

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

Company Income Statement and Schedule P Data
September 30, 2019

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	Policy Year 2019	CALENDAR YEAR 2019
I	Premiums Written												
N 1.0	FIRE										(25.52)	2,064,899.80	1,957,801.52
C 2.0	EXTENDED COVERAGE									(160.60)	(35,023.88)	721,391.84	686,207.36
O 4.0	HOMEOWNERS										(23,845.78)	734,056.28	710,210.50
M 12.0	EARTHQUAKE										98.00	21,665.34	21,763.34
E	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(186.12)	(165,844.42)	3,542,013.26	3,375,982.72
S	Less: Ceded Premiums												
T 1.0	FIRE											68,369.26	68,369.26
A 2.0	EXTENDED COVERAGE										(360.90)	32,402.74	32,041.84
T 4.0	HOMEOWNERS										(4.33)	24,306.97	24,302.64
E 12.0	EARTHQUAKE											795.85	795.85
M E	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(365.23)	125,874.82	125,509.59
N	NET PREMIUMS WRITTEN												
T 1.0	FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(25.52)	(107,072.76)	1,996,530.54	1,889,432.26
C 2.0	EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(160.60)	(34,662.98)	688,989.10	654,165.52
O 4.0	HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(23,841.45)	709,749.31	685,907.86
M 12.0	EARTHQUAKE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98.00	20,869.49	20,967.49
E	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(186.12)	(165,479.19)	3,416,138.44	3,250,473.13
	plus: Unearned Premiums - Previous 12/31												
1.0	FIRE										1,440,383.46		1,440,383.46
2.0	EXTENDED COVERAGE										485,885.11		485,885.11
4.0	HOMEOWNERS										506,091.71		506,091.71
12.0	EARTHQUAKE										15,650.25		15,650.25
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,448,010.53	0.00	2,448,010.53
	less: Ceded Unearned Premiums - Previous 12/31												
1.0	FIRE											6,041.69	0.00
2.0	EXTENDED COVERAGE											384.01	6,041.69
4.0	HOMEOWNERS												384.01
12.0	EARTHQUAKE												0.00
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,425.70	0.00	6,425.70
	less: Unearned Premiums - Current												
1.0	FIRE										72,866.77	1,248,846.05	1,321,712.82
2.0	EXTENDED COVERAGE										25,186.80	432,415.94	457,602.74
4.0	HOMEOWNERS										24,579.57	457,538.97	482,118.54
12.0	EARTHQUAKE										870.40	12,375.56	13,245.96
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123,503.54	2,151,176.52	2,274,680.06

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

COMPANY INCOME STATEMENT
September 30, 2019

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	Policy Year 2018	CALENDAR YEAR 2019
plus: Ceded Unearned Premiums - Current													
1.0	FIRE												0.00
2.0	EXTENDED COVERAGE										286.05	5,417.07	5,703.12
4.0	HOMEOWNERS										25.78	373.24	399.02
12.0	EARTHQUAKE												0.00
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	311.83	5,790.31	6,102.14
NET EARNED PREMIUMS													
1.0	FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(25.52)	1,260,443.93	747,684.49	2,008,102.90
2.0	EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(160.60)	420,279.69	261,990.23	682,109.32
4.0	HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	457,312.46	252,583.58	709,896.04
12.0	EARTHQUAKE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,877.85	8,493.93	23,371.78
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(186.12)	2,152,913.93	1,270,752.23	3,423,480.04
NET LOSSES INCURRED													
1.0	FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	542,550.34	70,554.16	613,104.50
2.0	EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(1,832.00)	(444.54)	163,039.88	83,689.77	244,453.11
4.0	HOMEOWNERS	0.00	(2,000.04)	0.00	0.00	0.00	0.00	0.00	0.00	7,105.29	244,918.98	154,690.15	404,714.38
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
	TOTAL	0.00	(2,000.04)	0.00	0.00	0.00	0.00	0.00	(1,832.00)	6,660.75	950,509.20	308,934.08	1,262,271.99
NET LAE INCURRED													
1.0	FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(109.00)	148,144.71	119,165.61	267,201.32
2.0	EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(1,060.00)	(1,220.04)	67,884.13	66,195.65	131,799.74
4.0	HOMEOWNERS	0.00	(280.18)	0.00	0.00	0.00	0.00	0.00	(244.00)	4,900.86	77,702.25	79,730.30	161,809.23
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
	TOTAL	0.00	(280.18)	0.00	0.00	0.00	0.00	0.00	(1,304.00)	3,571.82	293,731.09	265,091.56	560,810.29
Commissions													
1.0	FIRE									(2.55)	(10,707.26)	206,489.98	195,780.17
2.0	EXTENDED COVERAGE									(16.06)	(3,502.39)	72,139.18	68,620.73
4.0	HOMEOWNERS										(1,192.29)	36,702.82	35,510.53
12.0	EARTHQUAKE										9.80	1,844.38	1,854.18
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(18.61)	(15,392.14)	317,176.36	301,765.61
Less: Ceded Commissions													
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	0.00	(108.27)	2,569.00	2,460.73
4.0	HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(1.30)	183.45	182.15
12.0	EARTHQUAKE												0.00
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(109.57)	2,752.45	2,642.88
NET COMMISSIONS INCURRED													
1.0	FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(2.55)	(10,707.26)	206,489.98	195,780.17
2.0	EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(16.06)	(3,394.12)	69,570.18	66,160.00
4.0	HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(1,190.99)	36,519.37	35,328.38
12.0	EARTHQUAKE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.80	1,844.38	1,854.18
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(18.61)	(15,282.57)	314,423.91	299,122.73

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

COMPANY INCOME STATEMENT
September 30, 2019

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	Policy Year 2019	CALENDAR YEAR 2019
TOTAL OTHER OPERATING EXPENSES INCURRED												
TOTAL											809,926.08	809,926.08
TOTAL UNDERWRITING DEDUCTIONS												
TOTAL	0.00	(2,280.22)	0.00	0.00	0.00	0.00	0.00	(3,136.00)	10,213.96	1,228,957.72	1,698,375.63	2,932,131.09
NET UNDERWRITING GAIN or (LOSS)												
TOTAL	0.00	2,280.22	0.00	0.00	0.00	0.00	0.00	3,136.00	(10,400.08)	923,956.21	(427,623.40)	491,348.95
NET INVESTMENT INCOME INCURRED												
NET INVESTMENT INCOME EARNED										168,466.82	(158,836.29)	9,630.53
NET CAPITAL GAIN (LOSS)											58,958.69	58,958.69
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	168,466.82	(99,877.60)	68,589.22
NET OTHER INCOME												
TOTAL											40,553.74	40,553.74
NET INCOME (LOSS) before Taxes												
TOTAL	0.00	2,280.22	0.00	0.00	0.00	0.00	0.00	3,136.00	(10,400.08)	1,092,423.03	(486,947.26)	600,491.91
NET TAXES INCURRED												
FEDERAL INCOME TAX											126,103.00	126,103.00
												0.00
												0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126,103.00	126,103.00
OTHER INCREASE (DECREASE) TO SURPLUS												
UNREALIZED CAPITAL GAIN or (LOSS)										(137,204.11)	612,452.05	475,247.94
CHANGE IN NON-ADMITTED ASSETS										(238,817.48)	425,623.64	186,806.16
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	0.00	(376,021.59)	1,038,075.69	662,054.10
NET CHANGE IN SURPLUS												
TOTAL	0.00	2,280.22	0.00	0.00	0.00	0.00	0.00	3,136.00	(10,400.08)	716,401.44	425,025.43	1,136,443.00

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

COMPANY SCHEDULE P REPORT OF LOSSES
September 30, 2019

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		Policy Year 2019 Accident Year		CALENDAR YEAR 2019	
	2009	2010	2010	2011	2011	2012	2012	2013	2013	2014	2014	2015	2015	2016	2016	2017	2017	2018	2018	2019	2020	2019	2019	
Paid Losses																								
1.0 FIRE																				253,027.67	521,784.25	62,554.16		837,366.08
2.0 EXTENDED COVERAGE																		1,201.46		7,823.86	164,901.02	72,497.77		246,424.11
4.0 HOMEOWNERS				0.00														16,753.29		40,324.76	233,563.56	72,976.99		363,618.60
12.0 EARTHQUAKE																								0.00
TOTAL	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	17,954.75	0.00	17,954.75	301,176.29	920,248.83	208,028.92	1,447,408.79
Paid Salv/Subro																								
1.0 FIRE																								0.00
2.0 EXTENDED COVERAGE																								0.00
4.0 HOMEOWNERS				(2,000.04)																				(2,000.04)
12.0 EARTHQUAKE																								0.00
TOTAL	0.00	0.00	0.00	(2,000.04)	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	(2,000.04)
Salv/Subro Reserve																								
1.0 FIRE																								0.00
2.0 EXTENDED COVERAGE																								0.00
4.0 HOMEOWNERS																								0.00
12.0 EARTHQUAKE																								0.00
TOTAL	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	0.00	0.00	0.00
Case Outstanding Losses - Current																								
1.0 FIRE																								143,000.00
2.0 EXTENDED COVERAGE																								16,500.00
4.0 HOMEOWNERS																								94,918.16
12.0 EARTHQUAKE																								0.00
TOTAL	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	3,500.00	0.00	3,500.00	15,000.00	142,000.00	93,918.16	254,418.16
IBNR Loss Reserves - Current																								
1.0 FIRE																								0.00
2.0 EXTENDED COVERAGE																								7,847.00
4.0 HOMEOWNERS																								8,726.00
12.0 EARTHQUAKE																								0.00
TOTAL	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	921.00	0.00	921.00	5,234.00	8,665.00	6,987.00	16,573.00
Case Outstanding Losses - Prior																								
1.0 FIRE																								359,360.58
2.0 EXTENDED COVERAGE																								19,000.00
4.0 HOMEOWNERS																								57,900.34
12.0 EARTHQUAKE																								0.00
TOTAL	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	3,500.00	7,000.00	3,500.00	359,360.58	425,760.92	0.00	436,260.92

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

COMPANY SCHEDULE P REPORT OF LOSSES
September 30, 2019

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		Policy Year 2019		CALENDAR		
		Accident Year		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	2019	2020	2019		
IBNR Loss Reserves - Prior																										
1.0	FIRE																				7,901.00			7,901.00		
2.0	EXTENDED COVERAGE															1,832.00		2,567.00			2,919.00			7,318.00		
4.0	HOMEOWNERS																	2,648.00						2,648.00		
12.0	EARTHQUAKE																							0.00		
	TOTAL	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	1,832.00	0.00	5,215.00	0.00		10,820.00	0.00	0.00	17,867.00		
Incurred Losses																										
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	0.00	0.00	0.00	(114,233.91)	656,784.25	70,554.16	0.00	613,104.50		
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	0.00	0.00	0.00	0.00	(1,832.00)	0.00	(1,646.00)	1,201.46	(5,361.14)	168,401.02	83,689.77	0.00	244,453.11
4.0	HOMEOWNERS	0.00	0.00	0.00	(2,000.04)	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	(6,148.00)	13,253.29	7,855.42	237,063.56	154,690.15	0.00	404,714.38
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	0.00	0.00	0.00	
	TOTAL	0.00	0.00	0.00	(2,000.04)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(1,832.00)	0.00	(7,794.00)	14,454.75	(111,739.63)	1,062,248.83	308,934.08	0.00	1,262,271.99		
Open Claims																										
1.0	FIRE																					3	1	4		
2.0	EXTENDED COVERAGE																					1	3	4		
4.0	HOMEOWNERS																					1	6	7		
12.0	EARTHQUAKE																							0		
	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	10	15		
Claims Closed with Loss Payment																										
1.0	FIRE																				8	12	6	64		
2.0	EXTENDED COVERAGE																				8	42	22	163		
4.0	HOMEOWNERS															1					7	43	14	127		
12.0	EARTHQUAKE																							0		
	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	23	97	100	91	42	0	354		
Claims Closed w/o Loss Payment																										
1.0	FIRE																				2	2	1	11		
2.0	EXTENDED COVERAGE																				3	18	12	90		
4.0	HOMEOWNERS																				3	10	6	77		
12.0	EARTHQUAKE																							0		
	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8	30	71	50	19	0	178		

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, 2019

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		Policy Year 2019		CALENDAR YEAR 2019
	Accident Year		Accident Year		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	2018	2019	2019	2020	
Paid Loss Adjustment Expense																							
1.0 FIRE																	339.00		18,582.98	28,315.64	7,384.01		54,621.63
2.0 EXTENDED COVERAGE																		985.65	7,705.87	32,321.94	17,522.32		58,535.78
4.0 HOMEOWNERS																		3,680.96	7,259.46	30,194.21	14,348.67		55,483.30
12.0 EARTHQUAKE																							0.00
TOTAL	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	339.00	4,666.61	33,548.31	90,831.79	39,255.00	0.00	168,640.71
Paid Unallocated Loss Adjustment Fees																							
1.0 FIRE				0.00														0.00	35,445.54	84,824.77	114,335.60		234,605.91
2.0 EXTENDED COVERAGE				0.00														168.31	1,096.01	26,552.31	41,224.33		69,040.96
4.0 HOMEOWNERS				(280.18)														2,346.90	5,648.92	37,784.66	55,814.83		101,315.13
12.0 EARTHQUAKE																							0.00
TOTAL	0.00	0.00	0.00	(280.18)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,515.21	42,190.47	149,161.74	211,374.76	0.00		404,962.00
Case Outstanding LAE - Current																							
1.0 FIRE																				4,835.78	1,000.00		5,835.78
2.0 EXTENDED COVERAGE																				500.00	1,000.00		1,500.00
4.0 HOMEOWNERS																			1,000.00	500.00	4,318.80		5,818.80
12.0 EARTHQUAKE																							0.00
TOTAL	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	1,000.00	5,835.78	6,318.80	0.00	13,154.58
IBNR ALAE Reserves - Current																							
1.0 FIRE																							0.00
2.0 EXTENDED COVERAGE																			2,454.00		153.00		2,607.00
4.0 HOMEOWNERS																			686.00		3,626.00		4,312.00
12.0 EARTHQUAKE																							0.00
TOTAL	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	3,140.00	0.00	3,779.00	0.00	6,919.00
IBNR Unallocated LAE Reserves - Current																							
1.0 FIRE																					11,946.00		11,946.00
2.0 EXTENDED COVERAGE																			835.00		9,796.00		10,631.00
4.0 HOMEOWNERS																			436.00		3,622.00		4,058.00
12.0 EARTHQUAKE																							0.00
TOTAL	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	1,271.00	0.00	25,364.00	0.00	26,635.00
Case Outstanding LAE - Prior																							
1.0 FIRE																					15,500.00		15,500.00
2.0 EXTENDED COVERAGE																					500.00	3,500.00	4,000.00
4.0 HOMEOWNERS																					500.00	2,000.00	2,500.00
12.0 EARTHQUAKE																							0.00
TOTAL	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	1,000.00	21,000.00	0.00	22,000.00

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, 2019

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		Policy Year 2018		CALENDAR
		Accident Year		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	2019	2020	2019
IBNR ALAE Reserves - Prior																								
1.0	FIRE																	448.00						448.00
2.0	EXTENDED COVERAGE																827.00	1,602.00		1,724.00				4,153.00
4.0	HOMEOWNERS																244.00	568.00		2,069.00				2,881.00
12.0	EARTHQUAKE																							0.00
	TOTAL	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	1,071.00	0.00	2,618.00	0.00	3,793.00	0.00	0.00	0.00	7,482.00
IBNR Unallocated LAE Reserves - Prior																								
1.0	FIRE																							23,860.00
2.0	EXTENDED COVERAGE																233.00	772.00		1,357.00				2,362.00
4.0	HOMEOWNERS																	559.00		3,238.00				3,797.00
12.0	EARTHQUAKE																							0.00
	TOTAL	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	233.00	0.00	1,331.00	0.00	28,455.00	0.00	0.00	0.00	30,019.00
Incurred Loss Adjustment Expense																								
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	0.00	0.00	(109.00)	0.00	30,168.52	117,976.19	119,165.61	267,201.32
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	0.00	0.00	0.00	(1,060.00)	0.00	(2,374.00)	1,153.96	9,009.88	58,874.25	66,195.65	131,799.74
4.0	HOMEOWNERS	0.00	0.00	0.00	(280.18)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(244.00)	0.00	(1,127.00)	6,027.86	9,723.38	67,978.87	79,730.30	161,809.23	
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	0.00	0.00
	TOTAL	0.00	0.00	0.00	(280.18)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(1,304.00)	0.00	(3,610.00)	7,181.82	48,901.78	244,829.31	265,091.56	0.00	560,810.29

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