

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

**Company Income Statement and Schedule P Data**  
 September 30, 2017

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	Policy Year 2017	CALENDAR YEAR 2017
<b>I</b>											
<b>Premiums Written</b>											
1.0	FIRE					(37.00)	(692.00)	(845.00)	(102,981.00)	2,700,017.34	2,595,462.34
2.0	EXTENDED COVERAGE					(15.00)	(250.00)	(356.00)	(42,350.00)	891,839.82	848,868.82
4.0	HOMEOWNERS							(614.00)	(41,293.00)	987,112.18	945,205.18
12.0	EARTHQUAKE							(35.00)	(27.00)	30,033.00	29,971.00
	<b>TOTAL</b>	0.00	0.00	0.00	0.00	(52.00)	(942.00)	(1,850.00)	(186,651.00)	4,609,002.34	4,419,507.34
<b>S</b>											
<b>Less: Ceded Premiums</b>											
1.0	FIRE									74,267.00	74,267.00
2.0	EXTENDED COVERAGE								(436.00)	36,529.75	36,093.75
4.0	HOMEOWNERS								(46.00)	28,636.13	28,590.13
12.0	EARTHQUAKE									955.00	955.00
	<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(482.00)	140,387.88	139,905.88
<b>T</b>											
<b>NET PREMIUMS WRITTEN</b>											
1.0	FIRE	0.00	0.00	0.00	0.00	(37.00)	(692.00)	(845.00)	(102,981.00)	2,625,750.34	2,521,195.34
2.0	EXTENDED COVERAGE	0.00	0.00	0.00	0.00	(15.00)	(250.00)	(356.00)	(41,914.00)	855,310.07	812,775.07
4.0	HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	(614.00)	(41,247.00)	958,476.05	916,615.05
12.0	EARTHQUAKE	0.00	0.00	0.00	0.00	0.00	0.00	(35.00)	(27.00)	29,078.00	29,016.00
	<b>TOTAL</b>	0.00	0.00	0.00	0.00	(52.00)	(942.00)	(1,850.00)	(186,169.00)	4,468,614.46	4,279,601.46
<b>plus: Unearned Premiums - Previous 12/31</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>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,201,443.50	0.00	3,201,443.50
<b>less: Ceded Unearned Premiums - Previous 12/31</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	0.00	8,271.63
<b>less: Unearned Premiums - Current</b>											
1.0	FIRE								99,510.25	1,654,372.86	1,753,883.11
2.0	EXTENDED COVERAGE								35,537.15	536,703.67	572,240.82
4.0	HOMEOWNERS								35,466.39	613,935.58	649,401.97
12.0	EARTHQUAKE								1,336.73	18,294.15	19,630.88
	<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	171,850.52	2,823,306.26	2,995,156.78

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

**COMPANY INCOME STATEMENT**  
September 30, 2017

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	Policy Year 2017	CALENDAR YEAR 2017
<b>plus: Ceded Unearned Premiums - Current</b>										
1.0 FIRE										0.00
2.0 EXTENDED COVERAGE								414.60	6,726.63	7,141.23
4.0 HOMEOWNERS								23.34	576.78	600.12
12.0 EARTHQUAKE										0.00
<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	437.94	7,303.41	7,741.35
<b>NET EARNED PREMIUMS</b>										
1.0 FIRE	0.00	0.00	0.00	0.00	(37.00)	(692.00)	(845.00)	1,646,920.09	971,377.48	2,616,723.57
2.0 EXTENDED COVERAGE	0.00	0.00	0.00	0.00	(15.00)	(250.00)	(356.00)	557,913.09	325,333.03	882,625.12
4.0 HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	(614.00)	608,858.23	345,117.25	953,361.48
12.0 EARTHQUAKE	0.00	0.00	0.00	0.00	0.00	0.00	(35.00)	21,898.88	10,783.85	32,647.73
<b>TOTAL</b>	0.00	0.00	0.00	0.00	(52.00)	(942.00)	(1,850.00)	2,835,590.29	1,652,611.61	4,485,357.90
<b>NET LOSSES INCURRED</b>										
1.0 FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	584,810.65	363,994.94	948,805.59
2.0 EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	(1,580.00)	7,605.56	295,852.40	129,709.59	431,587.55
4.0 HOMEOWNERS	0.00	(2,380.50)	0.00	0.00	0.00	0.00	9,434.46	735,410.25	146,300.27	888,764.48
12.0 EARTHQUAKE	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	(2,380.50)	0.00	0.00	0.00	(1,580.00)	17,040.02	1,616,073.30	640,004.80	2,269,157.62
<b>NET LAE INCURRED</b>										
1.0 FIRE	0.00	0.00	0.00	0.00	2,273.25	0.00	(2,578.00)	109,942.98	156,628.83	266,267.06
2.0 EXTENDED COVERAGE	0.00	0.00	0.00	0.00	(108.00)	5,812.34	7,097.85	72,473.07	88,441.14	173,716.40
4.0 HOMEOWNERS	0.00	(265.74)	0.00	0.00	0.00	(532.00)	875.27	116,893.68	117,323.92	234,295.13
12.0 EARTHQUAKE	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	(265.74)	0.00	0.00	2,165.25	5,280.34	5,395.12	299,309.73	362,393.89	674,278.59
<b>Commissions</b>										
1.0 FIRE					(3.70)	(69.20)	(84.50)	(10,298.10)	270,001.73	259,546.23
2.0 EXTENDED COVERAGE					(1.50)	(25.00)	(35.60)	(4,235.00)	89,183.98	84,886.88
4.0 HOMEOWNERS							(30.70)	(2,064.65)	49,355.61	47,260.26
12.0 EARTHQUAKE							(1.75)	(0.95)	2,591.90	2,589.20
<b>TOTAL</b>	0.00	0.00	0.00	0.00	(5.20)	(94.20)	(152.55)	(16,598.70)	411,133.22	394,282.57
<b>Less: Ceded Commissions</b>										
1.0 FIRE										0.00
2.0 EXTENDED COVERAGE	0.00	0.00	0.00	0.00				(130.80)	3,248.33	3,117.53
4.0 HOMEOWNERS	0.00	0.00	0.00	0.00				(13.80)	280.54	266.74
12.0 EARTHQUAKE										0.00
<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(144.60)	3,528.87	3,384.27
<b>NET COMMISSIONS INCURRED</b>										
1.0 FIRE	0.00	0.00	0.00	0.00	(3.70)	(69.20)	(84.50)	(10,298.10)	270,001.73	259,546.23
2.0 EXTENDED COVERAGE	0.00	0.00	0.00	0.00	(1.50)	(25.00)	(35.60)	(4,104.20)	85,935.65	81,769.35
4.0 HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	(30.70)	(2,050.85)	49,075.07	46,993.52
12.0 EARTHQUAKE	0.00	0.00	0.00	0.00	0.00	0.00	(1.75)	(0.95)	2,591.90	2,589.20
<b>TOTAL</b>	0.00	0.00	0.00	0.00	(5.20)	(94.20)	(152.55)	(16,454.10)	407,604.35	390,898.30

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

**COMPANY INCOME STATEMENT**  
September 30, 2017

I N C O M E  S T A T E M E N T	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	Policy Year 2017	CALENDAR YEAR 2017	I N C O M E  S T A T E M E N T
	<b>TOTAL OTHER OPERATING EXPENSES INCURRED</b>											
	TOTAL									963,801.86	963,801.86	
	<b>TOTAL UNDERWRITING DEDUCTIONS</b>											
	TOTAL	0.00	(2,646.24)	0.00	0.00	2,160.05	3,606.14	22,282.59	1,898,928.93	2,373,804.90	4,298,136.37	
	<b>NET UNDERWRITING GAIN or (LOSS)</b>											
	TOTAL	0.00	2,646.24	0.00	0.00	(2,212.05)	(4,548.14)	(24,132.59)	936,661.36	(721,193.29)	187,221.53	
	<b>NET INVESTMENT INCOME INCURRED</b>											
	NET INVESTMENT INCOME EARNED								129,749.29	62,068.39	191,817.68	
	NET CAPITAL GAIN (LOSS)									8,407.41	8,407.41	
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129,749.29	70,475.80	200,225.09	
	<b>NET OTHER INCOME</b>											
	TOTAL									65,196.44	65,196.44	
	<b>NET INCOME (LOSS) before Taxes</b>											
	TOTAL	0.00	2,646.24	0.00	0.00	(2,212.05)	(4,548.14)	(24,132.59)	1,066,410.65	(585,521.05)	452,643.06	
	<b>NET TAXES INCURRED</b>											
	FEDERAL INCOME TAX									153,899.00	153,899.00	
											0.00	
											0.00	
											0.00	
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	153,899.00	153,899.00	
	<b>OTHER INCREASE (DECREASE) TO SURPLUS</b>											
	UNREALIZED CAPITAL GAIN or (LOSS)								(174,955.12)	547,590.57	372,635.45	
	CHANGE IN NON-ADMITTED ASSETS								(132.08)	59,934.71	59,802.63	
	OTHER ADJUSTMENTS								(321.70)	321.70	0.00	
	CHANGE IN NET DEFERRED INCOME TAX								(38,000.00)	38,000.00	0.00	
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(213,408.90)	645,846.98	432,438.08	
	<b>NET CHANGE IN SURPLUS</b>											
	TOTAL	0.00	2,646.24	0.00	0.00	(2,212.05)	(4,548.14)	(24,132.59)	853,001.75	(93,573.07)	731,182.14	

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

**COMPANY SCHEDULE P REPORT OF LOSSES**  
September 30, 2017

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		Policy Year 2017		CALENDAR YEAR 2017
	Accident Year		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	2017	2018	
<b>Paid Losses</b>																			
1.0	FIRE														218,448.60	546,594.78	300,694.94		1,065,738.32
2.0	EXTENDED COVERAGE										7,000.00		8,373.41	18,581.55	213,306.85	118,209.59			365,471.40
4.0	HOMEOWNERS			0.00									16,189.46	24,842.44	609,571.61	105,240.27			755,843.78
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	7,000.00	0.00	24,562.87	261,872.59	1,369,473.24	524,144.80			2,187,053.50
<b>Paid Salv/Subro</b>																			
1.0	FIRE															(23,232.73)			(23,232.73)
2.0	EXTENDED COVERAGE												(1,221.85)						(1,221.85)
4.0	HOMEOWNERS			(2,380.50)										(1,800.00)					(4,180.50)
12.0	EARTHQUAKE																		0.00
	<b>TOTAL</b>	0.00	0.00	0.00	(2,380.50)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(1,221.85)	(1,800.00)	(23,232.73)	0.00			(28,635.08)
<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	0.00
<b>Case Outstanding Losses - Current</b>																			
1.0	FIRE								125,000.00										188,300.00
2.0	EXTENDED COVERAGE											3,500.00			94,500.00				109,500.00
4.0	HOMEOWNERS														131,014.20				166,959.20
12.0	EARTHQUAKE																		0.00
	<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125,000.00	0.00	0.00	3,500.00	0.00	0.00	225,514.20	110,745.00			464,759.20
<b>IBNR Loss Reserves - Current</b>																			
1.0	FIRE																		0.00
2.0	EXTENDED COVERAGE																		0.00
4.0	HOMEOWNERS											493.00		3,282.00		5,115.00			8,890.00
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	493.00	0.00	3,282.00	0.00	5,115.00			8,890.00
<b>Case Outstanding Losses - Prior</b>																			
1.0	FIRE								125,000.00						157,000.00				282,000.00
2.0	EXTENDED COVERAGE										7,500.00			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	125,000.00	0.00	7,500.00	0.00	5,500.00	215,000.00	0.00	0.00			353,000.00

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

**COMPANY SCHEDULE P REPORT OF LOSSES**  
September 30, 2017

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		Policy Year 2017 Accident Year		CALENDAR YEAR 2017	
	2009	2010	2010	2011	2011	2012	2012	2013	2013	2014	2014	2015	2015	2016	2016	2017	2017	2018		
<b>IBNR Loss Reserves - Prior</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	0.00	1,080.00	0.00	4,794.00	0.00	4,036.00	0.00	0.00	9,910.00	
<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	0.00	0.00	0.00	0.00	61,448.60	523,362.05	363,994.94	0.00	948,805.59
2.0 EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(1,080.00)	(500.00)	1,454.00	6,151.56	(11,954.45)	307,806.85	129,709.59	0.00	431,587.55
4.0 HOMEOWNERS	0.00	0.00	0.00	(2,380.50)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(2,255.00)	11,689.46	(5,175.56)	740,585.81	146,300.27	0.00	888,764.48
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	0.00	0.00	0.00
<b>TOTAL</b>	0.00	0.00	0.00	(2,380.50)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(1,080.00)	(500.00)	(801.00)	17,841.02	44,318.59	1,571,754.71	640,004.80	0.00	2,269,157.62
<b>Open Claims</b>																				
1.0 FIRE										1								3		4
2.0 EXTENDED COVERAGE														1			6	4		11
4.0 HOMEOWNERS																6		3		9
12.0 EARTHQUAKE																				0
<b>TOTAL</b>	0	0	0	0	0	0	0	0	0	1	0	0	0	1	0	0	12	10		24
<b>Claims Closed with Loss Payment</b>																				
1.0 FIRE																9	21	10		40
2.0 EXTENDED COVERAGE													1		2	6	44	19		72
4.0 HOMEOWNERS				1											5	6	36	10		58
12.0 EARTHQUAKE																				0
<b>TOTAL</b>	0	0	0	1	0	0	0	0	0	0	0	1	0	7	21	101	39			170
<b>Claims Closed w/o Loss Payment</b>																				
1.0 FIRE	1		1						1	1	1	1			1	1				8
2.0 EXTENDED COVERAGE	2	2	2	2	1	2	3	1	3	3				2	2					25
4.0 HOMEOWNERS		2	2	4	1	2	2				1			3	1					18
12.0 EARTHQUAKE																		1		1
<b>TOTAL</b>	3	4	5	6	2	4	5	1	4	4	2	1	5	3	1	1	1	1		52

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

**COMPANY SCHEDULE P REPORT OF LOSS ADJUSTMENT EXPENSE**  
September 30, 2017

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		Policy Year 2017 Accident Year		CALENDAR YEAR
	2009	2010	2010	2011	2011	2012	2012	2013	2013	2014	2014	2015	2015	2016	2016	2017	2017	2018	2017
	<b>Paid Loss Adjustment Expense</b>																		
1.0 FIRE										16,402.36					17,156.17	28,927.24	13,030.55		75,516.32
2.0 EXTENDED COVERAGE											6,535.98		1,956.50	7,286.44	39,174.13	12,849.16			67,802.21
4.0 HOMEOWNERS													2,401.00	7,216.93	37,639.18	11,345.51			58,602.62
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	16,402.36	0.00	6,535.98	0.00	4,357.50	31,659.54	105,740.55	37,225.22		201,921.15
<b>Paid Unallocated Loss Adjustment Fees</b>																			
1.0 FIRE														24,386.00	70,062.07	138,307.28			232,755.35
2.0 EXTENDED COVERAGE											781.43		798.35	2,074.31	27,878.23	49,791.98			81,324.30
4.0 HOMEOWNERS				(265.74)									1,807.27	2,572.29	76,439.12	87,267.41			167,820.35
12.0 EARTHQUAKE																			0.00
<b>TOTAL</b>	0.00	0.00	0.00	(265.74)	0.00	0.00	0.00	0.00	0.00	0.00	781.43	0.00	2,605.62	29,032.60	174,379.42	275,366.67			481,900.00
<b>Case Outstanding LAE - Current</b>																			
1.0 FIRE										1,245.84							4,000.00		5,245.84
2.0 EXTENDED COVERAGE													500.00			3,888.96	2,000.00		6,388.96
4.0 HOMEOWNERS					500.00											6,000.00	2,500.00		9,000.00
12.0 EARTHQUAKE																			0.00
<b>TOTAL</b>	0.00	0.00	0.00	0.00	500.00	0.00	0.00	0.00	0.00	1,245.84	0.00	0.00	500.00	0.00	9,888.96	8,500.00			20,634.80
<b>IBNR ALAE Reserves - Current</b>																			
1.0 FIRE														117.00			1,077.00		1,194.00
2.0 EXTENDED COVERAGE													161.00	2,223.00		12,150.00			14,534.00
4.0 HOMEOWNERS													142.00	2,180.00		13,230.00			15,552.00
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	303.00	4,520.00	0.00	26,457.00			31,280.00
<b>IBNR Unallocated LAE Reserves - Current</b>																			
1.0 FIRE																	214.00		214.00
2.0 EXTENDED COVERAGE													9,100.00				11,650.00		20,750.00
4.0 HOMEOWNERS													67.00	416.00		2,981.00			3,464.00
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	9,167.00	416.00	0.00	14,845.00			24,428.00
<b>Case Outstanding LAE - Prior</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	0.00	6,861.95	0.00	847.07	1,000.00	17,482.34	0.00	0.00			26,691.36

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

**COMPANY SCHEDULE P REPORT OF LOSS ADJUSTMENT EXPENSE**  
September 30, 2017

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		Policy Year 2017 Accident Year		CALENDAR YEAR
	2009	2010	2010	2011	2011	2012	2012	2013	2013	2014	2014	2015	2015	2016	2016	2017	2017	2018	2017
<b>IBNR ALAE Reserves - Prior</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	0.00	9,510.00	0.00	23,654.00	0.00	0.00		33,804.00
<b>IBNR Unallocated LAE Reserves - Prior</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	0.00	1,028.00	0.00	15,191.00	0.00	0.00		25,390.00
<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)	10,786.25	0.00	0.00	(2,578.00)	0.00	10,953.67	98,989.31	156,628.83		266,267.06
2.0 EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(108.00)	0.00	(658.00)	6,470.34	4,843.00	2,254.85	1,531.75	70,941.32	88,441.14		173,716.40
4.0 HOMEOWNERS	0.00	0.00	0.00	(265.74)	0.00	0.00	0.00	0.00	0.00	0.00	(532.00)	0.00	(2,833.00)	3,708.27	(3,184.62)	120,078.30	117,323.92		234,295.13
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		0.00
<b>TOTAL</b>	0.00	0.00	0.00	(265.74)	0.00	0.00	0.00	0.00	(8,621.00)	10,786.25	(1,190.00)	6,470.34	(568.00)	5,963.12	9,300.80	290,008.93	362,393.89		674,278.59

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