

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

Company Income Statement and Schedule P Data
September 30, 2025

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	Policy Year 2025	CALENDAR YEAR 2025
PREMIUMS WRITTEN														
1.0	FIRE										(5.42)	(54,134.62)	1,303,399.99	1,249,259.95
2.0	EXTENDED COVERAGE										(0.88)	(9,605.06)	405,860.80	396,254.86
4.0	HOMEOWNERS											(9,156.65)	248,473.19	239,316.54
12.0	EARTHQUAKE											107.22	8,805.00	8,912.22
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(6.30)	(72,789.11)	1,966,538.98	1,893,743.57
Less: Ceded Premiums														
1.0	FIRE												114,032.71	114,032.71
2.0	EXTENDED COVERAGE											(184.99)	44,102.49	43,917.50
4.0	HOMEOWNERS												22,219.53	22,219.53
12.0	EARTHQUAKE												998.94	998.94
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(184.99)	181,353.67	181,168.68
NET PREMIUMS WRITTEN														
1.0	FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(5.42)	(54,134.62)	1,189,367.28	1,135,227.24
2.0	EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(0.88)	(9,420.07)	361,758.31	352,337.36
4.0	HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(9,156.65)	226,253.66	217,097.01
12.0	EARTHQUAKE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	107.22	7,806.06	7,913.28
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(6.30)	(72,604.12)	1,785,185.31	1,712,574.89
plus: Unearned Premiums - Previous 12/31														
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	0.00	1,285,033.16
less: Ceded Unearned Premiums - Previous 12/31														
1.0	FIRE											3,335.69		0.00
2.0	EXTENDED COVERAGE											113.95		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	0.00	3,449.64
less: Unearned Premiums - Current														
1.0	FIRE											46,476.97	802,487.42	848,964.39
2.0	EXTENDED COVERAGE											15,005.93	243,321.08	258,327.01
4.0	HOMEOWNERS											8,888.32	155,430.09	164,318.41
12.0	EARTHQUAKE											300.73	5,259.72	5,560.45
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	70,671.95	1,206,498.31	1,277,170.26

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

COMPANY INCOME STATEMENT
September 30, 2025

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	Policy Year 2025	CALENDAR YEAR 2025
plus: Ceded Unearned Premiums - Current													
1.0 FIRE													0.00
2.0 EXTENDED COVERAGE											153.25	4,380.68	4,533.93
4.0 HOMEOWNERS											10.39	118.23	128.62
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	163.64	4,498.91	4,662.55
NET EARNED PREMIUMS													
1.0 FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(5.42)	750,187.13	386,879.86	1,137,061.57
2.0 EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(0.88)	231,997.82	122,817.91	354,814.85
4.0 HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150,431.96	70,941.80	221,373.76
12.0 EARTHQUAKE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,854.18	2,546.34	8,400.52
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(6.30)	1,138,471.09	583,185.91	1,721,650.70
NET LOSSES INCURRED													
1.0 FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	165,941.37	40,822.99	206,764.36
2.0 EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,339.43	508,286.60	166,567.86	683,193.89
4.0 HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	186,853.06	115,953.82	302,806.88
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
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,339.43	861,081.03	323,344.67	1,192,765.13
NET LAE INCURRED													
1.0 FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103,250.24	86,464.45	189,714.69
2.0 EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,993.72	126,992.27	125,265.50	254,251.49
4.0 HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54,005.50	61,780.40	115,785.90
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
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,993.72	284,248.01	273,510.35	559,752.08
Commissions													
1.0 FIRE										(0.27)	(2,706.73)	65,200.30	62,493.30
2.0 EXTENDED COVERAGE										(0.05)	(480.25)	20,293.04	19,812.74
4.0 HOMEOWNERS											(457.83)	12,423.66	11,965.83
12.0 EARTHQUAKE											5.36	440.25	445.61
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(0.32)	(3,639.45)	98,357.25	94,717.48
Less: Ceded Commissions													
1.0 FIRE												1,110.69	1,110.69
2.0 EXTENDED COVERAGE											(9.25)	702.39	693.14
4.0 HOMEOWNERS												224.55	224.55
12.0 EARTHQUAKE												9.73	9.73
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(9.25)	2,047.36	2,038.11
NET COMMISSIONS INCURRED													
1.0 FIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(0.27)	(2,706.73)	64,089.61	61,382.61
2.0 EXTENDED COVERAGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(0.05)	(471.00)	19,590.65	19,119.60
4.0 HOMEOWNERS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(457.83)	12,199.11	11,741.28
12.0 EARTHQUAKE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.36	430.52	435.88
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(0.32)	(3,630.20)	96,309.89	92,679.37

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

COMPANY INCOME STATEMENT
September 30, 2025

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	Policy Year 2025	CALENDAR YEAR 2025
TOTAL OTHER OPERATING EXPENSES INCURRED												888,316.78	888,316.78
TOTAL												888,316.78	888,316.78
TOTAL UNDERWRITING DEDUCTIONS												1,581,481.69	2,733,513.36
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,332.83	1,141,698.84	1,581,481.69	2,733,513.36
NET UNDERWRITING GAIN or (LOSS)												(998,295.78)	(1,011,862.66)
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(10,339.13)	(3,227.75)	(998,295.78)	(1,011,862.66)
NET INVESTMENT INCOME INCURRED												231,858.42	231,858.42
NET INVESTMENT INCOME EARNED												170,000.80	170,000.80
NET CAPITAL GAIN (LOSS)												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	401,859.22	401,859.22
NET OTHER INCOME												23,082.59	23,082.59
TOTAL												23,082.59	23,082.59
NET INCOME (LOSS) before Taxes												(573,353.97)	(586,920.85)
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(10,339.13)	(3,227.75)	(573,353.97)	(586,920.85)
NET TAXES INCURRED												0.00	0.00
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	0.00
OTHER INCREASE (DECREASE) TO SURPLUS												380,543.23	222,167.23
UNREALIZED CAPITAL GAIN or (LOSS)											(158,376.00)	380,543.23	222,167.23
CHANGE IN NON-ADMITTED ASSETS											2,656.00	3,037.20	5,693.20
OTHER ADJUSTMENTS												0.00	0.00
CHANGE IN NET DEFERRED INCOME TAX											34,000.00	(34,000.00)	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(121,720.00)	349,580.43	227,860.43
NET CHANGE IN SURPLUS												(223,773.54)	(359,060.42)
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(10,339.13)	(124,947.75)	(223,773.54)	(359,060.42)

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

COMPANY SCHEDULE P REPORT OF LOSSES
September 30, 2025

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		Policy Year 2025 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	2025	2025	2025	
Paid Losses																										
1.0 FIRE																										603,464.36
2.0 EXTENDED COVERAGE																			8,339.43							649,793.89
4.0 HOMEOWNERS																										306,306.88
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	8,339.43	0.00	8,339.43	415,527.73	845,853.30	289,844.67	0.00	1,559,565.13	
Paid Salv/Subro																										
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	0.00	
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	0.00	
Case Outstanding Losses - Current																										
1.0 FIRE																										0.00
2.0 EXTENDED COVERAGE																										38,500.00
4.0 HOMEOWNERS																										100,000.00
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	0.00	
IBNR Loss Reserves - Current																										
1.0 FIRE																										18,339.00
2.0 EXTENDED COVERAGE																										1,576.00
4.0 HOMEOWNERS																										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	0.00	0.00	0.00	0.00	0.00	0.00	
Case Outstanding Losses - Prior																										
1.0 FIRE																										396,700.00
2.0 EXTENDED COVERAGE																										5,100.00
4.0 HOMEOWNERS																										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	0.00	0.00	0.00	0.00	0.00	0.00	

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

COMPANY SCHEDULE P REPORT OF LOSSES
September 30, 2025

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		Policy Year 2025 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	2025	2026	2026	2025	
IBNR Loss Reserves - Prior																											
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	384.00	0.00	384.00	0.00	30,785.00	0.00	0.00	0.00	31,169.00	
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	0.00	0.00	(24,200.00)	190,141.37	40,822.99	0.00	206,764.36		
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	8,339.43	0.00	38,595.00	469,691.60	166,567.86	0.00	683,193.89		
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	0.00	0.00	0.00	832.73	186,020.33	115,953.82	0.00	302,806.88		
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	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	0.00	0.00	8,339.43	0.00	15,227.73	845,853.30	323,344.67	0.00	0.00	1,192,765.13		
Open Claims																											
1.0 FIRE																											0
2.0 EXTENDED COVERAGE																											3
4.0 HOMEOWNERS																				1				2			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	2	0		0		5	
Claims Closed with Loss Payment																											
1.0 FIRE							9	12	22	22	15	10	12	15	10	11	11	2	9	7	9	7	3			186	
2.0 EXTENDED COVERAGE							8	41	45	47	38	48	29	24	53	35	25	88	32	19	23	33	14			602	
4.0 HOMEOWNERS					1		7	43	34	35	31	28	15	13	12	13	10	34	21	5	5	13	6			326	
12.0 EARTHQUAKE																											0
TOTAL	0	0	0	0	1	0	24	96	101	104	84	86	56	52	75	59	46	124	62	31	37	53	23	0		1,114	
Claims Closed w/o Loss Payment																											
1.0 FIRE							1	2	3	3	1	1	2	1	1	1	1	3	1	1	15	14	1			22	
2.0 EXTENDED COVERAGE							3	19	37	22	26	32	17	17	39	16	26	20	15	14	15	16	9			343	
4.0 HOMEOWNERS							3	10	32	28	14	23	14	16	8	9	6	12	5	4	4	7	1			196	
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	19	24	11	0		561	

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, 2025

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		Policy Year 2025 Accident Year		CALENDAR YEAR 2025		
	2014	2015	2015	2016	2016	2017	2017	2018	2018	2019	2019	2020	2020	2021	2021	2022	2022	2023	2023	2024	2024	2025	2025	2026	2026	2025	
Paid Loss Adjustment Expense																											
1.0 FIRE																											24,218.80
2.0 EXTENDED COVERAGE																				806.20							68,312.07
4.0 HOMEOWNERS																				1,041.25	21,746.67						28,801.11
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	806.20							121,331.98
Paid Unallocated Loss Adjustment Fees																											
1.0 FIRE																											171,863.89
2.0 EXTENDED COVERAGE																			1,187.52								185,058.32
4.0 HOMEOWNERS																				616.97	30,850.61						87,234.79
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	1,187.52								444,157.00
Case Outstanding LAE - Current																											
1.0 FIRE																											0.00
2.0 EXTENDED COVERAGE																											2,131.10
4.0 HOMEOWNERS																											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	0.00							2,631.10
IBNR ALAE Reserves - Current																											
1.0 FIRE																											12,363.00
2.0 EXTENDED COVERAGE																											2,919.00
4.0 HOMEOWNERS																											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	0.00	0.00	0.00	0.00							17,625.00
IBNR Unallocated LAE Reserves - Current																											
1.0 FIRE																											31,713.00
2.0 EXTENDED COVERAGE																											56,659.00
4.0 HOMEOWNERS																											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							113,587.00
Case Outstanding LAE - Prior																											
1.0 FIRE																											6,368.00
2.0 EXTENDED COVERAGE																											1,250.00
4.0 HOMEOWNERS																											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

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, 2025

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		Policy Year 2025 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	2025	2026	2025	
IBNR ALAE Reserves - Prior																										
1.0 FIRE																		1,219.00		2,489.00		8,655.00				12,363.00
2.0 EXTENDED COVERAGE																										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	0.00	1,219.00	0.00	2,560.00	0.00	13,846.00	0.00	0.00	0.00	17,625.00
IBNR Unallocated LAE Reserves - Prior																										
1.0 FIRE																										31,713.00
2.0 EXTENDED COVERAGE																										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	20,164.00	0.00	93,423.00	0.00	0.00	0.00	113,587.00
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	0.00	0.00	0.00	0.00	57,711.25	45,538.99	86,464.45	0.00	189,714.69
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	0.00	0.00	0.00	1,993.72	8,574.92	118,417.35	125,265.50	254,251.49
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	0.00	0.00	0.00	0.00	908.22	53,097.28	61,780.40	0.00	115,785.90
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	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	0.00	0.00	0.00	0.00	0.00	0.00	1,993.72	67,194.39	217,053.62	273,510.35	559,752.08

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