

KENTUCKY FAIR PLAN REINSURANCE ASSOCIATION  
10605 Shelbyville Road, Suite 102  
Louisville, Kentucky 40222

Company Income Statement and Schedule P Data  
December 31, 2016

A.S. Line	Description	Policy Year 2009	Policy Year 2010	Policy Year 2011	Policy Year 2012	Policy Year 2013	Policy Year 2014	Policy Year 2015	Policy Year 2016	CALENDAR YEAR 2016
<b>I N C O M E</b>										
	<b>Premiums Written</b>									
1.0	FIRE	276.00					(396.00)	(121,184.00)	3,869,678.00	3,748,374.00
2.0	EXTENDED COVERAGE	359.00					(59.00)	(49,254.00)	1,341,808.00	1,292,854.00
4.0	HOMEOWNERS							(42,888.00)	1,434,766.00	1,391,878.00
12.0	EARTHQUAKE							148.00	47,209.00	47,357.00
	<b>TOTAL</b>	<b>635.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(455.00)</b>	<b>(213,178.00)</b>	<b>6,693,461.00</b>	<b>6,480,463.00</b>
<b>S T A T E M E N T</b>										
	<b>Less: Ceded Premiums</b>									
1.0	FIRE								104,065.45	104,065.45
2.0	EXTENDED COVERAGE						(6.00)	(587.00)	51,438.05	50,845.05
4.0	HOMEOWNERS							(95.00)	40,028.87	39,933.87
12.0	EARTHQUAKE								1,337.89	1,337.89
	<b>TOTAL</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(6.00)</b>	<b>(682.00)</b>	<b>196,870.26</b>	<b>196,182.26</b>
	<b>NET PREMIUMS WRITTEN</b>									
1.0	FIRE	276.00	0.00	0.00	0.00	0.00	(396.00)	(121,184.00)	3,765,612.55	3,644,308.55
2.0	EXTENDED COVERAGE	359.00	0.00	0.00	0.00	0.00	(53.00)	(48,667.00)	1,290,369.95	1,242,008.95
4.0	HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	(42,793.00)	1,394,737.13	1,351,944.13
12.0	EARTHQUAKE	0.00	0.00	0.00	0.00	0.00	0.00	148.00	45,871.11	46,019.11
	<b>TOTAL</b>	<b>635.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(449.00)</b>	<b>(212,496.00)</b>	<b>6,496,590.74</b>	<b>6,284,280.74</b>
	<b>plus: Unearned Premiums - Previous 12/31</b>									
1.0	FIRE							2,050,348.38		2,050,348.38
2.0	EXTENDED COVERAGE							715,282.31		715,282.31
4.0	HOMEOWNERS							805,287.02		805,287.02
12.0	EARTHQUAKE							26,805.49		26,805.49
	<b>TOTAL</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>3,597,723.20</b>	<b>0.00</b>	<b>3,597,723.20</b>
	<b>less: Ceded Unearned Premiums - Previous 12/31</b>									
1.0	FIRE							0.00		0.00
2.0	EXTENDED COVERAGE							8,149.13		8,149.13
4.0	HOMEOWNERS							750.21		750.21
12.0	EARTHQUAKE							0.00		0.00
	<b>TOTAL</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>8,899.34</b>	<b>0.00</b>	<b>8,899.34</b>
	<b>less: Unearned Premiums - Current</b>									
1.0	FIRE								1,849,411.34	1,849,411.34
2.0	EXTENDED COVERAGE								642,641.98	642,641.98
4.0	HOMEOWNERS								686,127.57	686,127.57
12.0	EARTHQUAKE								23,262.61	23,262.61
	<b>TOTAL</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>3,201,443.50</b>	<b>3,201,443.50</b>

Note: Column totals and line totals may not balance due to the rounding of cents.

**COMPANY INCOME STATEMENT**  
December 31, 2016

A.S.		Policy Year 2009	Policy Year 2010	Policy Year 2011	Policy Year 2012	Policy Year 2013	Policy Year 2014	Policy Year 2015	Policy Year 2016	CALENDAR YEAR 2016
Line	Description									
<b>plus: Ceded Unearned Premiums - Current</b>										
1.0	FIRE									0.00
2.0	EXTENDED COVERAGE								7,692.34	7,692.34
4.0	HOMEOWNERS								579.29	579.29
12.0	EARTHQUAKE									0.00
	<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,271.63	8,271.63
<b>NET EARNED PREMIUMS</b>										
1.0	FIRE	276.00	0.00	0.00	0.00	0.00	(396.00)	1,929,164.38	1,916,201.21	3,845,245.59
2.0	EXTENDED COVERAGE	359.00	0.00	0.00	0.00	0.00	(53.00)	658,466.18	655,420.31	1,314,192.49
4.0	HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	761,743.81	709,188.85	1,470,932.66
12.0	EARTHQUAKE	0.00	0.00	0.00	0.00	0.00	0.00	26,953.49	22,608.50	49,561.99
	<b>TOTAL</b>	635.00	0.00	0.00	0.00	0.00	(449.00)	3,376,327.86	3,303,418.87	6,679,932.73
<b>NET LOSSES INCURRED</b>										
1.0	FIRE	0.00	0.00	0.00	0.00	0.00	(20,089.11)	503,375.79	1,001,138.14	1,484,424.82
2.0	EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	(1,431.00)	344,006.05	185,657.32	528,232.37
4.0	HOMEOWNERS	0.00	(2,787.50)	0.00	0.00	(35,250.00)	(74,642.65)	788,615.70	468,429.29	1,144,364.84
12.0	EARTHQUAKE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>TOTAL</b>	0.00	(2,787.50)	0.00	0.00	(35,250.00)	(96,162.76)	1,635,997.54	1,655,224.75	3,157,022.03
<b>NET LAE INCURRED</b>										
1.0	FIRE	0.00	0.00	0.00	0.00	21,069.24	3,989.54	122,559.41	292,985.92	440,604.11
2.0	EXTENDED COVERAGE	0.00	0.00	0.00	0.00	108.00	(3,764.28)	80,396.34	100,769.89	177,509.95
4.0	HOMEOWNERS	0.00	(247.14)	0.00	0.00	(2,785.75)	(9,894.54)	129,390.19	183,450.46	299,913.22
12.0	EARTHQUAKE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>TOTAL</b>	0.00	(247.14)	0.00	0.00	18,391.49	(9,669.28)	332,345.94	577,206.27	918,027.28
<b>Commissions</b>										
1.0	FIRE	27.60					(39.60)	(12,118.40)	386,967.80	374,837.40
2.0	EXTENDED COVERAGE	35.90					(5.90)	(4,925.40)	134,180.80	129,285.40
4.0	HOMEOWNERS							(2,144.40)	71,738.30	69,593.90
12.0	EARTHQUAKE							20.70	4,002.55	4,023.25
	<b>TOTAL</b>	63.50	0.00	0.00	0.00	0.00	(45.50)	(19,167.50)	596,889.45	577,739.95
<b>Less: Ceded Commissions</b>										
1.0	FIRE									0.00
2.0	EXTENDED COVERAGE	0.00	0.00	0.00	0.00		(1.80)	(176.10)	4,627.20	4,449.30
4.0	HOMEOWNERS	0.00	0.00	0.00	0.00			(28.50)	363.90	335.40
12.0	EARTHQUAKE									0.00
	<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	(1.80)	(204.60)	4,991.10	4,784.70
<b>NET COMMISSIONS INCURRED</b>										
1.0	FIRE	27.60	0.00	0.00	0.00	0.00	(39.60)	(12,118.40)	386,967.80	374,837.40
2.0	EXTENDED COVERAGE	35.90	0.00	0.00	0.00	0.00	(4.10)	(4,749.30)	129,553.60	124,836.10
4.0	HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	(2,115.90)	71,374.40	69,258.50
12.0	EARTHQUAKE	0.00	0.00	0.00	0.00	0.00	0.00	20.70	4,002.55	4,023.25
	<b>TOTAL</b>	63.50	0.00	0.00	0.00	0.00	(43.70)	(18,962.90)	591,898.35	572,955.25

Note: Column totals and line totals may not balance due to the rounding of cents.

**COMPANY INCOME STATEMENT**  
December 31, 2016

A.S.		Policy	Policy	Policy	Policy	Policy	Policy	Policy	Policy	CALENDAR
Line	Description	Year 2009	Year 2010	Year 2011	Year 2012	Year 2013	Year 2014	Year 2015	Year 2016	YEAR 2016
<b>I</b>	<b>TOTAL OTHER OPERATING EXPENSES INCURRED</b>									
<b>N</b>	TOTAL								1,172,357.59	1,172,357.59
<b>C</b>	<b>TOTAL UNDERWRITING DEDUCTIONS</b>									
<b>O</b>	TOTAL	63.50	(3,034.64)	0.00	0.00	(16,858.51)	(105,875.74)	1,949,380.58	3,996,686.96	5,820,362.15
<b>M</b>	<b>NET UNDERWRITING GAIN or (LOSS)</b>									
<b>E</b>	TOTAL	571.50	3,034.64	0.00	0.00	16,858.51	105,426.74	1,426,947.28	(693,268.09)	859,570.58
<b>S</b>	<b>NET INVESTMENT INCOME INCURRED</b>									
<b>T</b>	NET INVESTMENT INCOME EARNED							111,545.96	144,775.99	256,321.95
<b>A</b>	NET CAPITAL GAIN (LOSS)								69,807.22	69,807.22
<b>T</b>	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	111,545.96	214,583.21	326,129.17
<b>E</b>	<b>NET OTHER INCOME</b>									
<b>M</b>	TOTAL								67,095.23	67,095.23
<b>N</b>	<b>NET INCOME (LOSS) before Taxes</b>									
<b>T</b>	TOTAL	571.50	3,034.64	0.00	0.00	16,858.51	105,426.74	1,538,493.24	(411,589.65)	1,252,794.98
	<b>NET TAXES INCURRED</b>									
	FEDERAL INCOME TAX								321,792.32	321,792.32
										0.00
										0.00
										0.00
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	321,792.32	321,792.32
	<b>OTHER INCREASE (DECREASE) TO SURPLUS</b>									
	UNREALIZED CAPITAL GAIN or (LOSS)							217,843.54	(106,703.30)	111,140.24
	CHANGE IN NON-ADMITTED ASSETS							385,570.42	(385,702.50)	(132.08)
	OTHER ADJUSTMENTS							(74,000.00)	35,678.30	(38,321.70)
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	529,413.96	(456,727.50)	72,686.46
	<b>NET CHANGE IN SURPLUS</b>									
	TOTAL	571.50	3,034.64	0.00	0.00	16,858.51	105,426.74	2,067,907.20	(1,190,109.47)	1,003,689.12

Note: Column totals and line totals may not balance due to the rounding of cents.

**COMPANY SCHEDULE P REPORT OF LOSSES**  
December 31, 2016

A.S. Line Description	Policy Year 2009		Policy Year 2010		Policy Year 2011		Policy Year 2012		Policy Year 2013		Policy Year 2014		Policy Year 2015		Policy Year 2016		CALENDAR YEAR 2016
	Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		
	2009	2010	2010	2011	2011	2012	2012	2013	2013	2014	2014	2015	2015	2016	2016	2017	
<b>Paid Losses</b>																	
1.0 FIRE									10,000.00		19,910.89	203,197.11	572,778.68	844,138.14			1,650,024.82
2.0 EXTENDED COVERAGE												17,101.91	350,940.14	155,121.32			523,163.37
4.0 HOMEOWNERS				0.00					0.00		2,857.35	2,500.00	57,620.67	754,593.33	436,929.29		1,254,500.64
12.0 EARTHQUAKE																	0.00
<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,000.00	2,857.35	22,410.89	277,919.69	1,678,312.15	1,436,188.75			3,427,688.83
<b>Paid Salv/Subro</b>																	
1.0 FIRE																	0.00
2.0 EXTENDED COVERAGE																	0.00
4.0 HOMEOWNERS				(2,787.50)					(35,250.00)		(80,000.00)	(3,846.30)					(121,883.80)
12.0 EARTHQUAKE																	0.00
<b>TOTAL</b>	0.00	0.00	0.00	(2,787.50)	0.00	0.00	0.00	0.00	(35,250.00)	0.00	(80,000.00)	(3,846.30)	0.00	0.00	0.00		(121,883.80)
<b>Salv/Subro Reserve</b>																	
1.0 FIRE																	0.00
2.0 EXTENDED COVERAGE																	0.00
4.0 HOMEOWNERS																	0.00
12.0 EARTHQUAKE																	0.00
<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Case Outstanding Losses - Current</b>																	
1.0 FIRE									125,000.00							157,000.00	282,000.00
2.0 EXTENDED COVERAGE											7,500.00			1,000.00		26,500.00	35,000.00
4.0 HOMEOWNERS													4,500.00		31,500.00		36,000.00
12.0 EARTHQUAKE																	0.00
<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125,000.00	0.00	7,500.00	0.00	5,500.00	215,000.00			353,000.00
<b>IBNR Loss Reserves - Current</b>																	
1.0 FIRE											0.00		0.00		0.00		0.00
2.0 EXTENDED COVERAGE										1,080.00		2,046.00		4,036.00			7,162.00
4.0 HOMEOWNERS										0.00		2,748.00		0.00			2,748.00
12.0 EARTHQUAKE																	0.00
<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,080.00	0.00	4,794.00	0.00	4,036.00			9,910.00
<b>Case Outstanding Losses - Prior</b>																	
1.0 FIRE									135,000.00		40,000.00	272,600.00					447,600.00
2.0 EXTENDED COVERAGE											7,500.00	16,500.00					24,000.00
4.0 HOMEOWNERS												27,000.00					27,000.00
12.0 EARTHQUAKE																	0.00
<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135,000.00	0.00	47,500.00	316,100.00	0.00	0.00	0.00		498,600.00

Note: Column totals and line totals may not balance due to the rounding of cents.

**COMPANY SCHEDULE P REPORT OF LOSSES**  
December 31, 2016

A.S. Line Description	Policy Year 2009 Accident Year		Policy Year 2010 Accident Year		Policy Year 2011 Accident Year		Policy Year 2012 Accident Year		Policy Year 2013 Accident Year		Policy Year 2014 Accident Year		Policy Year 2015 Accident Year		Policy Year 2016 Accident Year		CALENDAR YEAR 2016	
	2009	2010	2010	2011	2011	2012	2012	2013	2013	2014	2014	2015	2015	2016	2016	2017		
	<b>IBNR Loss Reserves - Prior</b>																	
1.0 FIRE																	0.00	
2.0 EXTENDED COVERAGE											2,511.00			10,582.00			13,093.00	
4.0 HOMEOWNERS																	0.00	
12.0 EARTHQUAKE																	0.00	
<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,511.00	0.00	10,582.00	0.00	0.00		13,093.00	
<b>Incurred Losses</b>																		
1.0 FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(20,089.11)	(69,402.89)	572,778.68	1,001,138.14	0.00	1,484,424.82	
2.0 EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(1,431.00)	0.00	(7,934.09)	351,940.14	185,657.32	0.00	528,232.37	
4.0 HOMEOWNERS	0.00	0.00	0.00	(2,787.50)	0.00	0.00	0.00	0.00	0.00	(35,250.00)	0.00	2,857.35	(77,500.00)	29,522.37	759,093.33	468,429.29	0.00	1,144,364.84
12.0 EARTHQUAKE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
<b>TOTAL</b>	0.00	0.00	0.00	(2,787.50)	0.00	0.00	0.00	0.00	0.00	(35,250.00)	0.00	1,426.35	(97,589.11)	(47,814.61)	1,683,812.15	1,655,224.75	0.00	3,157,022.03
<b>Open Claims</b>																		
1.0 FIRE										1						6	7	
2.0 EXTENDED COVERAGE											1			1		5	7	
4.0 HOMEOWNERS														2		5	7	
12.0 EARTHQUAKE																	0	
<b>TOTAL</b>	0	0	0	0	0	0	0	0	0	1	0	1	0	0	3	16	0	21
<b>Claims Closed with Loss Payment</b>																		
1.0 FIRE										1		1	4	26	25		57	
2.0 EXTENDED COVERAGE													8	71	40		119	
4.0 HOMEOWNERS			1						1		1	1	13	43	31		91	
12.0 EARTHQUAKE																	0	
<b>TOTAL</b>	0	0	1	0	0	0	0	0	1	1	1	2	25	140	96	0	267	
<b>Claims Closed w/o Loss Payment</b>																		
1.0 FIRE	1	2	1						1		1	1			1		8	
2.0 EXTENDED COVERAGE			2	2	1	2	3	1	3	3							17	
4.0 HOMEOWNERS	2	2	2	4	1	2	2				1						16	
12.0 EARTHQUAKE																	0	
<b>TOTAL</b>	3	4	5	6	2	4	5	1	4	3	2	1	0	0	1	0	41	

Note: Column totals and line totals may not balance due to the rounding of cents.

**COMPANY SCHEDULE P REPORT OF LOSS ADJUSTMENT EXPENSE**  
December 31, 2016

A.S. Line	Description	Policy Year 2009		Policy Year 2010		Policy Year 2011		Policy Year 2012		Policy Year 2013		Policy Year 2014		Policy Year 2015		Policy Year 2016		CALENDAR YEAR 2016	
		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year			
		2009	2010	2010	2011	2011	2012	2012	2013	2013	2014	2014	2015	2015	2016	2016	2017		
<b>Paid Loss Adjustment Expense</b>																			
1.0	FIRE									7,512.80		4,011.26	15,308.37	36,372.31	55,779.36			118,984.10	
2.0	EXTENDED COVERAGE										9,182.65		4,670.90	61,902.88	35,220.16			110,976.59	
4.0	HOMEOWNERS									339.48		309.20	1,811.00	9,948.78	50,078.66	38,767.88		101,255.00	
12.0	EARTHQUAKE																	0.00	
	<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,852.28	0.00	15,004.91	29,928.05	148,353.85	129,767.40			331,215.69	
<b>Paid Unallocated Loss Adjustment Fees</b>																			
1.0	FIRE									886.59		1,765.28	18,015.25	65,410.95	206,501.06			292,579.13	
2.0	EXTENDED COVERAGE												1,516.24	35,752.32	55,497.73			92,766.29	
4.0	HOMEOWNERS				(247.14)					(3,125.23)		253.33	(6,871.07)	4,767.58	76,943.17	129,112.74		200,833.38	
12.0	EARTHQUAKE																	0.00	
	<b>TOTAL</b>	0.00	0.00	0.00	(247.14)	0.00	0.00	0.00	0.00	(3,125.23)	886.59	253.33	(5,105.79)	24,299.07	178,106.44	391,111.53		586,178.80	
<b>Case Outstanding LAE - Current</b>																			
1.0	FIRE									6,861.95						9,685.50		16,547.45	
2.0	EXTENDED COVERAGE											847.07		500.00	3,100.00			4,447.07	
4.0	HOMEOWNERS					500.00								500.00	4,696.84			5,696.84	
12.0	EARTHQUAKE																	0.00	
	<b>TOTAL</b>	0.00	0.00	0.00	0.00	500.00	0.00	0.00	0.00	6,861.95	0.00	847.07	0.00	1,000.00	17,482.34			26,691.36	
<b>IBNR ALAE Reserves - Current</b>																			
1.0	FIRE									0.00		0.00	2,578.00		10,328.00			12,906.00	
2.0	EXTENDED COVERAGE									108.00		0.00	4,571.00		4,598.00			9,277.00	
4.0	HOMEOWNERS									0.00		532.00	2,361.00		8,728.00			11,621.00	
12.0	EARTHQUAKE									0.00		0.00	0.00		0.00			0.00	
	<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	108.00	0.00	532.00	9,510.00	0.00	23,654.00			33,804.00	
<b>IBNR Unallocated LAE Reserves - Current</b>																			
1.0	FIRE									8,513.00		0.00	0.00		10,692.00			19,205.00	
2.0	EXTENDED COVERAGE									0.00		658.00	347.00		2,354.00			3,359.00	
4.0	HOMEOWNERS									0.00		0.00	681.00		2,145.00			2,826.00	
12.0	EARTHQUAKE									0.00		0.00	0.00		0.00			0.00	
	<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,513.00	0.00	658.00	1,028.00	0.00	15,191.00			25,390.00	
<b>Case Outstanding LAE - Prior</b>																			
1.0	FIRE									2,705.10		1,787.00	11,468.47					15,960.57	
2.0	EXTENDED COVERAGE											5,000.00	2,500.00					7,500.00	
4.0	HOMEOWNERS					500.00						1,151.50	4,777.50	3,500.00				9,929.00	
12.0	EARTHQUAKE																	0.00	
	<b>TOTAL</b>	0.00	0.00	0.00	0.00	500.00	0.00	0.00	0.00	2,705.10	1,151.50	11,564.50	17,468.47	0.00	0.00			33,389.57	

Note: Column totals and line totals may not balance due to the rounding of cents.

**COMPANY SCHEDULE P REPORT OF LOSS ADJUSTMENT EXPENSE**  
December 31, 2016

A.S. Line Description	Policy Year 2009		Policy Year 2010		Policy Year 2011		Policy Year 2012		Policy Year 2013		Policy Year 2014		Policy Year 2015		Policy Year 2016		CALENDAR YEAR 2016
	Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		
	2009	2010	2010	2011	2011	2012	2012	2013	2013	2014	2014	2015	2015	2016	2016	2017	
<b>IBNR ALAE Reserves - Prior</b>																	
1.0 FIRE													721.00				721.00
2.0 EXTENDED COVERAGE													5,152.00				5,152.00
4.0 HOMEOWNERS													10,567.00				10,567.00
12.0 EARTHQUAKE																	0.00
<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16,440.00	0.00	0.00	0.00	16,440.00
<b>IBNR Unallocated LAE Reserves - Prior</b>																	
1.0 FIRE													2,936.00				2,936.00
2.0 EXTENDED COVERAGE											9,452.00		21,212.00				30,664.00
4.0 HOMEOWNERS													1,823.00				1,823.00
12.0 EARTHQUAKE																	0.00
<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,452.00	0.00	25,971.00	0.00	0.00	0.00	0.00	35,423.00
<b>Incurred Loss Adjustment Expense</b>																	
1.0 FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,513.00	12,556.24	0.00	3,989.54	20,776.15	101,783.26	292,985.92		440,604.11
2.0 EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	108.00	0.00	(8,794.00)	5,029.72	(17,758.86)	98,155.20	100,769.89		177,509.95
4.0 HOMEOWNERS	0.00	0.00	0.00	(247.14)	0.00	0.00	0.00	0.00	(3,125.23)	339.48	(56.97)	(9,837.57)	1,868.36	127,521.83	183,450.46		299,913.22
12.0 EARTHQUAKE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
<b>TOTAL</b>	0.00	0.00	0.00	(247.14)	0.00	0.00	0.00	0.00	5,495.77	12,895.72	(8,850.97)	(818.31)	4,885.65	327,460.29	577,206.27		918,027.28

Note: Column totals and line totals may not balance due to the rounding of cents.