

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

**Company Income Statement and Schedule P Data**  
 September 30, 2018

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	Policy Year 2018	CALENDAR YEAR 2018
<b>I Premiums Written</b>												
N 1.0	FIRE								(40.00)	(8,267.00)	2,296,018.62	2,287,711.62
C 2.0	EXTENDED COVERAGE									(2,182.00)	766,753.12	764,571.12
O 4.0	HOMEOWNERS								(811.00)	(3,580.00)	871,034.15	866,643.15
M 12.0	EARTHQUAKE										26,109.00	26,109.00
E	<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(851.00)	(14,029.00)	3,959,914.89	3,945,034.89
<b>S Less: Ceded Premiums</b>												
T 1.0	FIRE										7,622.00	7,622.00
A 2.0	EXTENDED COVERAGE									(30.00)	98,330.42	98,300.42
T 4.0	HOMEOWNERS									(10.00)	27,248.60	27,238.60
E 12.0	EARTHQUAKE											0.00
M	<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(40.00)	133,201.02	133,161.02
<b>N NET PREMIUMS WRITTEN</b>												
T 1.0	FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(40.00)	(8,267.00)	2,288,396.62	2,280,089.62
2.0	EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(2,152.00)	668,422.70	666,270.70
4.0	HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(811.00)	(3,570.00)	843,785.55	839,404.55
12.0	EARTHQUAKE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26,109.00	26,109.00
	<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(851.00)	(13,989.00)	3,826,713.87	3,811,873.87
<b>plus: Unearned Premiums - Previous 12/31</b>												
1.0	FIRE									1,663,390.30		1,663,390.30
2.0	EXTENDED COVERAGE									533,221.72		533,221.72
4.0	HOMEOWNERS									609,459.39		609,459.39
12.0	EARTHQUAKE									19,465.60		19,465.60
	<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,825,537.01	0.00	2,825,537.01
<b>less: Ceded Unearned Premiums - Previous 12/31</b>												
1.0	FIRE											0.00
2.0	EXTENDED COVERAGE									6,848.02		6,848.02
4.0	HOMEOWNERS									523.97		523.97
12.0	EARTHQUAKE											0.00
	<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,371.99	0.00	7,371.99
<b>less: Unearned Premiums - Current</b>												
1.0	FIRE									94,985.17	1,441,991.71	1,536,976.88
2.0	EXTENDED COVERAGE									31,573.04	479,317.55	510,890.59
4.0	HOMEOWNERS									36,162.03	548,984.14	585,146.17
12.0	EARTHQUAKE									970.59	14,734.67	15,705.26
	<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	163,690.83	2,485,028.07	2,648,718.90

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

**COMPANY INCOME STATEMENT**  
September 30, 2018

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	Policy Year 2018	CALENDAR YEAR 2018
<b>plus: Ceded Unearned Premiums - Current</b>												
1.0	FIRE											0.00
2.0	EXTENDED COVERAGE									395.97	6,011.25	6,407.22
4.0	HOMEOWNERS									24.96	379.00	403.96
12.0	EARTHQUAKE											0.00
	<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420.93	6,390.25	6,811.18
<b>NET EARNED PREMIUMS</b>												
1.0	FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(40.00)	1,560,138.13	846,404.91	2,406,503.04
2.0	EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	493,044.63	195,116.40	688,161.03
4.0	HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(811.00)	569,228.35	295,180.41	863,597.76
12.0	EARTHQUAKE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18,495.01	11,374.33	29,869.34
	<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(851.00)	2,640,906.12	1,348,076.05	3,988,131.17
<b>NET LOSSES INCURRED</b>												
1.0	FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(35,100.00)	408,046.03	201,195.17	574,141.20
2.0	EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	(3,500.00)	(312.00)	7,516.06	104,771.02	115,309.52	223,784.60
4.0	HOMEOWNERS	0.00	(2,282.75)	0.00	0.00	0.00	0.00	0.00	(15,227.53)	78,346.52	129,837.62	190,673.86
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
	<b>TOTAL</b>	0.00	(2,282.75)	0.00	0.00	0.00	(3,500.00)	(312.00)	(42,811.47)	591,163.57	446,342.31	988,599.66
<b>NET LAE INCURRED</b>												
1.0	FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,251.55	131,891.98	180,186.33	324,329.86
2.0	EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	(222.95)	(200.00)	162.17	28,953.29	95,857.67	124,550.18
4.0	HOMEOWNERS	0.00	(379.10)	(500.00)	0.00	0.00	0.00	0.00	9,270.13	35,177.92	82,781.70	126,350.65
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
	<b>TOTAL</b>	0.00	(379.10)	(500.00)	0.00	0.00	(222.95)	(200.00)	21,683.85	196,023.19	358,825.70	575,230.69
<b>Commissions</b>												
1.0	FIRE								(4.00)	(826.70)	229,601.86	228,771.16
2.0	EXTENDED COVERAGE									(218.20)	76,675.31	76,457.11
4.0	HOMEOWNERS								(40.55)	(179.00)	43,551.71	43,332.16
12.0	EARTHQUAKE										2,249.90	2,249.90
	<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(44.55)	(1,223.90)	352,078.78	350,810.33
<b>Less: Ceded Commissions</b>												
1.0	FIRE											0.00
2.0	EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(9.00)	2,729.83	2,720.83
4.0	HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(3.00)	195.48	192.48
12.0	EARTHQUAKE											0.00
	<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(12.00)	2,925.31	2,913.31
<b>NET COMMISSIONS INCURRED</b>												
1.0	FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(4.00)	(826.70)	229,601.86	228,771.16
2.0	EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(209.20)	73,945.48	73,736.28
4.0	HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(40.55)	(176.00)	43,356.23	43,139.68
12.0	EARTHQUAKE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,249.90	2,249.90
	<b>TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(44.55)	(1,211.90)	349,153.47	347,897.02

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

**COMPANY INCOME STATEMENT**  
September 30, 2018

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	Policy Year 2018	CALENDAR YEAR 2018
<b>NET OTHER OPERATING EXPENSES INCURRED</b>											
TOTAL										893,455.27	893,455.27
<b>TOTAL UNDERWRITING DEDUCTIONS</b>											
TOTAL	0.00	(2,661.85)	(500.00)	0.00	0.00	(3,722.95)	(512.00)	(21,172.17)	785,974.86	2,047,776.75	2,805,182.64
<b>NET UNDERWRITING GAIN or (LOSS)</b>											
TOTAL	0.00	2,661.85	500.00	0.00	0.00	3,722.95	512.00	20,321.17	1,854,931.26	(699,700.70)	1,182,948.53
<b>NET INVESTMENT INCOME INCURRED</b>											
NET INVESTMENT INCOME EARNED									133,870.45	66,384.18	200,254.63
NET CAPITAL GAIN (LOSS)										(13,036.01)	(13,036.01)
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133,870.45	53,348.17	187,218.62
<b>NET OTHER INCOME</b>											
TOTAL										44,729.72	44,729.72
<b>NET INCOME (LOSS) before Taxes</b>											
TOTAL	0.00	2,661.85	500.00	0.00	0.00	3,722.95	512.00	20,321.17	1,988,801.71	(601,622.81)	1,414,896.87
<b>NET TAXES INCURRED</b>											
FEDERAL INCOME TAX										297,128.00	297,128.00
											0.00
											0.00
											0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297,128.00	297,128.00
<b>OTHER INCREASE (DECREASE) TO SURPLUS</b>											
UNREALIZED CAPITAL GAIN or (LOSS)									(479,339.54)	665,018.94	185,679.40
CHANGE IN NON-ADMITTED ASSETS									(122,445.22)	298,311.41	175,866.19
OTHER ADJUSTMENTS											0.00
CHANGE IN NET DEFERRED INCOME TAX											0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(601,784.76)	963,330.35	361,545.59
<b>NET CHANGE IN SURPLUS</b>											
TOTAL	0.00	2,661.85	500.00	0.00	0.00	3,722.95	512.00	20,321.17	1,387,016.95	64,579.54	1,479,314.46

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

**COMPANY SCHEDULE P REPORT OF LOSSES**  
September 30, 2018

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		Policy Year 2018		CALENDAR	
	Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		YEAR	
	2009	2010	2010	2011	2011	2012	2012	2013	2013	2014	2014	2015	2015	2016	2016	2017	2017	2018	2018	2019	2018	
<b>Paid Losses</b>																						
1.0 FIRE															89,500.00	224,014.04	419,513.82	201,195.17			934,223.03	
2.0 EXTENDED COVERAGE															7,474.83	8,427.79	5,514.06	126,375.37	76,570.52		224,362.57	
4.0 HOMEOWNERS				0.00											1,000.00	45,534.59	11,334.79	92,266.73	88,572.62		238,708.73	
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	8,474.83	143,462.38	240,862.89	638,155.92	366,338.31		1,397,294.33	
<b>Paid Salv/Subro</b>																						
1.0 FIRE																		(19,081.83)			(19,081.83)	
2.0 EXTENDED COVERAGE																(2,908.56)		(28,051.41)			(30,959.97)	
4.0 HOMEOWNERS				(2,282.75)																	(2,282.75)	
12.0 EARTHQUAKE																					0.00	
<b>TOTAL</b>	0.00	0.00	0.00	(2,282.75)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(2,908.56)	0.00	(47,133.24)	0.00			(52,324.55)	
<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	0.00	0.00	0.00	
<b>Case Outstanding Losses - Current</b>																						
1.0 FIRE																					0.00	
2.0 EXTENDED COVERAGE																		3,500.00	7,000.00	31,500.00		42,000.00
4.0 HOMEOWNERS																			3,500.00	38,750.00		42,250.00
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	3,500.00	10,500.00	70,250.00				84,250.00	
<b>IBNR Loss Reserves - Current</b>																						
1.0 FIRE																					0.00	
2.0 EXTENDED COVERAGE															288.00		2,405.00		7,239.00		9,932.00	
4.0 HOMEOWNERS															324.00		2,143.00		2,515.00		4,982.00	
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	612.00	0.00	4,548.00	0.00	9,754.00		14,914.00	
<b>Case Outstanding Losses - Prior</b>																						
1.0 FIRE																	124,600.00	216,400.00			341,000.00	
2.0 EXTENDED COVERAGE												3,500.00				4,000.00	3,500.00				11,000.00	
4.0 HOMEOWNERS																59,600.12	28,000.00				87,600.12	
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	3,500.00	0.00	0.00	0.00	188,200.12	247,900.00	0.00	0.00			439,600.12	

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

**COMPANY SCHEDULE P REPORT OF LOSSES**  
September 30, 2018

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		Policy Year 2018 Accident Year		CALENDAR YEAR	
	2009	2010	2010	2011	2011	2012	2012	2013	2013	2014	2014	2015	2015	2016	2016	2017	2017	2018	2018	2019	2018	
<b>IBNR Loss Reserves - Prior</b>																						
1.0 FIRE																					0.00	
2.0 EXTENDED COVERAGE													312.00		1,766.00		8,472.00				10,550.00	
4.0 HOMEOWNERS														2,486.00		2,898.00					5,384.00	
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	312.00	0.00	4,252.00	0.00	11,370.00	0.00		0.00		15,934.00	
<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	(35,100.00)	7,614.04	400,431.99	201,195.17	0.00		574,141.20	
2.0 EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(3,500.00)	(312.00)	0.00	5,996.83	1,519.23	(552.94)	105,323.96	115,309.52	0.00		223,784.60	
4.0 HOMEOWNERS	0.00	0.00	0.00	(2,282.75)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(1,162.00)	(14,065.53)	(17,420.21)	95,766.73	129,837.62	0.00		190,673.86	
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	(2,282.75)	0.00	0.00	0.00	0.00	0.00	0.00	(3,500.00)	(312.00)	0.00	4,834.83	(47,646.30)	(10,359.11)	601,522.68	446,342.31			988,599.66	
<b>Open Claims</b>																						
1.0 FIRE																					0	
2.0 EXTENDED COVERAGE																		2		10		12
4.0 HOMEOWNERS																		1		6		7
12.0 EARTHQUAKE																						0
<b>TOTAL</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3		16		19	
<b>Claims Closed with Loss Payment</b>																						
1.0 FIRE															1	11	11	6			29	
2.0 EXTENDED COVERAGE														1	2	8	44	33			88	
4.0 HOMEOWNERS			1											1	3	10	37	20			72	
12.0 EARTHQUAKE																					0	
<b>TOTAL</b>	0	0	0	1	0	0	0	0	0	0	0	0	0	2	6	29	92	59			189	
<b>Claims Closed w/o Loss Payment</b>																						
1.0 FIRE	1		1					1	1	1	1			1			2	3			12	
2.0 EXTENDED COVERAGE		2	2	2	1	2	3	1	3	3	1				1		3	10	14		51	
4.0 HOMEOWNERS	2	2	2	4	1	2	2				1			3	1		4	5	16		47	
12.0 EARTHQUAKE																					0	
<b>TOTAL</b>	3	4	5	6	2	4	5	1	4	4	2	2	5	2	1	3	7	17	33		110	

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, 2018

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		Policy Year 2018 Accident Year		CALENDAR YEAR
	2009	2010	2010	2011	2011	2012	2012	2013	2013	2014	2014	2015	2015	2016	2016	2017	2017	2018	2018	2019	2018
<b>Paid Loss Adjustment Expense</b>																					
1.0 FIRE																888.00	9,300.34	14,529.82	8,286.77		33,004.93
2.0 EXTENDED COVERAGE											277.05				822.00	1,477.20	1,341.32	31,830.35	21,682.26		57,430.18
4.0 HOMEOWNERS														481.48	2,767.50	2,885.05	24,698.02	17,639.53		48,471.58	
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	277.05	0.00	0.00	1,303.48	5,132.70	13,526.71	71,058.19	47,608.56	0.00	138,906.69	
<b>Paid Unallocated Loss Adjustment Fees</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	14,863.55	34,033.75	84,868.07	170,195.56		303,960.93	
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	0.00	916.60	(3,742.85)	24,199.47	41,623.41		64,238.00	
4.0 HOMEOWNERS			0.00	(379.10)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,562.08	1,882.41	19,249.44	50,047.17		78,528.07	
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	(379.10)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,407.44	23,342.23	32,173.31	128,316.98	261,866.14	0.00	446,727.00	
<b>Case Outstanding LAE - Current</b>																					
1.0 FIRE																					0.00
2.0 EXTENDED COVERAGE																		1,000.00	5,150.00		6,150.00
4.0 HOMEOWNERS																		500.00	4,250.00		4,750.00
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	1,500.00	9,400.00	0.00	10,900.00	
<b>IBNR ALAE Reserves - Current</b>																					
1.0 FIRE																	23.00		197.00		220.00
2.0 EXTENDED COVERAGE															608.00	4,416.00	9,100.00	14,124.00		18,785.00	
4.0 HOMEOWNERS														144.00	1,775.00	8,892.00	10,811.00		10,811.00		
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	752.00	6,214.00	18,189.00	25,155.00	0.00	25,155.00		
<b>IBNR Unallocated LAE Reserves - Current</b>																					
1.0 FIRE																			1,507.00		1,507.00
2.0 EXTENDED COVERAGE														225.00	258.00	18,302.00	18,785.00		18,785.00		
4.0 HOMEOWNERS														37.00	3,267.00	1,953.00	5,257.00		5,257.00		
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	262.00	3,525.00	21,762.00	25,549.00	0.00	25,549.00		
<b>Case Outstanding LAE - Prior</b>																					
1.0 FIRE															3,500.00	8,950.00				12,450.00	
2.0 EXTENDED COVERAGE											500.00				500.00	500.00				1,500.00	
4.0 HOMEOWNERS					500.00										500.00	3,500.00				4,500.00	
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	0.00	500.00	0.00	0.00	4,500.00	12,950.00	14,950.00	14,950.00	0.00	0.00	18,450.00	

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, 2018

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		Policy Year 2018 Accident Year		CALENDAR YEAR
		2009	2010	2010	2011	2011	2012	2012	2013	2013	2014	2014	2015	2015	2016	2016	2017	2017	2018	2018	2019	2018
<b>IBNR ALAE Reserves - Prior</b>																						
1.0	FIRE																		246.00			246.00
2.0	EXTENDED COVERAGE																4,391.00		10,649.00			15,040.00
4.0	HOMEOWNERS																1,104.00		10,246.00			11,350.00
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	5,495.00	0.00	21,141.00	0.00	0.00	0.00	26,636.00
<b>IBNR Unallocated LAE Reserves - Prior</b>																						
1.0	FIRE																		1,667.00			1,667.00
2.0	EXTENDED COVERAGE													200.00		237.00		19,200.00				19,637.00
4.0	HOMEOWNERS															284.00		5,333.00				5,617.00
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	200.00	0.00	521.00	0.00	26,200.00	0.00	0.00	0.00	26,921.00
<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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,251.55	32,494.09	99,397.89	180,186.33	0.00	324,329.86
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	(222.95)	(200.00)	0.00	(1,731.63)	1,893.80	(28,076.53)	57,029.82	95,857.67	0.00	124,550.18
4.0	HOMEOWNERS	0.00	0.00	0.00	(379.10)	(500.00)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(559.45)	9,829.58	(9,269.54)	44,447.46	82,781.70	0.00	126,350.65
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	0.00
	<b>TOTAL</b>	0.00	0.00	0.00	(379.10)	(500.00)	0.00	0.00	0.00	0.00	0.00	0.00	(222.95)	(200.00)	0.00	(2,291.08)	23,974.93	(4,851.98)	200,875.17	358,825.70	0.00	575,230.69

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