

CALIFORNIA FAIR PLAN ASSOCIATION
DIVISION I - PROPERTY INSURANCE PLAN
STATEMENT OF ASSETS, LIABILITIES & MEMBERS' EQUITY
September 30, 2018

EXHIBIT 1

		NON-ADMITTED	NET ADMITTED
	ASSETS	ASSETS	ASSETS
ASSETS			
INVESTMENTS	\$86,374,370		\$86,374,370
CASH & CASH EQUIVALENTS	20,702,240		20,702,240
FURNITURE & EQUIPMENT	716,621	716,621	
COMPUTER SOFTWARE	2,071,334	2,071,334	
PREPAID REINSURANCE PREMIUMS	596,020	596,020	
RENT DEPOSIT	7,831	7,831	
PREMIUM RECEIVABLE - NET	4,839,912		4,839,912
ASSESSMENT RECEIVABLE	0		0
ACCRUED INVESTMENT INCOME	445,313		445,313
TOTAL ASSETS	115,753,641	3,391,806	112,361,835
LIABILITIES AND MEMBER'S EQUITY			
RESERVES FOR:			
UNPAID LOSSES			28,689,635
UNPAID LOSS ADJUSTMENT			4,438,058
UNEARNED PREMIUMS			46,048,213
			79,175,906
PAYABLES FOR:			
COMMISSIONS PAYABLE			747,486
UNAPPLIED & ADVANCE PREMIUMS			2,011,811
UNPAID GENERAL EXPENSES			200,340
PENSION & POST RETIREMENT BENEFIT ACCRUAL			4,032,189
OTHER			(2,730,578)
			4,261,248
TOTAL LIABILITIES			83,437,154
MEMBERS' EQUITY (DEFICIT):			
2011 COMBINED PROPERTY POOL			6,094,496
2014 COMBINED PROPERTY POOL			12,025,983
2015 COMBINED PROPERTY POOL			16,370,924
2016 COMBINED PROPERTY POOL			22,873,368
2017 COMBINED PROPERTY POOL			(9,251,283)
2018 COMBINED PROPERTY POOL			(19,188,807)
TOTAL MEMBERS' EQUITY (DEFICIT)			28,924,681
TOTAL LIABILITIES AND MEMBERS' EQUITY			112,361,835

CALIFORNIA FAIR PLAN ASSOCIATION
DIV I - PROPERTY INSURANCE PLAN
STATEMENT OF INCOME AND EQUITY ACCOUNT
FISCAL YEAR 2018
For the Twelve Months Ending September 30, 2018

EXHIBIT 2

	QUARTER	YEAR-TO-DATE
UNDERWRITING INCOME:		
NET PREMIUMS EARNED	20,393,995	79,089,403
DEDUCTIONS:		
LOSSES INCURRED	27,102,811	89,880,696
LOSS EXPENSES INCURRED	2,967,929	6,040,381
OPERATING EXPENSES INCURRED	4,164,859	16,933,478
TOTAL DEDUCTIONS	34,235,599	112,854,555
NET UNDERWRITING INCOME (LOSS)	(13,841,604)	(33,765,152)
OTHER INCOME:		
NET INVESTMENT INCOME (LOSS)	519,538	1,647,930
TOTAL OTHER INCOME (LOSS)	519,538	1,647,930
NET INCOME (LOSS)	(13,322,066)	(32,117,222)
EQUITY ACCOUNT:		
MEMBERS' EQUITY (DEFICIT) - BEGINNING	41,458,221	60,609,003
NET INCOME (LOSS)	(13,322,066)	(32,117,222)
CHANGE IN NON-ADMITTED ASSETS	(643,844)	(993,595)
FUNDING STATUS RECOGNITION	1,432,370	1,432,370
ASSESSMENT WRITE OFF		(5,876)
MEMBERS' EQUITY (DEFICIT) - ENDING	28,924,681	28,924,680

CALIFORNIA FAIR PLAN ASSOCIATION
DIV I - PROPERTY INSURANCE PLAN
MEMBERS' ACCOUNT
FISCAL YEAR 2018
For the Twelve Months Ending September 30, 2018

EXHIBIT 3A

	QUARTER							YEAR-TO-DATE						
	POOL YEAR							POOL YEAR						
	2011	2014	2015	2016	2017	2018	TOTAL	2011	2014	2015	2016	2017	2018	TOTAL
INCOME RECEIVED:														
DIRECT WRITTEN PREMIUMS					(\$59,674)	\$23,299,211	\$23,239,537					(\$1,850,882)	\$89,121,363	\$87,270,481
REINSURANCE CEDED					(124,873)	(1,373,627)	(1,498,500)					(2,673,324)	(3,224,489)	(5,897,813)
NET WRITTEN PREMIUMS					(184,547)	21,925,584	21,741,037					(4,524,206)	85,896,874	81,372,668
INTEREST RECEIVED	20,907	41,408	57,854	82,906	4,322	205,177	412,574	81,167	158,862	225,778	322,573	281,697	474,132	1,544,209
TOTAL INCOME	20,907	41,408	57,854	82,906	(180,225)	22,130,761	22,153,611	81,167	158,862	225,778	322,573	(4,242,509)	86,371,006	82,916,877
EXPENSES PAID:														
LOSSES	112,500	6,870	118,650	328,533	5,331,474	8,143,546	14,041,573	112,500	6,870	1,296,218	3,283,313	50,442,510	17,846,609	72,988,020
LOSS ADJUSTMENT														
EXPENSES	71,216	55,149	15,254	65,222	467,677	226,137	900,656	166,402	179,953	122,185	502,854	2,306,865	694,848	3,973,107
COMMISSIONS					(5,079)	1,888,744	1,883,665					(155,454)	7,189,115	7,033,661
OPERATING EXPENSES						2,390,043	2,390,043						9,910,544	9,910,544
TOTAL EXPENSES PAID	183,716	62,019	133,904	393,755	5,794,072	12,648,470	19,215,937	278,902	186,823	1,418,403	3,786,167	52,593,921	35,641,116	93,905,332
NET CASH CHANGE	(162,809)	(20,611)	(76,050)	(310,849)	(5,974,297)	9,482,291	2,937,674	(197,735)	(27,961)	(1,192,625)	(3,463,594)	(56,836,430)	50,729,890	(10,988,455)
CHANGE IN RESERVES:														
UNPAID LOSSES	1	153,653	(32,797)	(227,635)	3,302,202	(16,256,662)	(13,061,238)	90,355	22,197	1,042,930	2,898,234	(1,529,074)	(19,417,317)	(16,892,675)
UNPAID LOSS ADJ EXPENSES	5,588	42,955	132,189	481,040	(745,728)	(1,983,317)	(2,067,273)	5,588	42,955	132,189	481,040	(745,728)	(1,983,317)	(2,067,273)
OPERATING EXPENSES						108,849	108,849						10,728	10,728
UNEARNED PREMIUMS					2,741,598	(4,088,640)	(1,347,042)					43,764,947	(46,048,213)	(2,283,266)
NET RESERVE CHANGE	5,589	196,608	99,392	253,405	5,298,072	(22,219,770)	(16,366,704)	95,943	65,152	1,175,119	3,379,274	41,490,145	(67,438,119)	(21,232,486)
OTHER CHANGES:														
CHANGE IN ACCRUED														
INTEREST	2,136	4,539	7,076	11,709	(12,878)	94,383	106,965	5,201	12,004	15,537	23,807	(165,517)	212,690	103,722
CHANGE IN NON ADMITTED														
ASSETS						(643,844)	(643,844)					3,132,040	(4,125,635)	(993,595)
ASSESSMENT WRITE OFF												(5,876)		(5,876)
NET OTHER CHANGES	2,136	4,539	7,076	11,709	(12,878)	(549,461)	(536,879)	5,201	12,004	15,537	23,807	2,960,647	(3,912,945)	(895,749)
FUNDED STATUS														
RECOGNITION						1,432,370	1,432,370						1,432,370	1,432,370
CHANGE IN MEMBERS'														
EQUITY	(155,084)	180,536	30,418	(45,735)	(689,103)	(11,854,570)	(12,533,539)	(96,591)	49,195	(1,969)	(60,513)	(12,385,638)	(19,188,804)	(31,684,320)
MEMBERS' EQUITY (DEFICIT) -														
BEG	6,249,581	11,845,448	16,340,504	22,919,103	(8,562,179)	(7,334,234)	41,458,223	6,191,086	11,976,788	16,372,893	22,933,882	3,134,356	(2)	60,609,003
MEMBERS' EQUITY (DEFICIT) -														
END	6,094,497	12,025,984	16,370,922	22,873,368	(9,251,282)	(19,188,804)	28,924,684	6,094,495	12,025,983	16,370,924	22,873,369	(9,251,282)	(19,188,806)	28,924,683

CALIFORNIA FAIR PLAN ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
AS OF SEPTEMBER 30, 2018

EXHIBIT 3B

	2011	2014	2015	2016	2017	2018	TOTAL
INCOME RECEIVED:							
PREMIUMS WRITTEN	64,023,583	72,926,942	76,562,323	78,759,687	82,293,721	89,121,363	463,687,619
REINSURANCE CEDED	(5,849,874)	(6,151,858)	(5,913,986)	(5,760,939)	(5,781,138)	(3,224,489)	(32,682,284)
NET WRITTEN PREMIUMS	58,173,709	66,775,084	70,648,337	72,998,748	76,512,583	85,896,874	431,005,335
INTEREST RECEIVED	103,327	388,753	424,969	607,156	521,025	474,132	2,519,362
TOTAL INCOME	58,277,036	67,163,837	71,073,306	73,605,904	77,033,608	86,371,006	433,524,697
EXPENSES PAID:							
LOSSES	23,356,894	21,881,279	33,750,724	28,922,496	58,023,480	17,846,609	183,781,482
LOSS ADJUSTMENT EXPENSES	3,660,163	2,954,243	2,898,490	3,412,689	3,090,965	694,848	16,711,398
COMMISSIONS	5,028,698	5,825,330	6,136,982	6,327,572	6,604,506	7,189,115	37,112,203
OPERATING EXPENSES	9,921,836	8,863,509	8,943,930	9,188,269	9,691,039	9,910,544	56,519,127
TOTAL EXPENSES PAID	41,967,591	39,524,361	51,730,126	47,851,026	77,409,990	35,641,116	294,124,210
NET CASH CHANGE	16,309,445	27,639,476	19,343,180	25,754,878	(376,382)	50,729,890	139,400,487
DEDUCT:							
RESERVES FOR:							
UNPAID LOSSES		89,797	366,265	620,167	8,196,090	19,417,317	28,689,636
UNPAID LOSS ADJ EXPENSES		70,565	183,186	552,588	1,648,404	1,983,317	4,438,060
OPERATING EXPENSES			255,775	215,833	(136,365)	(10,728)	324,515
UNEARNED PREMIUMS						46,048,213	46,048,213
TOTAL RESERVES	0	160,362	805,226	1,388,588	9,708,129	67,438,120	79,500,425
ADD:							
OTHER CHANGES:							
INTEREST ACCRUED	23,541	47,184	65,863	95,346	688	212,690	445,312
ASSETS NOT ADMITTED			0	0	0	(4,125,635)	(4,125,635)
PREPAID ITEMS RECLASSED AS NON-ADMITTED ASSETS			354,337				354,337
CHANGE IN MINIMUM PENSION LIABILITY RECOGNITION OF PENSION AND RETIREE HEALTH LIABILITY BASED ON FUNDED STATUS	(238,491)	(1,500,317)					(238,491)
EFFECT OF ADOPTION OF UPDATED MORTALITY TABLES			(2,587,233)	(1,588,267)	838,413	1,432,370	(1,904,717)
TOTAL OTHER CHANGES	(214,950)	(1,453,133)	(2,167,033)	(1,492,921)	839,101	(2,480,575)	(6,969,511)
DISTRIBUTION APPLIED	(10,000,000)	(14,000,000)					(24,000,000)
ASSESSMENT WRITE OFF					(5,876)		(5,876)
NET MEMBERS' EQUITY	6,094,495	12,025,981	16,370,921	22,873,369	(9,251,286)	(19,188,805)	28,924,675

CALIFORNIA FAIR PLAN ASSOCIATION
 DIV I - PROPERTY INSURANCE PLAN
 STATISTICAL REPORT OF PREMIUMS
 FISCAL YEAR 2018
 For the Twelve Months Ending September 30, 2018

	QUARTER			YEAR-TO-DATE		
	POOL YEAR			POOL YEAR		
	2017	2018	TOTAL	2017	2018	TOTAL
PREMIUMS WRITTEN:						
FIRE	(\$48,354)	\$20,029,745	\$19,981,391	(\$1,538,918)	\$75,780,050	\$74,241,132
ALLIED LINES	(11,320)	3,269,466	3,258,146	(311,964)	13,341,313	13,029,349
TOTAL PREMIUMS	(59,674)	23,299,211	23,239,537	(1,850,882)	89,121,363	87,270,481
REINSURANCE CEDED:						
FIRE	(124,873)	(1,373,627)	(1,498,500)	(2,673,324)	(3,224,489)	(5,897,813)
TOTAL REINSURANCE	(124,873)	(1,373,627)	(1,498,500)	(2,673,324)	(3,224,489)	(5,897,813)
CHANGE IN UNEARNED PREMIUMS:						
FIRE	2,319,585	(3,729,912)	(1,410,327)	37,012,343	(39,281,788)	(2,269,445)
ALLIED LINES	422,013	(358,728)	63,285	6,752,604	(6,766,425)	(13,821)
TOTAL CHANGE IN UNEARNED PREMIUMS	2,741,598	(4,088,640)	(1,347,042)	43,764,947	(46,048,213)	(2,283,266)
NET EARNED PREMIUMS:						
FIRE	2,146,358	14,926,206	17,072,564	32,800,101	33,273,773	66,073,874
ALLIED LINES	410,693	2,910,738	3,321,431	6,440,640	6,574,888	13,015,528
NET EARNED PREMIUMS	2,557,051	17,836,944	20,393,995	39,240,741	39,848,661	79,089,402

CALIFORNIA FAIR PLAN ASSOCIATION
DIV I - PROPERTY INSURANCE PLAN
STATISTICAL REPORT OF LOSSES
FISCAL YEAR 2018
For the Twelve Months Ending September 30, 2018

Exhibit 4B

	QUARTER POOL YEAR							YEAR-TO-DATE POOL YEAR						
	2011	2014	2015	2016	2017	2018	TOTAL	2011	2014	2015	2016	2017	2018	TOTAL
LOSSES PAID:														
FIRE	\$112,500	\$6,870	\$96,643	\$303,144	\$5,187,188	\$7,714,692	\$13,421,037	\$112,500	\$6,870	\$838,883	\$2,739,821	\$48,340,571	\$17,006,968	\$69,045,613
ALLIED LINES	0	0	22,007	25,389	144,286	428,854	620,536	0	0	457,335	543,492	2,101,939	839,642	3,942,408
TOTAL LOSSES	112,500	6,870	118,650	328,533	5,331,474	8,143,546	14,041,573	112,500	6,870	1,296,218	3,283,313	50,442,510	17,846,610	72,988,021
CHANGE IN LOSS RESERVES:														
FIRE	(1)	6,605	10,028	271,158	(2,965,680)	15,089,389	12,411,499	(90,355)	(86,938)	(931,416)	(2,343,713)	1,067,296	17,997,027	15,611,901
ALLIED LINES	0	(160,258)	22,769	(43,523)	(336,522)	1,167,272	649,738	0	64,741	(111,514)	(554,521)	461,778	1,420,290	1,280,774
TOTAL CHANGE IN LOSS	(1)	(153,653)	32,797	227,635	(3,302,202)	16,256,661	13,061,237	(90,355)	(22,197)	(1,042,930)	(2,898,234)	1,529,074	19,417,317	16,892,675
LOSSES INCURRED:														
FIRE	112,499	13,475	106,671	574,302	2,221,508	22,804,081	25,832,536	22,145	(80,068)	(92,533)	396,108	49,407,867	35,003,995	84,657,514
ALLIED LINES	0	(160,258)	44,776	(18,134)	(192,236)	1,596,126	1,270,274	0	64,741	345,821	(11,029)	2,563,717	2,259,932	5,223,182
TOTAL LOSSES INCURRED	112,499	(146,783)	151,447	556,168	2,029,272	24,400,207	27,102,810	22,145	(15,327)	253,288	385,079	51,971,584	37,263,927	89,880,696

CALIFORNIA FAIR PLAN ASSOCIATION
 DIV I - PROPERTY INSURANCE PLAN
 STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
 FISCAL YEAR 2018
 For the Twelve Months Ending September 30, 2018

	QUARTER POOL YEAR							YEAR-TO-DATE POOL YEAR						
	2011	2014	2015	2016	2017	2018	TOTAL	2011	2014	2015	2016	2017	2018	TOTAL
LOSS ADJUSTMENT PAID:														
FIRE	71,216	2,734	11,907	40,990	395,363	163,513	685,722	166,402	3,801	103,098	334,333	1,862,108	543,818	3,013,559
ALLIED LINES	0	52,415	3,347	24,233	72,314	62,624	214,934	0	176,152	19,087	168,521	444,758	151,031	959,548
TOTAL LOSS ADJ EXP	71,216	55,149	15,254	65,222	467,677	226,137	900,656	166,402	179,953	122,185	502,854	2,306,865	694,848	3,973,107
CHANGE IN LOSS ADJ RES:														
FIRE	(2,501)	(27,791)	(87,513)	(324,568)	830,161	1,388,089	1,775,877	(2,501)	(27,791)	(87,513)	(324,568)	830,161	1,388,089	1,775,877
ALLIED LINES	(3,087)	(15,164)	(44,676)	(156,472)	(84,433)	595,228	291,396	(3,087)	(15,164)	(44,676)	(156,472)	(84,433)	595,228	291,396
TOTAL CHANGE IN LOSS ADJ. RESERVES:	(5,588)	(42,955)	(132,189)	(481,040)	745,728	1,983,317	2,067,273	(5,588)	(42,955)	(132,189)	(481,040)	745,728	1,983,317	2,067,273
LOSS ADJ EXP INCURRED:														
FIRE	68,715	(25,057)	(75,606)	(283,578)	1,225,524	1,551,602	2,461,599	163,901	(23,990)	15,585	9,765	2,692,269	1,931,907	4,789,436
ALLIED LINES	(3,087)	37,251	(41,329)	(132,239)	(12,119)	657,852	506,330	(3,087)	160,988	(25,589)	12,049	360,325	746,259	1,250,944
TOTAL LOSS ADJ INCURRED:	65,628	12,194	(116,935)	(415,818)	1,213,405	2,209,454	2,967,929	160,814	136,998	(10,004)	21,814	3,052,593	2,678,165	6,040,380

CALIFORNIA FAIR PLAN ASSOCIATION
DIV I - PROPERTY INSURANCE PLAN
RESERVES EXHIBIT
FISCAL YEAR 2018
FOR THE PERIOD ENDING SEPTEMBER 30, 2018

	JUNE 30, 2018							SEPTEMBER 30, 2018						
	2011	2014	2015	2016	2017	2018	TOTAL	2011	2014	2015	2016	2017	2018	TOTAL
UNEARNED PREMIUM RESERVES:														
FIRE	\$ -	\$ -	\$ -	\$ -	\$ 2,319,585	\$ 35,551,877	\$ 37,871,462	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 39,281,788	\$ 39,281,788
ALLIED LINES	-	-	-	-	422,013	6,407,697	6,829,710	-	-	-	-	-	6,766,425	6,766,425
TOTAL UNEARNED PREM RESERVES	-	-	-	-	2,741,598	41,959,574	44,701,172	-	-	-	-	-	46,048,213	46,048,213
LOSS RESERVES: CASE														
FIRE	\$ -	\$ 18,450	\$ 333,467	\$ 513,506	\$ 9,503,665	\$ 2,907,637	\$ 13,276,726	\$ -	\$ 1	\$ 333,466	\$ 444,152	\$ 6,956,513	\$ 8,322,367	\$ 16,056,500
ALLIED LINES	-	225,000	-	113,002	1,183,938	253,018	1,774,958	0	85,000	2,994	78,293	954,765	795,484	1,916,537
TOTAL	-	243,450	333,467	626,508	10,687,604	3,160,656	15,051,684	-	85,001	336,461	522,445	7,911,278	9,117,851	17,973,036
LOSS RESERVES: IBNR														
FIRE	-	-	-	(188,146)	688,646	-	\$ 500,500	-	25,054	10,029	152,366	270,118	9,674,660	10,132,227
ALLIED LINES	-	-	-	(45,830)	122,043	-	76,213	-	(20,258)	19,775	(54,644)	14,694	624,806	584,373
TOTAL	-	-	-	(233,976)	810,689	-	576,713	-	4,796	29,804	97,722	284,812	10,299,466	10,716,600
TOTAL LOSS RESERVES:														
FIRE	-	18,450	333,467	325,360	10,192,311	2,907,637	13,777,226	-	25,055	343,495	596,518	7,226,631	17,997,027	26,188,727
ALLIED LINES	-	225,000	-	67,172	1,305,981	253,018	1,851,171	-	64,742	22,769	23,649	969,459	1,420,290	2,500,910
TOTAL LOSS RESERVES	-	243,450	333,467	392,532	11,498,293	3,160,656	15,628,397	-	89,797	366,265	620,167	8,196,090	19,417,317	28,689,636
LOSS EXPENSE RESERVES:														
FIRE	2,501	64,239	209,161	676,438	427,280	-	1,379,619	-	36,449	121,648	351,870	1,257,442	1,388,089	3,155,498
ALLIED LINES	3,087	49,281	106,214	357,190	475,394	-	991,166	-	34,116	61,538	200,718	390,962	595,228	1,282,562
TOTAL LOSS EXPENSE RESERVES	\$ 5,588	\$ 113,520	\$ 315,375	\$ 1,033,628	\$ 902,674	\$ -	\$ 2,370,785	\$ -	\$ 70,565	\$ 183,186	\$ 552,588	\$ 1,648,404	\$ 1,983,317	\$ 4,438,060

CALIFORNIA FAIR PLAN ASSOCIATION
 DIV I - PROPERTY INSURANCE PLAN
 CATASTROPHE LOSSES REPORT
 DATE OF LOSS THROUGH SEPTEMBER 30, 2018

POOL YEAR	LOSS DATE	LOSSES		ALLOCATED LOSS ADJ EXPENSE	
		OUTSTANDING	PAID	OUTSTANDING	PAID
2015	VALLEY FIRES - SEPT 2015	\$ -	\$ 5,722,272	\$ 3,458	\$ 115,283
2016	SAND FIRE - JUL 2016	10,001	5,739,284	16,440	547,994
2016	BLUE CUT FIRE - AUG 2016	138,834	2,020,841	4,203	140,101
2018	TUBBS FIRE - OCT 2017	1,098,058	9,282,194	1,604	53,469
2018	THOMAS FIRE - DEC 2017	1,425,461	17,196,714	9,364	312,137
2018	CREEK FIRE - DEC 2017	1,510,221	12,043,323	10,622	354,077
2018	SKIRBALL FIRE - DEC 2017	300,505	2,883,006	2,284	76,148
2018	CARR FIRE - JUL 2018	1,652,694	5,870,006	1,311	43,695
		6,135,774	60,757,640	49,287	1,642,904

EXHIBIT 7

CALIFORNIA FAIR PLAN ASSOCIATION
DIVISION I - PROPERTY INSURANCE PLAN
REPORTING SCHEDULE P NUMBER OF CLAIMS OUTSTANDING
FOR THE FISCAL YEAR ENDED SEPTEMBER 30, 2018

LINE OF BUSINESS	2018	2017	2016	2015	2014	2011	TOTAL
FIRE	113	90	12	6	1	0	222
ALLIED LINES	41	16	3	2	1	0	63
TOTAL	154	106	15	8	2	0	285

NOTES:

- 1) MEMBERS SHOULD APPLY THEIR RESPECTIVE PERCENTAGE OF PARTICIPATION TO THE REPORTED CLAIMS OUTSTANDING BY LINE AND BY YEAR.
- 2) CLAIM COUNTS ARE SHOWN ON A "PER CLAIM BASIS."

CALIFORNIA FAIR PLAN ASSOCIATION
DATA REPORTING FORM - EARNED PREMIUMS
UNDER THE TERRORISM RISK INSURANCE ACT OF 2002
FISCAL YEAR 2018
FOR THE TWELVE MONTHS ENDING SEPTEMBER 30, 2018

EXHIBIT 8

	<u>TOTAL</u>
DIVISION I - PROPERTY INSURANCE PLAN:	
TOTAL COMMERCIAL EARNED PREMIUMS	\$5,573,987
TOTAL TENANT-OCCUPIED DWELLING EARNED PREMIUMS	<u>\$17,165,539</u>
TOTAL EARNED PREMIUMS - DIVISION I	<u><u>\$22,739,526</u></u>
 DIVISION II - BUSINESSOWNERS:	
TOTAL EARNED PREMIUMS - DIV II	<u><u>\$520,222</u></u>

CALIFORNIA FAIR PLAN ASSOCIATION
DIVISION I - PROPERTY INSURANCE PLAN
SUPPLEMENTAL UNDERWRITING RATIOS

	TWELVE MONTHS ENDED SEPTEMBER 30, 2018				DATE OF INCEPTION THROUGH SEPTEMBER 30, 2018			
	FIRE	ALLIED LINES	EARTHQUAKE	TOTAL	FIRE	ALLIED LINES	EARTHQUAKE	TOTAL
PREMIUMS WRITTEN	74,241,132	13,029,349	0	87,270,481	2,070,802,240	518,767,140	138,006,639	2,727,576,019
NET PREMIUMS WRITTEN	68,343,319	13,029,349	0	81,372,668	1,985,725,394	511,131,073	138,006,639	2,634,863,106
PREMIUMS EARNED	66,073,874	13,015,528	0	79,089,402	1,946,852,805	503,955,440	138,006,639	2,588,814,884
LOSSES INCURRED	84,657,514	5,223,182	0	89,880,696	1,371,711,623	170,228,691	175,352,553	1,717,292,867
LOSS ADJUSTMENT EXP INCURRED	4,789,436	1,250,944	0	6,040,380	103,495,049	41,663,683	25,171,271	170,330,003
COMMISSIONS	5,993,670	1,039,991	0	7,033,661	213,197,854	54,196,784	15,422,239	282,816,877
OTHER UNDERWRITING EXPENSES	8,421,789	1,478,027	0	9,899,816	220,571,214	54,640,905	11,163,565	286,375,684
UNDERWRITING GAIN (LOSS)	(37,788,535)	4,023,384	0	(33,765,151)	37,877,066	183,225,376	(89,102,989)	131,999,453
RATIOS:	%	%	%	%	%	%	%	%
LOSSES INCURRED TO PREMIUMS EARNED	128.13	40.13		113.64	70.46	33.78	127.06	66.34
LOSS ADJUSTMENT EXPENSES INCURRED TO PREMIUMS EARNED	7.25	9.61		7.64	5.32	8.27	18.24	6.58
COMMISSIONS TO PREMIUMS WRITTEN	8.07	7.98		8.06	10.30	10.45	11.17	10.37
OTHER UNDERWRITING EXPENSES TO PREMIUMS WRITTEN	11.34	11.34		11.34	10.65	10.53	8.09	10.50
COMBINED RATIO	154.79	69.07		140.69	96.72	63.03	164.56	93.78

CALIFORNIA FAIR PLAN ASSOCIATION
DIVISION I - PROPERTY INSURANCE PLAN
PROPERTY CATASTROPHE AGGREGATE EXCESS OF LOSS
REINSURER PARTICIPATION
February 15, 2018 to February 14, 2019

Reinsurer(s)	F.E.I.N./Alien ID	<u>Percent</u>
<u>DOMESTIC REINSURERS:</u>		
American Standard Insurance Company of Wisconsin	39-6040366	3.70%
Odyssey Reinsurance Company	47-0698507	5.00%
Transatlantic Reinsurance Company	13-5616275	<u>5.00%</u>
DOMESTIC TOTAL		<u>13.70%</u>
<u>BERMUDA REINSURERS:</u>		
Allied World Assurance Company, Ltd	AA-3194128	5.00%
Amlin Bermuda, branch of Amlin AG	AA-1460019	5.45%
Chubb Tempest Reinsurance Ltd.	AA-3190770	3.25%
DaVinci Reinsurance Ltd.	AA-3194122	0.40%
Endurance Specialty Insurance Ltd.	AA-3194130	2.00%
Fidelis Insurance Bermuda Limited	AA-3191289	3.15%
Hamilton Re, Ltd.	AA-3191190	2.00%
Hannover Re (Bermuda) Ltd.	AA-3190060	12.00%
Hiscox Insurance Company (Bermuda) Limited	AA-3190875	10.00%
Partner Reinsurance Company Ltd.	AA-3190686	2.00%
Renaissance Reinsurance Ltd.	AA-3190339	0.60%
XL Bermuda Ltd	AA-3191315	<u>10.00%</u>
BERMUDA TOTAL (Unauthorized)		<u>55.85%</u>
<u>OTHER FOREIGN REINSURERS:</u>		
Länsförsäkringar Sak Forsäkringsaktiebolag (publ)	AA-1440060	<u>1.50%</u>
OTHER FOREIGN TOTAL		<u>1.50%</u>
<u>LLOYD'S UNDERWRITERS AND COMPANIES</u>		
<u>Pseudonym</u>	<u>Syndicate No.</u>	
HIS	0033	AA-1126033
AFB	0623	AA-1126623
CSL	1084	AA-1127084
AUL	1274	AA-1120085
	1414	AA-1127414
AML	2001	AA-1128001
SJC	2003	AA-1128003
	2007	AA-1120071
ACA	2014	AA-1120158
AFB	2623	AA-1128623
Lancashire Insurance Company Ltd. (L0304)		AA-3190871
Houston Casualty Company (H5100)		74-2195939
LLOYD'S UNDERWRITERS AND COMPANIES TOTAL		<u>28.95%</u>
Total		<u>100.00%</u>