

**PIPSO SEMI-ANNUAL REPORT
OF PROPERTY INSURANCE PLAN COVERAGE**

Line #	Description	YEAR-TO-DATE DATA
		DATES REPORTED 01/01/18 to 12/31/18
	<u>NEW BUSINESS</u>	
1	Number of applications accepted	1,185
2	Number of inspections completed	1,185
3	Number of new policies issued	1,185
	<u>RENEWAL BUSINESS</u>	
4	Number of requests for renewals	7,591
5	Number of renewals inspected	1,424
6	Number of renewal policies issued	7,591
	<u>RESULTS BY CLASS OF BUSINESS</u>	
	<u>Number of policies issued (new & renewal)</u>	
7	Habitational	8,419
8	Commercial	357
	<u>Total Premium Written (000)</u>	
9	Habitational	4,742
10	Commercial	297
	<u>Total exposure (000)</u>	
11	Habitational	453,442
12	Commercial	17,894
	<u>LOSSES BY CLASS OF BUSINESS</u>	
	<u>Number of Losses Reported</u>	
13	Habitational	299
14	Commercial	11
	<u>Number of Losses Paid</u>	
15	Habitational	177
16	Commercial	5
	<u>Total Paid Losses (000)</u>	
17	Habitational	1,544
18	Commercial	64
	<u>Total Outstanding Losses - Case Basis (000)</u>	
19	Habitational	226
20	Commercial	210

**PIPSO SEMI-ANNUAL REPORT
OF UNDERWRITING AND INVESTMENT EXPERIENCE**

Line #	Description	YEAR-TO-DATE DATA
		DATES REPORTED 01/01/18 to 12/31/18
	<u>PREMIUMS (000)</u>	
1	Written Premiums	5,039
2	Unearned Premium Reserve (End of Prior Period)	2,826
3	Unearned Premium Reserve (End of Current Period)	2,448
4	Earned Premiums (Line 1+2-3)	5,417
	<u>LOSSES (000)</u>	
5	Paid Losses	1,608
6	Current Outstanding (Case)	436
7	Current Outstanding (IBNR)	18
8	Prior Outstanding (Case)	440
9	Prior Outstanding (IBNR)	16
10	Incurred Losses (Lines 5+6+7-8-9)	1,606
	<u>LOSS ADJUSTMENT EXPENSE (LAE) (000)</u>	
11	Paid LAE (Allocated & Unallocated)	799
12	Current Outstanding (Allocated and Unallocated)	60
13	Prior Outstanding (Allocated and Unallocated)	72
14	Incurred LAE (Line 11+12-13)	787
	<u>OPERATING EXPENSES (000)</u>	
15	Commission to Producers	450
16	Other Operating Expenses (Incl. Service Fees)	1,252
17	Unpaid Expenses (Current)	0
18	Unpaid Expenses (Prior)	0
19	Operating Expenses Incurred (Line 15+16+17-18)	1,702
20	<u>STATUTORY UNDERWRITING RESULTS</u>	
	(Lines 4-10-14-19)	1,322
	<u>MISCELLANEOUS INCOME AND EXPENSES (000)</u>	
21	Investment Income Earned	612
22	Other Income	60
23	Other Expenses	0
24	Non-Admitted Assets (Current)	326
25	Non-Admitted Assets (Prior)	688
26	Net Other Income or Exps. (Lines 21+22-23-24+25)	1,034
27	OPERATING RESULTS (Lines 20+26)	2,356

**PIPSO SEMI-ANNUAL REPORT
OF PROPERTY INSURANCE PLAN HOMEOWNER COVERAGE**

SUPPLEMENTAL REPORT

Line #	Description	YEAR-TO-DATE DATA
		DATES REPORTED 01/01/18 to 12/31/18
	<u>NEW BUSINESS</u>	
1	Number of applications accepted	193
2	Number of inspections completed	193
3	Number of new policies issued	193
	<u>RENEWAL BUSINESS</u>	
4	Number of requests for renewals	1,257
5	Number of renewals inspected	938
6	Number of renewal policies issued	1,257
	<u>Number of policies issued (new & renewal)</u>	
7	Homeowners	1,450
8		
	<u>Total Premium Written (000)</u>	
9	Homeowners	1,075
10		
	<u>Total exposure (000)</u>	
11	Homeowners	161,117
12		
	<u>Number of Losses Reported</u>	
13	Homeowners	114
14		
	<u>Number of Losses Paid</u>	
15	Homeowners	68
16		
	<u>Total Paid Losses (000)</u>	
17	Homeowners	264
18		
	<u>Total Outstanding Losses - Case Basis (000)</u>	
19	Homeowners	54
20		

**PIPSO SEMI-ANNUAL REPORT
OF HOMEOWNER UNDERWRITING EXPERIENCE**

SUPPLEMENTAL REPORT

Line #	Description	YEAR-TO-DATE DATA
		DATES REPORTED 01/01/18 to 12/31/18
	PREMIUMS (000)	
1	Written Premiums	1,075
2	Unearned Premium Reserve (End of Prior Period)	615
3	Unearned Premium Reserve (End of Current Period)	511
4	Earned Premiums (Line 1+2-3)	1,179
	LOSSES (000)	
5	Paid Losses	264
6	Current Outstanding (Case)	54
7	Current Outstanding (IBNR)	9
8	Prior Outstanding (Case)	88
9	Prior Outstanding (IBNR)	5
10	Incurred Losses (Lines 5+6+7-8-9)	234
	LOSS ADJUSTMENT EXPENSE (LAE) (000)	
11	Paid LAE (Allocated & Unallocated)	163
12	Current Outstanding (Allocated and Unallocated)	12
13	Prior Outstanding (Allocated and Unallocated)	21
14	Incurred LAE (Line 11+12-13)	154
	OPERATING EXPENSES (000)	
15	Commission to Producers	54
16	Other Operating Expenses (Incl. Service Fees)	267
17	Unpaid Expenses (Current)	0
18	Unpaid Expenses (Prior)	0
19	Operating Expenses Incurred (Line 15+16+17-18)	321
20	STATUTORY UNDERWRITING RESULTS	
	(Lines 4-10-14-19)	470

**PIPSO SEMI-ANNUAL REPORT
OF PROPERTY INSURANCE UNDERWRITING EXPERIENCE
FOR PLANS PURCHASING REINSURANCE**

Line #	Description	YEAR-TO-DATE DATA
		DATES REPORTED 01/01/18 to 12/31/18
	<u>PREMIUMS (000)</u>	
1	Written Premiums (Gross)	5,039
1.1	Reinsurance Ceded	150
1.2	Net (Line 1-1.1)	4,889
2	Unearned Prem. Reserve (End of Prior Period) (Gross)	2,826
2.1	Reinsurance Ceded	7
2.2	Net (Line 2-2.1)	2,819
3	Unearned Prem. Reserve (End of Current Period) (Gross)	2,448
3.1	Reinsurance Ceded	6
3.2	Net (Line 3-3.1)	2,442
4	Earned Premiums (Line 1+2-3) (Gross)	5,417
4.1	Reinsurance Ceded (Line 1.1+2.1-3.1)	151
4.2	Net (Line 4-4.1)	5,266
	<u>LOSSES (000)</u>	
5	Paid Losses (Gross)	1,608
5.1	Reinsurance Ceded	0
5.2	Net (Line 5-5.1)	1,608
6	Current Outstanding (Case) (Gross)	436
6.1	Reinsurance Ceded	0
6.2	Net (Line 6-6.1)	436
7	Current Outstanding (IBNR) (Gross)	18
7.1	Reinsurance Ceded	0
7.2	Net (Line 7-7.1)	18
8	Prior Outstanding (Case) (Gross)	440
8.1	Reinsurance Ceded	0
8.2	Net (Line 8-8.1)	440
9	Prior Outstanding (IBNR) (Gross)	16
9.1	Reinsurance Ceded	0
9.2	Net (Line 9-9.1)	16
10	Incurred Losses (Lines 5+6+7-8-9) (Gross)	1,606
10.1	Reinsurance Ceded (Line 5.1+6.1+7.1-8.1-9.1)	0
10.2	Net (Line 10-10.1)	1,606

**PIPSO SEMI-ANNUAL REPORT
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FOR PLANS PURCHASING REINSURANCE**

Line #	Description	YEAR-TO-DATE DATA
		DATES REPORTED 01/01/18 to 12/31/18
	LOSS ADJUSTMENT EXPENSE (LAE) (000)	
11	Paid LAE (Allocated & Unallocated) (Gross)	799
11.1	Reinsurance Ceded	0
11.2	Net (Line 11-11.1)	799
12	Current Outstanding (Allocated & Unallocated) (Gross)	60
12.1	Reinsurance Ceded	0
12.2	Net (Line 12-12.1)	60
13	Prior Outstanding (Allocated & Unallocated) (Gross)	72
13.1	Reinsurance Ceded	0
13.2	Net (Line 13-13.1)	72
14	Incurred LAE (Line 11+12-13) (Gross)	787
14.1	Reinsurance Ceded (Line 11.1+12.1-13.1)	0
14.2	Net (Line 14-14.1)	787
	OPERATING EXPENSES (000)	
15	Commission to Producers	450
15.1	Reinsurance Ceded	4
15.2	Net (Line 15-15.1)	446
16	Other Operating Expenses (Incl. Serv. Fees) (Gross)	1,252
16.1	Reinsurance Ceded	0
16.2	Net (Line 16-16.1)	1,252
17	Unpaid Expenses (Current) (Gross)	0
17.1	Reinsurance Ceded	0
17.2	Net (Line 17-17.1)	0
18	Unpaid Expenses (Prior) (Gross)	0
18.1	Reinsurance Ceded	0
18.2	Net (Line 18-18.1)	0
19	Opererating Exp. Incurred (Line 15+16+17-18) (Gross)	1,702
19.1	Reinsurance Ceded (Line 15.1+16.1+17.1-18.1)	4
19.2	Net (Line 19-19.1)	1,698
	STATUTORY UNDERWRITING RESULTS	
20	(Lines 4-10-14-19) (Gross)	1,322
20.1	Reinsurance Ceded (Line 4.1-10.1-14.1-19.1)	147
20.2	Net (Line 20-20.1)	1,175