

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

Company Income Statement and Schedule P Data

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
INCOME	Premiums Written												
	1.0 FIRE										(39,333.64)	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
STATEMENT	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	NET PREMIUMS WRITTEN												
	1.0 FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(39,333.64)	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	0.00	1,224,222.01	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	0.00	3,502.01	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		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	3,335.69	
4.0	HOMEOWNERS											113.95	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	0.00	772,438.32	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	0.00	238,424.04	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	(185.97)	146,174.41	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	0.00	6,465.73	5,678.87	12,144.60	
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(185.97)	1,163,502.50	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													
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	(1,722.86)	639,949.35	(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
OTHER INCOME (LOSS) - SERVICE PROVIDER												170,196.56	170,196.56
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	899,907.56	899,907.56	
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	(1,722.86)	639,949.35	(562,330.20)	77,534.29	
NET TAXES INCURRED													
FEDERAL INCOME TAX												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	
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
												0.00	0.00
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	(121,720.00)	(121,720.00)	
NET CHANGE IN SURPLUS													
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,638.00	(1,722.86)	639,949.35	(684,050.20)	(44,185.71)	
Note: Column totals and line totals may not balance due to the rounding of cents.													

COMPANY SCHEDULE P REPORT OF LOSSES December 31, 2024																								
		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
A.S.	LineDescription	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	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																			(22,067.28)	(340.82)			0.00
2.0	EXTENDED COVERAGE																							(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	(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	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	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	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.																								
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COMPANY SCHEDULE P REPORT OF LOSSES
December 31, 2024

A.S.		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
Line	Description	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	
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				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	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	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	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	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
	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	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 2024
		2014	2015	2015	2016	2016	2017	2017	2018	2018	2019	2019	2020	2020	2021	2021	2022	2022	2023	2023	2024	2024	2025	
Paid Loss Adjustment Expense																								
1.0	FIRE																							
2.0	EXTENDED COVERAGE																			3,543.70	11,620.74	6,763.96		21,928.40
4.0	HOMEOWNERS																			12,087.07	25,789.96	24,020.80		63,182.83
12.0	EARTHQUAKE																	671.00	1,122.20	3,630.22	7,635.17	6,244.38		19,302.97
	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	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																							
2.0	EXTENDED COVERAGE																		1,926.93	12,719.11	57,798.95	158,251.54		228,769.60
4.0	HOMEOWNERS																			13,441.31	91,015.54	176,859.22		283,243.00
12.0	EARTHQUAKE																			35,263.47	12,970.06	51,803.87		100,037.40
	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	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	8,368.00	0.00	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	0.00	1,219.00	0.00	2,560.00	0.00	13,846.00	0.00	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		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	20,164.00	0.00	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	0.00	500.00	9,681.25	0.00	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 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 2024		
		2014	2015	2015	2016	2016	2017	2017	2018	2018	2019	2019	2020	2020	2021	2021	2022	2022	2023	2023	2024	2024	2025			
S C H E D U L E P D A T A	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	0.00	698.00	0.00	34,560.00	0.00	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	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	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	0.00	0.00	3,211.93	19,585.38	116,805.50	261,708.02	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	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	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	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.																										
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