Ohio FAIR Plan
Underwriting Association

October 22, 2019

TO: All Member Companies

ATTN: Chief Executive Officer in Charge of FAIR Plans

RE: Quarterly Statement ending 9/30/19

Enclosed is the Quarterly Statement of the Ohio FAIR Plan Underwriting Association for the period ending 9/30/19. Written Premium for the year to date amounted to $10,360,418. Year to date Incurred Loss and Loss Adjustment Expenses are $6,661,390.

Sincerely,

W. Shawn Brace

W. Shawn Brace
President

WSB/ken
Enclosure

EXHIBIT 1

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
STATEMENT OF ASSETS' LIABILITIES & MEMBERS' EQUITY
AT SEPTEMBER 30, 2019

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
Investment	19,805,621			19,805,621
Cash	4,093,204			4,093,204
Accts Receivable	1,828,366		6,856	1,821,510
Furniture & Equipment	323,685		323,685	0
EDP Equipment	126,433		126,433	0
Assessments (EBUB)	0			0
Intangible Asset	0			0
Interest Accrued		29,507		29,507
TOTAL ASSETS	26,177,309	29,507	456,974	25,749,842
LIABILITIES & EQUITY				
Reserves for:				
Unpaid Losses (incl. IBNR)				1,928,066
Unpaid Loss Adj. Expense				362,208
Operating Expenses				186,614
Premium Taxes				39,522
Unearned Premiums				7,125,727
Uncashed Checks				235,544
Advanced Premium				447,924
Distribution EBUB				13,306,987
TOTAL RESERVES				23,632,592
Payables for:				
Post Retirement Benefits				1,929,716
Other Payables				26,721
Pension Liability				617,787
TOTAL PAYABLES				2,574,224
MEMBERS EQUITY				(456,974)
TOTAL LIABILITIES & EQUITY				25,749,842

EXHIBIT 2

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
INCOME STATEMENT AND EQUITY ACCOUNT
FOR PERIOD ENDING SEPTEMBER 30, 2019

UNDERWRITING INCOME		QUARTER		YTD
PREMIUMS EARNED		3,568,719		10,836,142
Deductions:				
Losses Incurred		1,239,497		4,964,420
Loss Exp. Incurred		412,622		1,696,970
Operating Exp. Incurred		1,083,589		3,330,575
Premium Taxes Incurred		12,515		39,913
TOTAL DEDUCTIONS		2,748,223		10,031,878
Net Underwriting Gain or (Loss)		820,496		804,264
OTHER INCOME OR (OUTGO)				
Net Investment Income		111,257		262,310
Premium balance Marked Off		(732)		(2,393)
Other Income		19,835		77,795
TOTAL OTHER INCOME OR (OUTGO)		130,360		337,712
Net Income or (Loss)		950,856		1,141,976
Change In Assets Not Admitted		35,042		39,163
Net Effect Of Change In EBUB		(950,856)		(1,141,976)
Net Change In Equity		35,042		39,163
EQUITY ACCOUNT				
Member's Equity (Prior Period)	06/30/19	(492,016)	12/31/18	(496,137)
Member's Equity (Current Period)	09/30/19	(456,974)	09/30/19	(456,974)

EXHIBIT 3A

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED SEPTEMBER 30, 2019

	QUARTER								YEAR TO DATE							
ITEM DESCRIPTION	2019	2018	2017	2016	2015	2014	2013	TOTAL	2019	2018	2017	2016	2015	2014	2013	TOTAL
Income Received:																
1 Premiums Written	3,371,498	(46,421)	(28)	0	0	0	0	3,325,049	10,813,458	(444,272)	(8,742)	(26)	0	0	0	10,360,418
2 Interest Received	117,205	0	0	0	0	0	0	117,205	283,670	0	0	0	0	0	0	283,670
Misc Income	19,835	0	0	0	0	0	0	19,835	77,795	0	0	0	0	0	0	77,795
3 TOTAL	3,508,538	(46,421)	(28)	0	0	0	0	3,462,089	11,174,923	(444,272)	(8,742)	(26)	0	0	0	10,721,883
Expenses Paid																
4 Losses	1,495,397	293,441	79,899	0	(37,430)	0	(1,807)	1,829,500	3,405,056	1,180,258	93,599	3,031	(37,431)	0	(232)	4,644,281
5 Loss Adj. Expense	451,843	24,133	3,546	674	276	0	0	480,472	1,533,197	76,806	40,932	7,641	1,473	0	105	1,660,154
6 Commissions	395,761	(5,583)	(3)	0	0	0	0	390,175	1,229,927	(29,864)	(1,049)	(3)	0	0	0	1,199,011
7 Operating Expense	704,826	0	0	0	0	0	0	704,826	1,944,950	173,272	0	0	0	0	0	2,118,222
8 Premium Taxes	0	0	0	0	0	0	0	0	25,052	0	0	0	0	0	0	25,052
9 Premium Bal. Chgd. Off	732	0	0	0	0	0	0	732	2,393	0	0	0	0	0	0	2,393
10 TOTAL EXPENSES PAID	3,048,559	311,991	83,442	674	(37,154)	0	(1,807)	3,405,705	8,140,575	1,400,472	133,482	10,669	(35,958)	0	(127)	9,649,113
11 Net Cash Change	459,979	(358,412)	(83,470)	(674)	37,154	0	1,807	56,384	3,034,348	(1,844,744)	(142,224)	(10,695)	35,958	0	127	1,072,770
Reserves:																
(Deduct Current Period)																
12 Unpaid Losses	1,691,362	181,704	51,000	4,000	0	0	0	1,928,066	1,691,362	181,704	51,000	4,000	0	0	0	1,928,066
13 Unpaid Loss Expense	334,987	20,896	5,865	460	0	0	0	362,208	334,987	20,896	5,865	460	0	0	0	362,208
14 Operating Expense	186,614	0	0	0	0	0	0	186,614	186,614	0	0	0	0	0	0	186,614
15 Premium Taxes	39,522	0	0	0	0	0	0	39,522	39,522	0	0	0	0	0	0	39,522
16 Unearned Premiums	6,698,338	427,389	0	0	0	0	0	7,125,727	6,698,338	427,389	0	0	0	0	0	7,125,727
TOTAL	8,950,823	629,989	56,865	4,460	0	0	0	9,642,137	8,950,823	629,989	56,865	4,460	0	0	0	9,642,137
Reserves:																
(Add Prior Period)																
17 Unpaid Losses	1,836,134	546,083	131,852	4,000	0	0	0	2,518,069	0	1,522,491	72,936	12,500	0	0	0	1,607,927
18 Unpaid Loss Expense	351,635	62,800	15,163	460	0	0	0	430,058	0	315,566	8,388	1,438	0	0	0	325,392
19 Operating Expense	198,026	0	0	0	0	0	0	198,026	0	173,272	0	0	0	0	0	173,272
20 Premium Taxes	27,007	0	0	0	0	0	0	27,007	0	24,661	0	0	0	0	0	24,661
21 Unearned Premiums	5,583,585	1,785,812	0	0	0	0	0	7,369,397	0	7,601,451	0	0	0	0	0	7,601,451
TOTAL	7,996,387	2,394,695	147,015	4,460	0	0	0	10,542,557	0	9,637,441	81,324	13,938	0	0	0	9,732,703
22 Net Reserve Change	(954,436)	1,764,706	90,150	0	0	0	0	900,420	(8,950,823)	9,007,452	24,459	9,478	0	0	0	90,566
ITEM DESCRIPTION																
Other Changes:																
Deduct (Prior Period)																
23 Interest Accrued	35,455	0	0	0	0	0	0	35,455	0	50,867	0	0	0	0	0	50,867
24 Assets Not Admitted	732,278	0	0	0	0	0	0	732,278	0	728,157	0	0	0	0	0	728,157
25 Change In EBUB	(13,571,288)	0	0	0	0	0	0	(13,571,288)	0	(13,380,168)	0	0	0	0	0	(13,380,168)
Add (Current Period)																
26 Interest Accrued	29,507	0	0	0	0	0	0	29,507	29,507	0	0	0	0	0	0	29,507
27 Assets Not Admitted	767,320	0	0	0	0	0	0	767,320	767,320	0	0	0	0	0	0	767,320
28 Change In EBUB	(14,522,144)	0	0	0	0	0	0	(14,522,144)	(14,522,144)	0	0	0	0	0	0	(14,522,144)
29 Net Other Changes	(921,762)	0	0	0	0	0	0	(921,762)	(13,725,317)	12,601,144	0	0	0	0	0	(1,124,173)
30 Assessments Or (Distributions)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Change In Member's Equity	(1,416,219)	1,406,294	6,680	(674)	37,154	0	1,807	35,042	(19,641,792)	19,763,852	(117,765)	(1,217)	35,958	0	127	39,163

EXHIBIT 3B

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
POLICY YEARS-INCEPTION TO 9/30/2019

ITEM DESCRIPTION	2019	2018	2017	2016	2015	2014	2013	TOTAL
INCOME RECEIVED								
1 Premium Written	10,813,458	15,120,869	17,132,943	19,543,212	22,485,566	24,879,682	25,837,884	135,813,614
2 Interest Received	283,670	216,581	94,201	21,711	12,536	10,575	8,692	647,966
Miscellaneous Income	77,795	98,870	84,374	113,377	95,821	105,887	134,476	710,600
3 TOTAL INCOME	11,174,923	15,436,320	17,311,518	19,678,300	22,593,923	24,996,144	25,981,052	137,172,180
EXPENSES PAID								
4 Losses	3,405,056	5,146,101	6,444,996	8,964,796	9,145,911	11,289,005	11,773,060	56,168,925
5 Loss Adj. Expense	1,533,197	2,233,110	2,501,258	2,593,379	2,630,755	2,769,561	2,997,531	17,258,791
6 Commissions	1,229,927	1,755,373	1,992,942	2,270,238	2,595,624	2,872,771	2,979,064	15,695,939
7 Operating Expense	1,944,950	2,512,605	2,651,248	3,379,593	3,737,010	5,050,624	5,349,763	24,625,793
8 Premium Taxes	25,052	61,016	68,974	83,840	95,400	102,355	100,073	536,710
9 Premium Chgd. Off	2,393	6,421	1,272	(2,310)	(24,126)	(5,072)	(3,036)	(24,458)
10 TOTAL EXPENSE PAID	8,140,575	11,714,626	13,660,690	17,289,536	18,180,574	22,079,244	23,196,455	114,261,700
11 Net Cash Change	3,034,348	3,721,694	3,650,828	2,388,764	4,413,349	2,916,900	2,784,597	22,910,480
RESERVES								
(Deduct Current)								
12 Unpaid Losses	1,691,362	181,704	51,000	4,000	0	0	0	1,928,066
13 Unpaid Loss Exp.	334,987	20,896	5,865	460	0	0	0	362,208
14 Operating Expense	186,614	0	0	0	0	0	0	186,614
15 Premium Taxes	39,522	0	0	0	0	0	0	39,522
16 Unearned Premium	6,698,338	427,389	0	0	0	0	0	7,125,727
17 TOTAL CURRENT	8,950,823	629,989	56,865	4,460	0	0	0	9,642,137
OTHER CHANGES								
(Add Current)								
18 Interest Accrued	29,507	0	0	0	0	0	0	29,507
19 Assets Not Admitted	767,320	0	0	0	0	0	0	767,320
20 TOTAL OTHER CHANGES	796,827	0	0	0	0	0	0	796,827
21 Change In Effect EBUB	(14,522,144)	0	0	0	0	0	0	(14,522,144)
22 Assessments	0	0	0	0	0	0	0	0
NET MEMBERS' EQUITY	(19,641,792)	3,091,705	3,593,963	2,384,304	4,413,349	2,916,900	2,784,597	(456,974)

EXHIBIT 4A

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED SEPTEMBER 30, 2019

	QUARTER								YEAR TO DATE							
ITEM DESCRIPTION	2019	2018	2017	2016	2015	2014	2013	TOTAL	2019	2018	2017	2016	2015	2014	2013	TOTAL
PREMIUMS WRITTEN:																
1 Fire	751,528	(5,898)	0	0	0	0	0	745,630	2,544,988	(85,307)	(1,288)	(20)	0	0	0	2,458,373
2 Allied Lines	267,840	(1,877)	0	0	0	0	0	265,963	887,151	(31,663)	(416)	(6)	0	0	0	855,066
3 Homeowners	2,346,293	(38,618)	(28)	0	0	0	0	2,307,647	7,362,247	(327,151)	(7,038)	0	0	0	0	7,028,058
4 Other Liability	5,477	(28)	0	0	0	0	0	5,449	17,297	(139)	0	0	0	0	0	17,158
5 Crime	360	0	0	0	0	0	0	360	1,775	(12)	0	0	0	0	0	1,763
6 TOTAL	3,371,498	(46,421)	(28)	0	0	0	0	3,325,049	10,813,458	(444,272)	(8,742)	(26)	0	0	0	10,360,418
UNEARNED PREMIUMS (Prior Period)																
7 Fire	1,328,543	419,362	0	0	0	0	0	1,747,905	0	1,759,720	0	0	0	0	0	1,759,720
8 Allied Lines	458,063	149,554	0	0	0	0	0	607,617	0	621,557	0	0	0	0	0	621,557
9 Homeowners	3,787,289	1,213,417	0	0	0	0	0	5,000,706	0	5,206,080	0	0	0	0	0	5,206,080
10 Other Liability	8,646	3,151	0	0	0	0	0	11,797	0	12,326	0	0	0	0	0	12,326
11 Crime	1,044	328	0	0	0	0	0	1,372	0	1,768	0	0	0	0	0	1,768
12 TOTAL	5,583,585	1,785,812	0	0	0	0	0	7,369,397	0	7,601,451	0	0	0	0	0	7,601,451
UNEARNED PREMIUMS (Current Period)																
13 Fire	1,542,747	106,193	0	0	0	0	0	1,648,940	1,542,747	106,193	0	0	0	0	0	1,648,940
14 Allied Lines	539,475	38,101	0	0	0	0	0	577,576	539,475	38,101	0	0	0	0	0	577,576
15 Homeowners	4,604,645	282,235	0	0	0	0	0	4,886,880	4,604,645	282,235	0	0	0	0	0	4,886,880
16 Other Liability	10,465	784	0	0	0	0	0	11,249	10,465	784	0	0	0	0	0	11,249
17 Crime	1,006	76	0	0	0	0	0	1,082	1,006	76	0	0	0	0	0	1,082
18 TOTAL	6,698,338	427,389	0	0	0	0	0	7,125,727	6,698,338	427,389	0	0	0	0	0	7,125,727
EARNED PREMIUMS																
19 Fire	537,324	307,271	0	0	0	0	0	844,595	1,002,241	1,568,220	(1,288)	(20)	0	0	0	2,569,153
20 Allied Lines	186,428	109,576	0	0	0	0	0	296,004	347,676	551,793	(416)	(6)	0	0	0	899,047
21 Homeowners	1,528,937	892,564	(28)	0	0	0	0	2,421,473	2,757,602	4,596,694	(7,038)	0	0	0	0	7,347,258
22 Other Liability	3,658	2,339	0	0	0	0	0	5,997	6,832	11,403	0	0	0	0	0	18,235
23 Crime	398	252	0	0	0	0	0	650	769	1,680	0	0	0	0	0	2,449
24 TOTAL	2,256,745	1,312,002	(28)	0	0	0	0	3,568,719	4,115,120	6,729,790	(8,742)	(26)	0	0	0	10,836,142

EXHIBIT 4B

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED SEPTEMBER 30, 2019

	QUARTER								YEAR TO DATE							
LINE DESCRIPTION	2019	2018	2017	2016	2015	2014	2013	TOTAL	2019	2018	2017	2016	2015	2014	2013	TOTAL
Paid Losses																
1 Fire	198,150	0	0	0	(37,330)	0	0	160,820	592,709	154,248	0	0	(37,331)	0	0	709,626
2 Allied Lines	193,345	575	0	0	0	0	(807)	193,113	469,696	31,389	0	0	0	0	(1,727)	499,358
3 Homeowner	1,103,902	292,866	79,899	0	(100)	0	(1,000)	1,475,567	2,342,651	994,621	93,599	0	(100)	0	1,495	3,432,266
4 Other Liability	0	0	0	0	0	0	0	0	0	0	0	3,031	0	0	0	3,031
5 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6 TOTAL	1,495,397	293,441	79,899	0	(37,430)	0	(1,807)	1,829,500	3,405,056	1,180,258	93,599	3,031	(37,431)	0	(232)	4,644,281
Outstanding Losses Current Period (incl IBNR)																
7 Fire	373,151	0	0	0	0	0	0	373,151	373,151	0	0	0	0	0	0	373,151
8 Allied Lines	100,000	0	0	0	0	0	0	100,000	100,000	0	0	0	0	0	0	100,000
9 Homeowner	1,213,211	181,704	51,000	4,000	0	0	0	1,449,915	1,213,211	181,704	51,000	4,000	0	0	0	1,449,915
10 Other Liability	5,000	0	0	0	0	0	0	5,000	5,000	0	0	0	0	0	0	5,000
11 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12 TOTAL	1,691,362	181,704	51,000	4,000	0	0	0	1,928,066	1,691,362	181,704	51,000	4,000	0	0	0	1,928,066
Outstanding Losses Prior Period (incl IBNR)																
13 Fire	378,200	0	0	0	0	0	0	378,200	0	278,851	0	0	0	0	0	278,851
14 Allied Lines	145,927	1,500	0	0	0	0	0	147,427	0	51,762	0	0	0	0	0	51,762
15 Homeowners	1,307,007	544,583	131,852	4,000	0	0	0	1,987,442	0	1,186,878	72,936	11,000	0	0	0	1,270,814
16 Other Liability	5,000	0	0	0	0	0	0	5,000	0	5,000	0	1,500	0	0	0	6,500
17 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18 TOTAL	1,836,134	546,083	131,852	4,000	0	0	0	2,518,069	0	1,522,491	72,936	12,500	0	0	0	1,607,927
Incurred Losses																
19 Fire	193,101	0	0	0	(37,330)	0	0	155,771	965,860	(124,603)	0	0	(37,331)	0	0	803,926
20 Allied Lines	147,418	(925)	0	0	0	0	(807)	145,686	569,696	(20,373)	0	0	0	0	(1,727)	547,596
21 Homeowner	1,010,106	(70,013)	(953)	0	(100)	0	(1,000)	938,040	3,555,862	(10,553)	71,663	(7,000)	(100)	0	1,495	3,611,367
22 Other Liability	0	0	0	0	0	0	0	0	5,000	(5,000)	0	1,531	0	0	0	1,531
23 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24 TOTAL	1,350,625	(70,938)	(953)	0	(37,430)	0	(1,807)	1,239,497	5,096,418	(160,529)	71,663	(5,469)	(37,431)	0	(232)	4,964,420
IBNR (Current Period)																
25 Fire	110,000	0	0	0	0	0	0	110,000	110,000	0	0	0	0	0	0	110,000
26 Allied Lines	28,000	0	0	0	0	0	0	28,000	28,000	0	0	0	0	0	0	28,000
27 Homeowner	105,000	0	0	0	0	0	0	105,000	105,000	0	0	0	0	0	0	105,000
28 Other Liability	5,000	0	0	0	0	0	0	5,000	5,000	0	0	0	0	0	0	5,000
29 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30 TOTAL	248,000	0	0	0	0	0	0	248,000	248,000	0	0	0	0	0	0	248,000
IBNR (Prior Period)																
31 Fire	110,000	0	0	0	0	0	0	110,000	0	110,000	0	0	0	0	0	110,000
32 Allied Lines	28,000	0	0	0	0	0	0	28,000	0	28,000	0	0	0	0	0	28,000
33 Homeowner	105,000	0	0	0	0	0	0	105,000	0	105,000	0	0	0	0	0	105,000
34 Other Liability	5,000	0	0	0	0	0	0	5,000	0	5,000	0	0	0	0	0	5,000
35 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
36 TOTAL	248,000	0	0	0	0	0	0	248,000	0	248,000	0	0	0	0	0	248,000

OHIO FAIR PLAN UNDERWRITING ASSOCIATION FORM A

OPERATIONS REPORT

QUARTER ENDED 09/30/19

NEW	QUARTER ENDED 09/30/18	QUARTER ENDED 09/30/19	CHANGE %	YEAR TO DATE 09/30/18	YEAR TO DATE 09/30/19	CHANGE %	INCEPTION TO DATE
1. APPLICATIONS RECEIVED	855	850	-1%	2,749	2,605	-5%	522,212
Commercial	35	30	-14%	108	86	-20%	-
Dwelling	306	351	15%	1,049	1,047	0%	-
Homeowners	514	469	-9%	1,592	1,472	-8%	-
2. BINDERS ISSUED	634	631	0%	2,007	1,963	-2%	N/A
3. BINDERS IN EFFECT	174	149	-14%	174	149	-14%	N/A
4. INSPECTIONS COMPLETE	744	788	6%	2,487	2,324	-7%	500,789
5. POLICIES ISSUED	636	682	7%	2,113	2,001	-5%	391,825
Commercial	15	16	7%	48	34	-29%	-
Dwelling	227	255	12%	810	821	1%	-
Homeowners	394	411	4%	1,255	1,146	-9%	-
RENEWALS							
1. POLICIES EXPIRED	4,420	3,925	-11%	13,239	11,985	-9%	1,275,821
Commercial	82	68	-17%	262	238	-9%	-
Dwelling	2,103	1,827	-13%	6,314	5,635	-11%	-
Homeowners	2,235	2,030	-9%	6,663	6,112	-8%	-
2. REPLACEMENT INSPECTIONS	417	151	-64%	527	458	-13%	147,977
3. TOTAL RENEWALS ISSUED	3,625	3,294	-9%	11,364	10,082	-11%	1,064,785
Commercial	64	69	8%	217	214	-1%	-
Dwelling	1,696	1,522	-10%	5,473	4,884	-11%	-
Homeowners	1,865	1,703	-9%	5,674	4,984	-12%	-
NEW & RENEWALS							
1. POLICIES ISSUED	4,261	3,976	-7%	13,477	12,083	-10%	1,456,610
Commercial	79	85	8%	265	248	-6%	-
Dwelling	1,923	1,777	-8%	6,283	5,705	-9%	-
Homeowners	2,259	2,114	-6%	6,929	6,130	-12%	-
APPEALS							
1. APPEALS	5	5	0%	7	14	100%	2,110
Appeals Upheld	5	5	0%	7	14	100%	1,862
Appeals Reversed	0	0	-	0	0	-	248
CLAIMS							
1. CLAIMS REPORTED	240	201	-16%	618	762	23%	95,949
Commercial	3	2	-33%	6	4	-33%	11,526
Dwelling	56	57	2%	163	228	40%	38,042
Homeowners	181	142	-22%	449	530	18%	46,381
CRIME							
1. POLICIES ISSUED	6	3	-50%	30	16	-47%	3,222
Commercial	0	0	-	0	0	-	318
Residential	6	3	-50%	30	16	-47%	2,901
2. CLAIMS REPORTED	0	0	-	0	0	-	136
Commercial	0	0	-	0	0	-	34
Residential	0	0	-	0	0	-	102

PART 3 (000 omitted)
LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE
As of September 30, 2019

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	Prior Year-End Known Case Loss & LAE Reserves	Prior Year-End IBNR Loss & LAE Reserves	Total Prior Year-End Loss & LAE Reserves (Cols 1+2)	2019 Loss and LAE Payments on Claims Reported as of Prior Year-End	2019 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2019 Loss & LAE Payments (Cols 4+5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year-End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year-End	Q.S. Date IBNR Loss & LAE Reserves	Total Q.S. Loss & LAE Reserves (Cols 7+8+9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 4 + 7 - 1)	Prior Year-End IBNR Loss & LAE Reserves Developed (Savings)/Deficiency (Cols. 5 + 8 + 9 - 2)	Prior Year-End Total Loss & LAE Reserve Developed (Savings)/Deficiency (Col. 11 + 12)
1. 2016 + Prior	14	0	14	(31)	0	(31)	4	0	0	4	(41)	0	(41)
2. 2017	81	0	81	151	0	151	57	0	0	57	127	0	127
3. Subtotals 2017 + prior	95	0	95	120	0	120	61	0	0	61	86	0	86
4. 2018	1,421	417	1,838	1,471	51	1,522	203	0	0	203	253	(366)	(113)
5. Subtotals 2018 + prior	1,516	417	1,933	1,591	51	1,642	264	0	0	264	339	(366)	(27)
6. 2019	XXX	XXX	XXX	XXX	4,662	4,662	XXX	1,609	417	2,026	XXX	XXX	XXX
7. Totals	1,516	417	1,933	1,591	4,713	6,304	264	1,609	417	2,290	339	(366)	(27)
8. Prior Year-End Surplus As Regards Policyholders	(496)												

Col. 11, Line 7 As % of Col. 1 Line 7	Col. 12, Line 7 As % of Col. 2 Line 7	Col. 13, Line 7 As % of Col. 3 Line 7
1. 22.361	2. (87.770)	3. (1.397)
		Col. 13, Line 7 / Line 8
		4. 5.444