

KENTUCKY FAIR PLAN REINSURANCE ASSOCIATION
PO Box 437249
Louisville, Kentucky 40243

Company Income Statement and Schedule P Data
December 31, 2024

A.S. Line Description	Policy Year 2014	Policy Year 2015	Policy Year 2016	Policy Year 2017	Policy Year 2018	Policy Year 2019	Policy Year 2020	Policy Year 2021	Policy Year 2022	Policy Year 2023	Policy Year 2024	CALENDAR YEAR 2024
I Premiums Written												
1.0 FIRE										(39,333.84)	1,715,243.24	1,675,909.40
2.0 EXTENDED COVERAGE										(12,956.87)	531,372.70	518,415.83
4.0 HOMEOWNERS									(185.97)	(5,135.15)	349,464.78	344,143.66
12.0 EARTHQUAKE										42.00	12,982.56	13,024.56
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(185.97)	(57,383.86)	2,609,063.28	2,551,493.45
S Less: Ceded Premiums												
1.0 FIRE											143,384.00	143,384.00
2.0 EXTENDED COVERAGE										(166.36)	53,759.91	53,593.55
4.0 HOMEOWNERS											27,918.60	27,918.60
12.0 EARTHQUAKE											1,256.00	1,256.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(166.36)	226,318.51	226,152.15
NET PREMIUMS WRITTEN												
1.0 FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(39,333.84)	1,571,859.24	1,532,525.40
2.0 EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(12,790.51)	477,612.79	464,822.28
4.0 HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(185.97)	(5,135.15)	321,546.18	316,225.06
12.0 EARTHQUAKE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42.00	11,726.56	11,768.56
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(185.97)	(57,217.50)	2,382,744.77	2,325,341.30
plus: Unearned Premiums - Previous 12/31												
1.0 FIRE									811,772.16			811,772.16
2.0 EXTENDED COVERAGE									254,611.03			254,611.03
4.0 HOMEOWNERS									151,415.09			151,415.09
12.0 EARTHQUAKE									6,423.73			6,423.73
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,224,222.01	0.00	0.00	1,224,222.01
less: Ceded Unearned Premiums - Previous 12/31												
1.0 FIRE												0.00
2.0 EXTENDED COVERAGE									3,396.48			3,396.48
4.0 HOMEOWNERS									105.53			105.53
12.0 EARTHQUAKE												0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,502.01	0.00	0.00	3,502.01
less: Unearned Premiums - Current												
1.0 FIRE											850,798.72	850,798.72
2.0 EXTENDED COVERAGE											259,606.26	259,606.26
4.0 HOMEOWNERS											168,580.49	168,580.49
12.0 EARTHQUAKE											6,047.69	6,047.69
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,285,033.16	1,285,033.16

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

COMPANY INCOME STATEMENT
December 31, 2024

A.S. Line Description	Policy Year 2014	Policy Year 2015	Policy Year 2016	Policy Year 2017	Policy Year 2018	Policy Year 2019	Policy Year 2020	Policy Year 2021	Policy Year 2022	Policy Year 2023	Policy Year 2024	CALENDAR YEAR 2024
plus: Ceded Unearned Premiums - Current												
1.0 FIRE												0.00
2.0 EXTENDED COVERAGE												3,335.69
4.0 HOMEOWNERS												113.95
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	3,449.64	3,449.64
NET EARNED PREMIUMS												
1.0 FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	811,772.16	(39,333.84)	721,060.52	1,493,498.84
2.0 EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	251,214.55	(12,790.51)	221,342.22	459,766.26
4.0 HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151,123.59	(5,135.15)	153,079.64	299,068.08
12.0 EARTHQUAKE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,423.73	42.00	5,678.87	12,144.60
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,220,534.03	(57,217.50)	1,101,161.25	2,264,477.78
NET LOSSES INCURRED												
1.0 FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(1,210.00)	(5,460.00)	101,599.57	544,597.68	639,527.25
2.0 EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,514.06	147,466.37	122,400.75	274,381.18
4.0 HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(444.00)	61,159.03	30,269.39	90,984.42
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	0.00	0.00	0.00	0.00	0.00	0.00	(1,210.00)	(1,389.94)	310,224.97	697,267.82	1,004,892.85
NET LAE INCURRED												
1.0 FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(428.00)	(1,384.00)	55,425.50	211,751.50	265,365.00
2.0 EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,211.93	136,390.88	261,708.02	401,310.83
4.0 HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,108.20	24,372.67	66,121.25	91,602.12
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	0.00	0.00	0.00	0.00	0.00	0.00	(428.00)	2,936.13	216,189.05	539,580.77	758,277.95
Commissions												
1.0 FIRE										(1,966.69)	85,762.16	83,795.47
2.0 EXTENDED COVERAGE										(647.84)	26,568.63	25,920.79
4.0 HOMEOWNERS									(9.30)	(256.76)	17,473.24	17,207.18
12.0 EARTHQUAKE										2.10	649.13	651.23
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(9.30)	(2,869.19)	130,453.16	127,574.67
Less: Ceded Commissions												
1.0 FIRE											1,127.10	1,127.10
2.0 EXTENDED COVERAGE										(8.32)	710.28	701.96
4.0 HOMEOWNERS											229.30	229.30
12.0 EARTHQUAKE											9.87	9.87
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(8.32)	2,076.55	2,068.23
NET COMMISSIONS INCURRED												
1.0 FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(1,966.69)	84,635.06	82,668.37
2.0 EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(639.52)	25,858.35	25,218.83
4.0 HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(9.30)	(256.76)	17,243.94	16,977.88
12.0 EARTHQUAKE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.10	639.26	641.36
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(9.30)	(2,860.87)	128,376.61	125,506.44

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

COMPANY INCOME STATEMENT
December 31, 2024

A.S. Line Description	Policy Year 2014	Policy Year 2015	Policy Year 2016	Policy Year 2017	Policy Year 2018	Policy Year 2019	Policy Year 2020	Policy Year 2021	Policy Year 2022	Policy Year 2023	Policy Year 2024	CALENDAR YEAR 2024
TOTAL OTHER OPERATING EXPENSES INCURRED											1,224,100.70	1,224,100.70
TOTAL UNDERWRITING DEDUCTIONS												
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(1,638.00)	1,536.89	523,553.15	2,589,325.90	3,112,777.94
NET UNDERWRITING GAIN or (LOSS)												
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,638.00	1,218,997.14	(580,770.65)	(1,488,164.65)	(848,300.16)
NET INVESTMENT INCOME INCURRED												
NET INVESTMENT INCOME EARNED											336,943.09	336,943.09
NET CAPITAL GAIN (LOSS)											392,767.91	392,767.91
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	729,711.00	729,711.00
NET OTHER INCOME												
TOTAL											25,926.89	25,926.89
NET INCOME (LOSS) before Taxes												
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,638.00	1,218,997.14	(580,770.65)	(732,526.76)	(92,662.27)
NET TAXES INCURRED												
FEDERAL INCOME TAX											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	0.00	0.00
OTHER INCREASE (DECREASE) TO SURPLUS												
UNREALIZED CAPITAL GAIN or (LOSS)											(158,376.00)	(158,376.00)
CHANGE IN NON-ADMITTED ASSETS											2,656.00	2,656.00
OTHER INCOME (LOSS) - SERVICE PROVIDER											170,276.56	170,276.56
CHANGE IN NET DEFERRED INCOME TAX											34,000.00	34,000.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48,556.56	48,556.56
NET CHANGE IN SURPLUS												
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,638.00	1,218,997.14	(580,770.65)	(683,970.20)	(44,105.71)

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

COMPANY SCHEDULE P REPORT OF LOSSES
December 31, 2024

A.S. Line Description	Policy Year 2014		Policy Year 2015		Policy Year 2016		Policy Year 2017		Policy Year 2018		Policy Year 2019		Policy Year 2020		Policy Year 2021		Policy Year 2022		Policy Year 2023		Policy Year 2024		CALENDAR YEAR 2024	
	Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year			
	2014	2015	2015	2016	2016	2017	2017	2018	2018	2019	2019	2020	2020	2021	2021	2022	2022	2023	2023	2024	2024	2025		
Paid Losses																								
1.0 FIRE																			29,795.95	108,604.62	129,558.68		267,959.25	
2.0 EXTENDED COVERAGE																	4,514.06		31,487.77	180,037.70	115,724.75		331,764.28	
4.0 HOMEOWNERS																			82,608.65	18,666.38	15,899.39		117,174.42	
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	4,514.06	0.00	4,514.06	143,892.37	307,308.70	261,182.82	0.00	716,897.95
Paid Salv/Subro																								
1.0 FIRE																							0.00	
2.0 EXTENDED COVERAGE																					(22,067.28)	(340.82)		(22,408.10)
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	(22,067.28)	(340.82)	0.00	0.00	(22,408.10)
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	
Case Outstanding Losses - Current																								
1.0 FIRE																						396,700.00	396,700.00	
2.0 EXTENDED COVERAGE																						5,100.00	5,100.00	
4.0 HOMEOWNERS																					100,000.00	3,500.00	103,500.00	
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	100,000.00	0.00	405,300.00	0.00	505,300.00
IBNR Loss Reserves - Current																								
1.0 FIRE																						18,339.00	18,339.00	
2.0 EXTENDED COVERAGE																						1,576.00	1,576.00	
4.0 HOMEOWNERS																					384.00	10,870.00	11,254.00	
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	384.00	0.00	30,785.00	0.00	31,169.00
Case Outstanding Losses - Prior																								
1.0 FIRE																					10,000.00		10,000.00	
2.0 EXTENDED COVERAGE																					6,000.00		6,000.00	
4.0 HOMEOWNERS																					140,500.00		140,500.00	
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	156,500.00	0.00	0.00	0.00	156,500.00

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

COMPANY SCHEDULE P REPORT OF LOSSES
December 31, 2024

A.S. Line Description	Policy Year 2014		Policy Year 2015		Policy Year 2016		Policy Year 2017		Policy Year 2018		Policy Year 2019		Policy Year 2020		Policy Year 2021		Policy Year 2022		Policy Year 2023		Policy Year 2024		CALENDAR	
	Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		YEAR	
	2014	2015	2015	2016	2016	2017	2017	2018	2018	2019	2019	2020	2020	2021	2021	2022	2022	2023	2023	2024	2024	2025	2024	
IBNR Loss Reserves - Prior																								
1.0 FIRE															1,210.00		5,460.00		26,801.00					33,471.00
2.0 EXTENDED COVERAGE																								35,651.00
4.0 HOMEOWNERS																	444.00							444.00
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	1,210.00	0.00	5,904.00	0.00	62,452.00	0.00	0.00	0.00	0.00	69,566.00
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	(1,210.00)	0.00	(5,460.00)	0.00	(7,005.05)	108,604.62	544,597.68	0.00	0.00	639,527.25
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	0.00	4,514.06	(32,230.51)	179,696.88	122,400.75	0.00	0.00	274,381.18
4.0 HOMEOWNERS	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	(444.00)	0.00	42,492.65	18,666.38	30,269.39	0.00	0.00	90,984.42
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(1,210.00)	0.00	(5,904.00)	4,514.06	3,257.09	306,967.88	697,267.82	0.00	0.00	1,004,892.85
Open Claims																								
1.0 FIRE																						6		6
2.0 EXTENDED COVERAGE																						2		2
4.0 HOMEOWNERS																			1		1			2
12.0 EARTHQUAKE																								0
TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	9	0		10
Claims Closed with Loss Payment																								
1.0 FIRE							9	12	21	22	15	10	12	15	10	11	11	2	9	7	3			169
2.0 EXTENDED COVERAGE							8	41	46	47	38	48	29	24	53	35	25	88	32	18	20			552
4.0 HOMEOWNERS					1		7	43	34	35	31	28	15	13	12	13	10	34	21	5	3			305
12.0 EARTHQUAKE																								0
TOTAL	0	0	0	0	1	0	24	96	101	104	84	86	56	52	75	59	46	124	62	30	26	0		1,026
Claims Closed w/o Loss Payment																								
1.0 FIRE		1					1	2	3	3	1	1	2	1	0	0	1	0	1	3	0			20
2.0 EXTENDED COVERAGE							3	19	37	22	26	32	17	17	39	16	26	20	15	14	13			316
4.0 HOMEOWNERS							3	10	32	28	14	23	14	16	8	9	6	12	5	4	4			188
12.0 EARTHQUAKE																								0
TOTAL	0	1	0	0	0	0	7	31	72	53	41	56	33	34	47	25	33	32	21	21	17	0		524

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, 2024

A.S. Line Description	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		Policy Year 2020 Accident Year		Policy Year 2021 Accident Year		Policy Year 2022 Accident Year		Policy Year 2023 Accident Year		Policy Year 2024 Accident Year		CALENDAR YEAR		
	2014	2015	2015	2016	2016	2017	2017	2018	2018	2019	2019	2020	2020	2021	2021	2022	2022	2023	2023	2024	2024	2025	2024		
Paid Loss Adjustment Expense																									
1.0 FIRE																				3,543.70	11,620.74	6,763.96		21,928.40	
2.0 EXTENDED COVERAGE																	1,285.00			12,087.07	25,789.96	24,020.80		63,182.83	
4.0 HOMEOWNERS																671.00	1,122.20			3,630.22	7,635.17	6,244.38		19,302.97	
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	671.00	2,407.20		671.00	2,407.20	19,260.99	45,045.87	37,029.14	0.00	104,414.20
Paid Unallocated Loss Adjustment Fees																									
1.0 FIRE																				12,719.11	57,798.95	158,251.54		228,769.60	
2.0 EXTENDED COVERAGE																	1,926.93			13,441.31	91,015.54	176,859.22		283,243.00	
4.0 HOMEOWNERS																				35,263.47	12,970.06	51,803.87		100,037.40	
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	1,926.93		0.00	1,926.93	61,423.89	161,784.55	386,914.63	0.00	612,050.00
Case Outstanding LAE - Current																									
1.0 FIRE																							6,368.00	6,368.00	
2.0 EXTENDED COVERAGE																							1,250.00	1,250.00	
4.0 HOMEOWNERS																							750.00	750.00	
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	8,368.00	8,368.00	
IBNR ALAE Reserves - Current																									
1.0 FIRE																	1,219.00				2,489.00		8,655.00	12,363.00	
2.0 EXTENDED COVERAGE																							2,919.00	2,919.00	
4.0 HOMEOWNERS																					71.00		2,272.00	2,343.00	
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	1,219.00	0.00		1,219.00	0.00	2,560.00	0.00	13,846.00	17,625.00	
IBNR Unallocated LAE Reserves - Current																									
1.0 FIRE																							31,713.00	31,713.00	
2.0 EXTENDED COVERAGE																							56,659.00	56,659.00	
4.0 HOMEOWNERS																					20,164.00		5,051.00	25,215.00	
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	20,164.00	93,423.00	0.00	113,587.00
Case Outstanding LAE - Prior																									
1.0 FIRE																					1,500.00			1,500.00	
2.0 EXTENDED COVERAGE																					5,500.00			5,500.00	
4.0 HOMEOWNERS																		500.00				2,681.25		3,181.25	
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	500.00		0.00	500.00	9,681.25	0.00	0.00	10,181.25	

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, 2024

A.S. Line Description	Policy Year 2014		Policy Year 2015		Policy Year 2016		Policy Year 2017		Policy Year 2018		Policy Year 2019		Policy Year 2020		Policy Year 2021		Policy Year 2022		Policy Year 2023		Policy Year 2024		CALENDAR YEAR	
	Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		Accident Year		2024	
	2014	2015	2015	2016	2016	2017	2017	2018	2018	2019	2019	2020	2020	2021	2021	2022	2022	2023	2023	2024	2024	2025	2024	
IBNR ALAE Reserves - Prior																								
1.0	FIRE																670.00		19,369.00				20,039.00	
2.0	EXTENDED COVERAGE																						0.00	
4.0	HOMEOWNERS																28.00		15,191.00				15,219.00	
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	698.00	0.00	34,560.00	0.00	0.00	0.00	35,258.00	
IBNR Unallocated LAE Reserves - Prior																								
1.0	FIRE														428.00		1,933.00		11,877.00				14,238.00	
2.0	EXTENDED COVERAGE																		443.00				443.00	
4.0	HOMEOWNERS																157.00		37,489.00				37,646.00	
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	428.00	0.00	2,090.00	0.00	49,809.00	0.00	0.00	0.00	0.00	52,327.00	
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	(428.00)	0.00	(1,384.00)	0.00	(13,994.19)	69,419.69	211,751.50	0.00	265,365.00
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	3,211.93	19,585.38	116,805.50	251,708.02	0.00	401,310.83	
4.0	HOMEOWNERS	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	486.00	622.20	3,767.44	20,605.23	66,121.25	0.00	91,602.12	
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	
	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	(428.00)	0.00	(898.00)	3,834.13	9,358.63	206,830.42	539,580.77	0.00	758,277.95	

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