI securities? Yes [] No[X]

GENERAL INTERROGATORIES

PART 2 - PROPERTY & CASUALTY INTERROGATORIES

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

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

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

SCHEDULE F - CEDED REINSURANCE

Showing all new reinsurers - Current Year to Date

1 NAIC Company Code	2 ID Number	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Type of Reinsurer	6 Certified Reinsurer Rating (1 through 6)	7 Effective Date of Certified Reinsurer Rating
U.S. insurers						
38636	13-3031176	PARTNER REINS CO OF THE US	NY		3	
All other insurers						
00000	AA-3770492	Topsail Reins Spc Ltd	CYM			
00000	AA-1120156	LLOYD'S SYNDICATE NUMBER 1686	GBR		3	

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN
Current Year to Date - Allocated by States and Territories

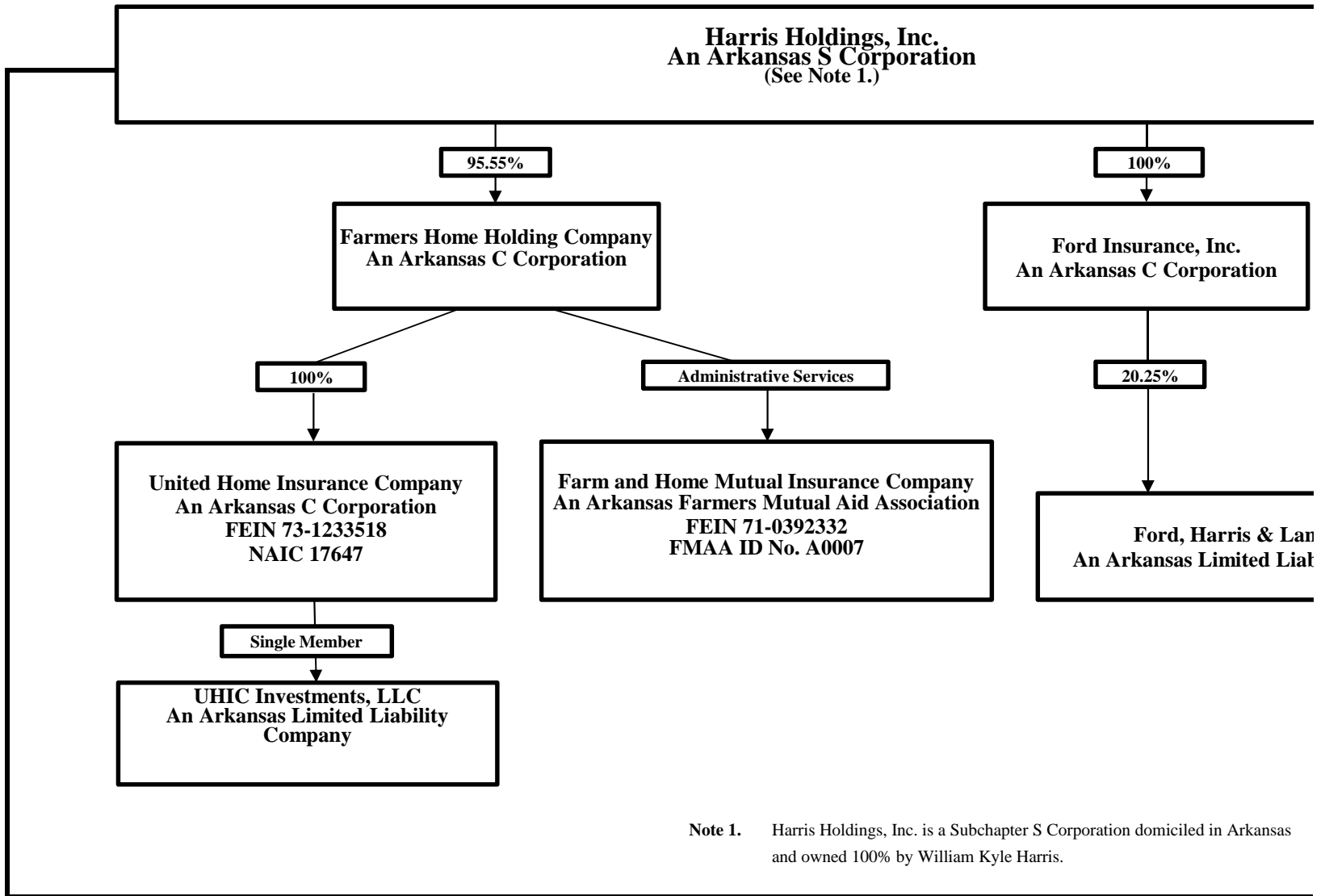
	1 Active Status (a)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date
1. Alabama (AL)	N						
2. Alaska (AK)	N						
3. Arizona (AZ)	N						
4. Arkansas (AR)	L	21,691,114	20,767,189	10,671,388	10,153,739	5,112,674	3,879,316
5. California (CA)	N						
6. Colorado (CO)	N						
7. Connecticut (CT)	N						
8. Delaware (DE)	N						
9. District of Columbia (DC)	N						
10. Florida (FL)	N						
11. Georgia (GA)	N						
12. Hawaii (HI)	N						
13. Idaho (ID)	N						
14. Illinois (IL)	N						
15. Indiana (IN)	L						
16. Iowa (IA)	N						
17. Kansas (KS)	L						
18. Kentucky (KY)	L	3,644,386	746,636	1,252,294	69,076	823,851	68,389
19. Louisiana (LA)	N						
20. Maine (ME)	N						
21. Maryland (MD)	N						
22. Massachusetts (MA)	N						
23. Michigan (MI)	N						
24. Minnesota (MN)	N						
25. Mississippi (MS)	N						
26. Missouri (MO)	L	9,145,117	9,322,167	6,504,368	6,112,277	2,202,988	3,086,904
27. Montana (MT)	N						
28. Nebraska (NE)	N						
29. Nevada (NV)	N						
30. New Hampshire (NH)	N						
31. New Jersey (NJ)	N						
32. New Mexico (NM)	N						
33. New York (NY)	N						
34. North Carolina (NC)	N						
35. North Dakota (ND)	N						
36. Ohio (OH)	N						
37. Oklahoma (OK)	L	9,899,512	9,221,113	4,645,501	2,774,719	2,530,554	1,491,898
38. Oregon (OR)	N						
39. Pennsylvania (PA)	N						
40. Rhode Island (RI)	N						
41. South Carolina (SC)	N						
42. South Dakota (SD)	N						
43. Tennessee (TN)	L	267,708		19,178		19,519	
44. Texas (TX)	L						
45. Utah (UT)	N						
46. Vermont (VT)	N						
47. Virginia (VA)	N						
48. Washington (WA)	N						
49. West Virginia (WV)	N						
50. Wisconsin (WI)	N						
51. Wyoming (WY)	N						
52. American Samoa (AS)	N						
53. Guam (GU)	N						
54. Puerto Rico (PR)	N						
55. U.S. Virgin Islands (VI)	N						
56. Northern Mariana Islands (MP)	N						
57. Canada (CAN)	N						
58. Aggregate other alien (OT)	X X X						
59. Totals	X X X	44,647,837	40,057,105	23,092,729	19,109,812	10,689,586	8,526,507
DETAILS OF WRITE-INS							
58001.	X X X						
58002.	X X X						
58003.	X X X						
58998. Summary of remaining write-ins for Line 58 from overflow page	X X X						
58999. TOTALS (Lines 58001 through 58003 plus 58998) (Line 58 above)	X X X						

(a) Active Status Counts:

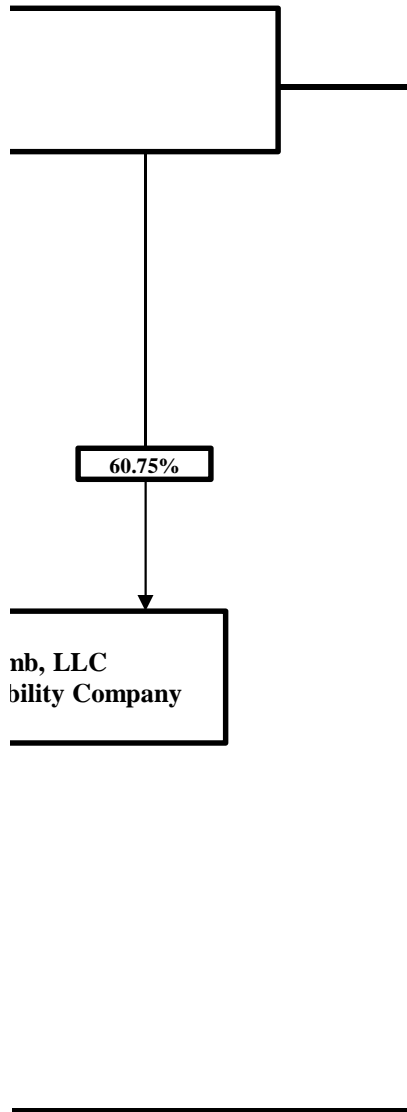
L Licensed or Chartered - Licensed insurance carrier or domiciled RRG
E Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile See DSLI)
D Domestic Surplus Lines Insurer (DSLII) Reporting entities authorized to write surplus lines in the state of domicile.

8 R Registered - Non-domiciled RRGs
Q Qualified - Qualified or accredited reinsurer
N None of the above Not allowed to write business in the state

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



Note 1. Harris Holdings, Inc. is a Subchapter S Corporation domiciled in Arkansas and owned 100% by William Kyle Harris.



SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	FEDERAL RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity / Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies) / Person(s)	Is an SCA Filing Required? (Y/N)	*
0000	None	00000	71-0830390				Harris Holdings Inc	AR	UIIP	William Kyle Harris	Ownership, Management	100.0	William Kyle Harris	N	
		00000	20-3097003				Farmers Home Holding	AR	UDP	Harris Holdings Inc.		95.6	Harris Holdings Inc.	N	
		17647	73-1233518				United Home Insurance	AR	UDP	Farmers Home Holding Company		100.0	Harris Holdings Inc.	N	
		00000	47-5373721				UHIC Investments LLC	AR	UDP	United Home Insurance Company		100.0	Harris Holdings Inc.	N	

Asterisk	Explanation
0000001	

PART 1 - LOSS EXPERIENCE

Line of Business	Current Year to Date			4 Prior Year to Date Direct Loss Percentage
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1. Fire	956,722	91,377	9.551	6.232
2. Allied lines	1,471,416	709,368	48.210	25.467
3. Farmowners multiple peril	1,409,393	530,635	37.650	40.221
4. Homeowners multiple peril	24,434,753	15,876,914	64.977	50.342
5. Commercial multiple peril				
6. Mortgage guaranty				
8. Ocean marine				
9. Inland marine				
10. Financial guaranty				
11.1 Medical professional liability - occurrence				
11.2 Medical professional liability - claims made				
12. Earthquake				
13. Group accident and health				
14. Credit accident and health				
15. Other accident and health				
16. Workers' compensation				
17.1 Other liability - occurrence	171,045	2,326	1.360	(38.861)
17.2 Other liability - claims made				
17.3 Excess Workers' Compensation				
18.1 Products liability - occurrence				
18.2 Products liability - claims made				
19.1 19.2 Private passenger auto liability	4,901,495	5,016,588	102.348	68.042
19.3 19.4 Commercial auto liability				
21. Auto physical damage	6,211,506	3,107,967	50.036	45.739
22. Aircraft (all perils)				
23. Fidelity				
24. Surety				
26. Burglary and theft	33,692	(4,163)	(12.355)	(0.006)
27. Boiler and machinery				
28. Credit				
29. International				
30. Warranty				
31. Reinsurance-Nonproportional Assumed Property	X X X	X X X	X X X	X X X
32. Reinsurance-Nonproportional Assumed Liability	X X X	X X X	X X X	X X X
33. Reinsurance-Nonproportional Assumed Financial Lines	X X X	X X X	X X X	X X X
34. Aggregate write-ins for other lines of business				
35. TOTALS	39,590,023	25,331,012	63.983	48.602
DETAILS OF WRITE-INS				
3401.				
3402.				
3403.				
3498. Summary of remaining write-ins for Line 34 from overflow page				
3499. TOTALS (Lines 3401 through 3403 plus 3498) (Line 34 above)				

PART 2 - DIRECT PREMIUMS WRITTEN

Line of Business	1	2	3
	Current Quarter	Current Year to Date	Prior Year Year to Date
1. Fire	351,541	1,016,755	1,038,938
2. Allied lines	540,719	1,563,731	1,599,525
3. Farmowners multiple peril	499,577	1,526,379	1,497,302
4. Homeowners multiple peril	10,331,713	27,429,569	24,895,719
5. Commercial multiple peril			
6. Mortgage guaranty			
8. Ocean marine			
9. Inland marine			
10. Financial guaranty			
11.1 Medical professional liability - occurrence			
11.2 Medical professional liability - claims made			
12. Earthquake			
13. Group accident and health			
14. Credit accident and health			
15. Other accident and health			
16. Workers' compensation			
17.1 Other liability - occurrence	66,440	182,052	167,234
17.2 Other liability - claims made			
17.3 Excess Workers' Compensation			
18.1 Products liability - occurrence			
18.2 Products liability - claims made			
19.1 19.2 Private passenger auto liability	2,057,005	5,708,291	4,698,533
19.3 19.4 Commercial auto liability			
21. Auto physical damage	2,570,020	7,185,491	6,122,613
22. Aircraft (all perils)			
23. Fidelity			
24. Surety			
26. Burglary and theft	12,139	35,569	37,240
27. Boiler and machinery			
28. Credit			
29. International			
30. Warranty			
31. Reinsurance-Nonproportional Assumed Property	X X X	X X X	X X X
32. Reinsurance-Nonproportional Assumed Liability	X X X	X X X	X X X
33. Reinsurance-Nonproportional Assumed Financial Lines	X X X	X X X	X X X
34. Aggregate write-ins for other lines of business			
35. TOTALS	16,429,154	44,647,837	40,057,105
DETAILS OF WRITE-INS			
3401.			
3402.			
3403.			
3498. Summary of remaining write-ins for Line 34 from overflow page			
3499. TOTALS (Lines 3401 through 3403 plus 3498) (Line 34 above)			

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

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (Cols. 1 + 2)	2019 Loss and LAE Payments on Claims Reported as of Prior Year-End	2019 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2019 Loss and LAE Payments (Cols. 4 + 5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year-End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year-End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves (Cols. 7 + 8 + 9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4 + 7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 11 + 12)
1. 2016 + Prior	251	383	634	357	29	386	144	9	103	256	250	(242)	8
2. 2017	334	475	809	463	70	533	196	21	118	335	325	(266)	59
3. Subtotals 2017 + Prior	585	858	1,443	820	99	919	340	30	221	591	575	(508)	67
4. 2018	3,005	1,949	4,954	2,252	1,367	3,619	327	176	656	1,159	(426)	250	(176)
5. Subtotals 2018 + Prior	3,590	2,807	6,397	3,072	1,466	4,538	667	206	877	1,750	149	(258)	(109)
6. 2019	X X X	X X X	X X X	X X X	15,987	15,987	X X X	4,297	2,727	7,024	X X X	X X X	X X X
7. Totals	3,590	2,807	6,397	3,072	17,453	20,525	667	4,503	3,604	8,774	149	(258)	(109)
8. Prior Year-End Surplus As Regards Policyholders	18,077,061										Col. 11, Line 7 As % of Col. 1 Line 7 1.....4.150	Col. 12, Line 7 As % of Col. 2 Line 7 2.....(9.191)	Col. 13, Line 7 As % of Col. 3 Line 7 3.....(1.704)
													Col. 13, Line 7 Line 8 4.....(0.001)

STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
0597. Summary of remaining write-ins for Line 5 (Lines 0504 through 0596)			
1404.			
1405.			
1497. Summary of remaining write-ins for Line 14 (Lines 1404 through 1496)			
3704.			
3705.			
3706.			
3707.			
3708.			
3709.			
3710.			
3711.			
3712.			
3713.			
3714.			
3715.			
3797. Summary of remaining write-ins for Line 37 (Lines 3704 through 3796)			

SCHEDULE A - VERIFICATION

Real Estate

		1	2
		Year To Date	Prior Year Ended December 31
1.	Book/adjusted carrying value, December 31 of prior year	2,413,712	2,055,334
2.	Cost of acquired:		
2.1	Actual cost at time of acquisition	2,064,331	377,972
2.2	Additional investment made after acquisition	150,484	
3.	Current year change in encumbrances		
4.	Total gain (loss) on disposals		
5.	Deduct amounts received on disposals		
6.	Total foreign exchange change in book/adjusted carrying value		
7.	Deduct current year's other-than-temporary impairment recognized		1
8.	Deduct current year's depreciation	14,785	19,593
9.	Book/adjusted carrying value at the end of current period (Lines 1 + 2 + 3 + 4 - 5 + 6 - 7 - 8)	4,613,742	2,413,712
10.	Deduct total nonadmitted amounts		
11.	Statement value at end of current period (Line 9 minus Line 10)	4,613,742	2,413,712

SCHEDULE B - VERIFICATION

Mortgage Loans

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

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

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

SCHEDULE D - VERIFICATION

Bonds and Stocks

		1	2
		Year To Date	Prior Year Ended December 31
1.	Book/adjusted carrying value of bonds and stocks, December 31 of prior year	28,908,685	26,073,333
2.	Cost of bonds and stocks acquired	2,691,715	4,440,268
3.	Accrual of discount	8,234	33,556
4.	Unrealized valuation increase (decrease)	77,163	(209,590)
5.	Total gain (loss) on disposals	1,436	8,114
6.	Deduct consideration for bonds and stocks disposed of	1,900,000	1,393,402
7.	Deduct amortization of premium	32,326	43,594
8.	Total foreign exchange change in book/adjusted carrying value		
9.	Deduct current year's other-than-temporary impairment recognized		
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees		
11.	Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9 + 10)	29,754,907	28,908,685
12.	Deduct total nonadmitted amounts		
13.	Statement value at end of current period (Line 11 minus Line 12)	29,754,907	28,908,685

SCHEDULE D - PART 1B

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

	1	2	3	4	5	6	7	8
NAIC Designation	Book/Adjusted Carrying Value Beginning of Current Quarter	Acquisitions During Current Quarter	Dispositions During Current Quarter	Non-Trading Activity During Current Quarter	Book/Adjusted Carrying Value End of First Quarter	Book/Adjusted Carrying Value End of Second Quarter	Book/Adjusted Carrying Value End of Third Quarter	Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a)	28,455,429	1,573,344	790,000	65,083	28,488,564	28,455,429	29,303,856	28,457,635
2. NAIC 2 (a)								
3. NAIC 3 (a)								
4. NAIC 4 (a)								
5. NAIC 5 (a)								
6. NAIC 6 (a)								
7. Total Bonds	28,455,429	1,573,344	790,000	65,083	28,488,564	28,455,429	29,303,856	28,457,635
PREFERRED STOCK								
8. NAIC 1								
9. NAIC 2								
10. NAIC 3								
11. NAIC 4								
12. NAIC 5								
13. NAIC 6								
14. Total Preferred Stock								
15. Total Bonds & Preferred Stock	28,455,429	1,573,344	790,000	65,083	28,488,564	28,455,429	29,303,856	28,457,635

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

SI03 Schedule DA Part 1 NONE

SI03 Schedule DA Verification NONE

SI04 Schedule DB - Part A Verification NONE

SI04 Schedule DB - Part B Verification NONE

SI05 Schedule DB Part C Section 1 NONE

SI06 Schedule DB Part C Section 2 NONE

SI07 Schedule DB - Verification NONE

SI08 Schedule E - Verification (Cash Equivalents) NONE

E01 Schedule A Part 2 NONE

E01 Schedule A Part 3 NONE

E02 Schedule B Part 2 NONE

E02 Schedule B Part 3 NONE

E03 Schedule BA Part 2 NONE

E03 Schedule BA Part 3 NONE

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation and Administrative Symbol/ Market Indicator (a)
Bonds - U.S. Political Subdivisions of States, Territories and Possessions									
568598G83	Marion AR School District		07/23/2019	FNBB	X X X	100,000	100,000		1z
2499999 Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions					X X X	100,000	100,000		X X X
Bonds - U.S. Special Revenue, Special Assessment									
49126KKG5	Kentucky Econ Dev Fin Auth		07/22/2019	Centennial Bank	X X X	160,421	150,000	883	1FE
637106AP0	National Park College		09/09/2019	Centennial Bank	X X X	90,000	90,000	143	1z
392276AV3	Greater Ouachita Water		09/11/2019	Centennial Bank	X X X	200,000	200,000		1z
422511ES0	Heber Springs AR Water		09/25/2019	Centennial Bank	X X X	200,000	200,000	467	1z
071808JK6	Baxter County AR Hospital		09/17/2019	Centennial Bank	X X X	204,652	200,000	300	2FE
04109FCA4	Washington Regional Medical Center		09/09/2019	Centennial Bank	X X X	250,000	250,000		1z
085764AQ1	Berry AL Water & Sewer		09/27/2019	Centennial Bank	X X X	170,000	170,000		1z
3199999 Subtotal - Bonds - U.S. Special Revenue, Special Assessment					X X X	1,275,073	1,260,000	1,793	X X X
Bonds - Industrial and Miscellaneous (Unaffiliated)									
000000000	CD - FNB		08/11/2019	First National Bank	X X X	9,231	9,231		1z
000000000	CD-FNB		08/12/2019	First National Bank	X X X	189,040	189,040		1z
3899999 Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					X X X	198,271	198,271		X X X
8399997 Subtotal - Bonds - Part 3					X X X	1,573,343	1,558,271	1,793	X X X
8399998 Summary Item from Part 5 for Bonds (N/A to Quarterly)					X X X	X X X	X X X	X X X	X X X
8399999 Subtotal - Bonds					X X X	1,573,343	1,558,271	1,793	X X X
8999998 Summary Item from Part 5 for Preferred Stocks (N/A to Quarterly)					X X X	X X X	X X X	X X X	X X X
8999999 Subtotal - Preferred Stocks					X X X	X X X	X X X	X X X	X X X
9799998 Summary Item from Part 5 for Common Stocks (N/A to Quarterly)					X X X	X X X	X X X	X X X	X X X
9799999 Subtotal - Common Stocks					X X X	X X X	X X X	X X X	X X X
9899999 Subtotal - Preferred and Common Stocks					X X X	X X X	X X X	X X X	X X X
9999999 Total - Bonds, Preferred and Common Stocks					X X X	1,573,343	X X X	1,793	X X X

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues0.

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	22	
										11	12	13	14	15								
CUSIP Identification	Description	For or e i g n	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V. (11 + 12 - 13)	Total Foreign Exchange Change in B./A.C.V.	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation and Administrative Symbol/ Market Indicator (a)	
Bonds - U.S. Political Subdivisions of States, Territories and Possessions																						
782803RU6	Russellville AR Sch District	..	..	Centennial	.. X X X ..	100,000	100,000	99,834	100,012	..	..	(12)	..	..	100,000	..	..	..	..	1,500	..	1FE
701190HX1	Parkers Chapel AR Sch District	..	..	FNB	.. X X X ..	100,000	100,000	99,381	100,046	..	..	(46)	..	..	100,000	..	..	..	..	3,000	..	1FE
775022J68	Rogers AR Sch District	..	..	Centennial	.. X X X ..	100,000	100,000	102,071	100,161	..	..	(161)	..	..	100,000	..	..	..	..	3,000	..	1FE
775082J68	Rogers AR Sch District	..	..	Centennial	.. X X X ..	200,000	200,000	205,105	200,295	..	..	(295)	..	..	200,000	..	..	..	..	6,000	..	1FE
487894FU0	Keller TX Ind Sch District	..	..	Centennial	.. X X X ..	100,000	100,000	99,699	99,986	..	..	14	..	..	100,000	..	..	..	..	4,250	..	1FE
020073X72	Alma AR Sch District	..	..	Centennial	.. X X X ..	100,000	100,000	100,162	100,001	..	..	(1)	..	..	100,000	..	..	..	..	3,125	..	1FE
2499999	Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions	..	..	..	.. X X X ..	700,000	700,000	706,232	700,501	..	..	(501)	..	..	700,000	..	..	..	..	20,875	..	X X X
Bonds - U.S. Special Revenue, Special Assessment																						
59333NQMB	Miami /Dade Co FL	..	..	Centennial	.. X X X ..	50,000	50,000	50,505	50,161	..	..	(27)	..	..	50,134	..	..	..	..	2,748	..	1FE
224709AJ4	Crawford Only AR Sales & Use Tax	..	..	Centennial	.. X X X ..	40,000	65,000	65,173	40,095	..	..	(2)	..	..	40,093	..	..	..	..	1,500	..	1FE
3199999	Subtotal - Bonds - U.S. Special Revenue, Special Assessment	..	..	..	.. X X X ..	90,000	115,000	115,678	90,256	..	..	(29)	..	..	90,227	..	..	..	..	4,248	..	X X X
8399997	Subtotal - Bonds - Part 4	..	..	..	.. X X X ..	790,000	815,000	821,910	790,757	..	..	(530)	..	..	790,227	..	..	..	..	25,123	..	X X X
8399998	Summary Item from Part 5 for Bonds (N/A to Quarterly)	..	..	..	.. X X X ..	X X X	X X X	X X X	X X X	..	..	X X X	..	..	X X X	..	..	..	..	X X X	..	X X X
8399999	Subtotal - Bonds	..	..	..	.. X X X ..	790,000	815,000	821,910	790,757	..	..	(530)	..	..	790,227	..	..	..	..	25,123	..	X X X
8999998	Summary Item from Part 5 for Preferred Stocks (N/A to Quarterly)	..	..	..	.. X X X ..	X X X	X X X	X X X	X X X	..	..	X X X	..	..	X X X	..	..	..	..	X X X	..	X X X
8999999	Subtotal - Preferred Stocks	..	..	..	.. X X X ..	X X X	X X X	X X X	X X X	..	..	X X X	..	..	X X X	..	..	..	..	X X X	..	X X X
9799998	Summary Item from Part 5 for Common Stocks (N/A to Quarterly)	..	..	..	.. X X X ..	X X X	X X X	X X X	X X X	..	..	X X X	..	..	X X X	..	..	..	..	X X X	..	X X X
9799999	Subtotal - Common Stocks	..	..	..	.. X X X ..	X X X	X X X	X X X	X X X	..	..	X X X	..	..	X X X	..	..	..	..	X X X	..	X X X
9899999	Subtotal - Preferred and Common Stocks	..	..	..	.. X X X ..	X X X	X X X	X X X	X X X	..	..	X X X	..	..	X X X	..	..	..	..	X X X	..	X X X
9999999	Total - Bonds, Preferred and Common Stocks	..	..	..	.. X X X ..	790,000	X X X	821,910	790,757	..	..	(530)	..	..	790,227	..	..	..	..	25,123	..	X X X

(a) For all common stock bearing the NAIC market indicator "U" provide the number of such issues0.

E06 Schedule DB Part A Section 1 NONE

E07 Schedule DB Part B Section 1 NONE

E08 Schedule DB Part D Section 1 NONE

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

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

E10 Schedule DL - Part 1 - Securities Lending Collateral Assets NONE

E11 Schedule DL - Part 2 - Securities Lending Collateral Assets NONE

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1	2	3	4	5	Book Balance at End of Each Month			9
					During Current Quarter			
Depository	Code	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	6	7	8	*
					First Month	Second Month	Third Month	
open depositories								
FNB REGULAR CHECKING	PARAGOULD, AR	1.260	32,186		6,969,815	8,078,860	8,922,810	X X X
FNB PAYROLL ACCOUNT	PARAGOULD, AR				15,256	14,476	14,528	X X X
Centennial Bank Money Market					1,187,831	1,786,547	862,816	X X X
0199998 Deposits in .....0 depositories that do not exceed the allowable limit in any one depository (see Instructions) - open depositories	X X X	X X X						X X X
0199999 Totals - Open Depositories	X X X	X X X	32,186		8,172,902	9,879,883	9,800,154	X X X
0299998 Deposits in .....0 depositories that do not exceed the allowable limit in any one depository (see Instructions) - suspended depositories	X X X	X X X						X X X
0299999 Totals - Suspended Depositories	X X X	X X X						X X X
0399999 Total Cash On Deposit	X X X	X X X	32,186		8,172,902	9,879,883	9,800,154	X X X
0499999 Cash in Company's Office	X X X	X X X	X X X	X X X	400	400	400	X X X
0599999 Total Cash	X X X	X X X	32,186		8,173,302	9,880,283	9,800,554	X X X

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1 Cusip	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due & Accrued	9 Amount Received During Year
<div style="border: 1px solid black; padding: 10px; display: inline-block;"> NONE </div>								
8899999 Total - Cash Equivalents								

Amended Statement Cover

**INDEX TO PROPERTY & CASUALTY
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