



Jim C. Beck, President

January 24, 2017

TO: ALL MEMBER COMPANIES ATTENTION: CHIEF
FINANCIAL OFFICER

FINANCIAL STATEMENT (Audited)
4th Fiscal Quarter/Fiscal Year Ended September 30, 2016

Enclosed are financial statement exhibits for fiscal year/4th quarter ended September 30, 2016:

Exhibit 1	Balance Sheet
Exhibit 2	Income Statement and Equity Account
Exhibit 3A	Members' Account - Statewide: Personal Lines and Commercial
Exhibit 3B	Members' Account for Unsettled Years - Inception to Date
Exhibit 3C	Members' Account-Inception to Date-Statewide: Personal Lines and Commercial
Exhibit 4A	Statistical Report of Premiums - Statewide: Personal Lines and Commercial
Exhibit 4B	Statistical Report of Losses - Statewide: Personal Lines and Commercial
Exhibit 4C	Statistical Report of Loss Adj. Exp.: Statewide: Personal Lines and Commercial

The Georgia Underwriting Association operates as a policy issuing syndicate and operating results should be booked as direct business written. Each member company (group) is responsible for its percentage share of premium taxes, which include State of Georgia, local (municipal) and Georgia Firefighter's Pension Fund. The Association refunds to its members their share of prior year premium taxes. The 2016 AY Premium Tax Refund will be calculated and released on February 19, 2017

The Annual Call for Premiums for calculating the 2017 will be posted on the website as of February 2017.

The Association currently has a Reinsurance contract with coverage of \$150 million xs \$50 million. The Association continues to encourage all Member Companies to confirm their reinsurance contracts covering catastrophe losses suffered by the residual markets in which they participate to the extent that these companies deem appropriate. It should also be noted that there is not a cap or assessment maximum stipulated by the Bylaws and Plan of Operation of the Georgia Underwriting Association. The Association has a statewide exposure of \$3.0 billion of which \$0.7 billion is in the coastal counties as of September 30, 2016. All participation ratios are available on our Web Site.

I encourage you to visit our Web Site frequently for updates. Please do not hesitate to call me at (770) 924-4266 if you have any questions or comments.

Sincerely,

Nasir Sayani
Treasurer

The Georgia Underwriting Association is a statewide *FAIR* plan
(Fair Access to Insurance Requirements)

GEORGIA UNDERWRITING ASSOCIATION

Balance Sheet

As of September 30, 2016

	September 30, 2016
ASSETS	
Current Assets	
Cash	
Cash & Short-term Investments	14,191,810
Investments Long-term	11,482,994
Total Cash & Investments	25,674,804
Other Current Assets	
Other Recievable	2,682,123
Total Other Current Assets	2,682,123
Total Current Assets	28,356,927
Fixed Assets	
Fixed Assets	642,246
Building At Annandale	1,263,130
Accumulated Deprecition	(534,743)
Assets not admitted	(267,130)
Total Fixed Assets	1,103,504
Other Assets	
Section 444 Deposit	730,504
Prepaid Expenses	718,428
Total Other Assets	1,448,932
TOTAL ASSETS	30,909,362
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
Accounts Payable	366,580
Total Accounts Payable	366,580
Other Current Liabilities	
Reserves	
Unearned Premium	12,225,393
Unpaid Losses	2,296,121
Unpaid Loss Adjustment Exp	225,932
Taxes	1,285,613
Total Reserve	16,033,059
Post Retirement Benefits	1,975,323
Other Current Liabilities	627,634
Total Other Current Liabilities	2,602,957
Total Liabilities	19,002,596
Members Equity	11,906,767
TOTAL LIABILITIES & EQUITY	30,909,362

GEORGIA UNDERWRITING ASSOCIATION
INCOME STATEMENT AND EQUITY ACCOUNT
QUARTER ENDED September 30, 2016

EXHIBIT 2

Quarter: 07/01/2016 - 09/30/2016

Year-To-Date: 10/01/15 - 09/30/16

STATEWIDE

STATEWIDE

DESCRIPTION	PERSONAL LINES	COMMERCIAL	TOTAL	PERSONAL LINES	COMMERCIAL	TOTAL
UNDERWRITING INCOME:						
Premiums earned (Net of Reinsurance)	5,418,146	228,888	5,647,034	21,388,162	1,345,228	22,733,390
DEDUCTIONS:						
Losses incurred	2,229,808	522,502	2,752,310	7,460,904	1,062,258	8,523,162
Loss expenses incurred	226,605	60,192	286,797	936,488	83,112	1,019,600
Operating expenses incurred	1,404,379	64,992	1,469,372	5,858,231	286,112	6,144,343
Premium taxes incurred	392,218	16,129	408,347	1,205,165	75,158	1,280,323
Total Deductions	<u>4,253,010</u>	<u>663,815</u>	<u>4,916,825</u>	<u>15,460,789</u>	<u>1,506,639</u>	<u>16,967,427</u>
Net Underwriting Gain or (Loss)	<u>1,165,136</u>	<u>(434,928)</u>	<u>730,208</u>	<u>5,927,374</u>	<u>(161,411)</u>	<u>5,765,963</u>
OTHER INCOME OR (OUTGO):						
Net investment income	20,667	860	21,527	135,566	5,647	141,213
Fees/Misc Income/Rental	263,518	13,063	276,581	569,706	25,821	595,527
Total Other Income or (Outgo)	<u>284,185</u>	<u>13,923</u>	<u>298,108</u>	<u>705,272</u>	<u>31,468</u>	<u>736,740</u>
Net Income or (Loss)	<u>1,449,321</u>	<u>(421,005)</u>	<u>1,028,316</u>	<u>6,632,646</u>	<u>(129,943)</u>	<u>6,502,703</u>
EQUITY ACCOUNT:						
Members' equity (Prior period)	10,980,305	(260,399)	10,719,906	6,141,526	(344,482)	5,797,044
Net income or (loss)	1,449,321	(421,005)	1,028,316	6,632,646	(129,943)	6,502,703
Change in assets not admitted	(130,998)	(5,458)	(136,456)	(5,102)	8,141	3,039
Minium Pension Liability	(229,219)	(9,551)	(238,770)	(229,219)	(9,551)	(238,770)
Assessments (Distributions)	-	-	-	-	-	-
Unassigned Funds	(147,815)	(9,435)	(157,250)	(147,815)	(9,435)	(157,250)
Net Change in Equity	<u>941,289</u>	<u>(445,449)</u>	<u>495,840</u>	<u>6,250,510</u>	<u>(140,788)</u>	<u>6,109,722</u>
Members' Equity (current period)	<u>11,921,594</u>	<u>(705,848)</u>	<u>11,215,746</u>	<u>12,392,036</u>	<u>(485,270)</u>	<u>11,906,766</u>

GEORGIA UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT - STATEWIDE PERSONAL LINES
QUARTER ENDED September 30, 2016

EXHIBIT 3A

Quarter: 07/01/2016 - 09/30/2016								Year-To-Date: 10/01/15 - 09/30/16							
		Policy Year						Policy Year							
Item	Description	2016	2015	2014	2013	2012	2011	Total	2016	2015	2014	2013	2012	2011	Total
INCOME RECEIVED:															
1A	Premiums Written	4,804,330	(27,857)	316	0	0	0	4,776,789	22,880,870	(704,210)	(936)	0	0	0	22,175,724
1B	Reinsurance Ceded	(447,200)	0	0	0	0	n/a	(447,200)	(2,001,840)	0	0	0	n/a	n/a	(2,001,840)
1C	Net Written Premium	4,357,130	(27,857)	316	0	0	0	4,329,589	20,879,030	(704,210)	(936)	0	0	0	20,173,884
2	Interest Received (U.S. Notes)	20,667	0	0	0	0	0	20,667	135,566	0	0	0	0	0	135,566
3	Fees/Misc Income/Rental	265,518	(2,000)	0	0	0	0	263,518	571,706	(2,000)	0	0	0	0	569,706
4	Total Income (Items 1C+2+3)	4,643,315	(29,857)	316	0	0	0	4,613,774	21,586,302	(706,210)	(936)	0	0	0	20,879,156
EXPENSES PAID:															
5A	Losses	1,258,682	416,231	7,741	0	130,000	0	1,812,653	3,150,260	4,011,793	223,438	0	2,106	130,000	7,517,597
5B	Losses: Reins. Recovered	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6A	Loss Adjustment Expenses	90,491	43,542	13,548	280	2,620	0	150,481	179,513	322,571	85,908	6,640	25,732	0	620,364
6B	LAE: Reins. Recovered	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	Commissions	464,160	(2,786)	0	0	0	0	461,374	2,288,073	(58,445)	(62)	0	0	0	2,229,566
8	Operating Expenses	943,006	0	0	0	0	0	943,006	3,617,019	0	0	0	0	0	3,617,019
9	Premium Taxes	-	0	0	0	0	0	0	0	1,314,749	0	0	0	0	1,314,749
10															
11	Total Expenses Paid (Items 5A thru 10)	2,756,338	456,986	21,289	280	132,620	0	3,367,513	9,234,865	5,590,668	309,284	6,640	27,838	130,000	15,299,295
12	Net Cash Change (Items 4 & 11)	1,886,977	(486,843)	(20,973)	(280)	(132,620)	0	1,246,261	12,351,437	(6,296,878)	(310,220)	(6,640)	(27,838)	(130,000)	5,579,861
RESERVES:															
DEDUCT (CURRENT PERIOD)															
13A	Unpaid Losses (include IBNR)	1,192,983	152,081	108,788	0	0	0	1,453,852	1,192,983	152,081	108,788	0	0	0	1,453,852
13B	Unpaid Losses-Reins. Recoverable	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14A	Unpaid Loss Adj. Expenses	175,386	76,126	51,527	3,000	0	0	306,039	175,386	76,126	51,527	3,000	0	0	306,039
14B	Unpaid LAE-Reins. Recoverable	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Operating Expenses	-1	0	0	0	0	0	(1)	(1)	0	0	0	0	0	(1)
16	Premium Taxes	1,205,165	0	0	0	0	0	1,205,165	1,205,165	0	0	0	0	0	1,205,165
17	Unearned Premiums	11,446,047	0	0	0	0	0	11,446,047	11,446,047	0	0	0	0	0	11,446,047
ADD (PRIOR PERIOD)															
18A	Unpaid Losses (include IBNR)	682,501	226,571	111,600	0	0	0	1,020,672	0	599,663	588,857	71,000	235,000	0	1,494,520
18B	Unpaid Losses-Reins. Recoverable	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19A	Unpaid Loss Adj. Expenses	114,449	85,770	51,696	3,000	0	0	254,915	0	187,035	102,826	49,316	17,100	0	356,277
19B	Unpaid LAE-Reins. Recoverable	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	Operating Expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	Premium Taxes	812,947	0	0	0	0	0	812,947	0	1,314,749	0	0	0	0	1,314,749
22	Unearned Premiums	11,803,266	731,339	0	0	0	0	12,534,605	12,660,325	0	0	0	0	0	12,660,326
23	Net Reserve Change (Items 13A thru 22)	(606,417)	815,473	2,981	0	0	0	203,060	(14,019,580)	14,533,565	531,368	117,316	252,100	0	1,758,222
OTHER CHANGES:															
DEDUCT (PRIOR PERIOD)															
24	Interest Accrued (U.S. Notes)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25a	Assets Not Admitted	(122,716)	0	0	0	0	0	(122,716)	0	(248,612)	0	0	0	0	(248,612)
25b	Minium Pension Liability	0	(352,911)	(238,154)	277,754	(113,848)	(49,058)	(476,217)	(352,911)	(238,154)	277,754	(113,848)	(49,058)	(49,058)	(476,217)
	Unassigned Funds	0						0							0
ADD (CURRENT PERIOD)															
26	Interest Accrued (U.S. Notes)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27a	Assets Not Admitted	(253,714)	0	0	0	0	0	(253,714)	(253,714)	0	0	0	0	0	(253,714)
27b	Minium Pension Liability	(229,219)	(352,911)	(238,154)	277,754	(113,848)	(49,058)	(705,436)	(229,219)	(352,911)	(238,154)	277,754	(113,848)	(49,058)	(705,436)
	Unassigned Funds	(147,815)						(147,815)	(147,815)	0					(147,815)
28	Net Other Changes (Items 24 thru 27)	(360,217)	0	0	0	0	0	(508,032)	(482,933)	248,612	0	0	0	0	(382,136)
29	Assessments (Distributions)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Change in Members' Equity (Items 12,23,28, & 29)	920,343	328,629	(17,992)	(280)	(132,620)	0	941,289	(2,151,076)	8,485,299	221,148	110,676	224,262	(130,000)	6,250,510

GEORGIA UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT - STATEWIDE COMMERCIAL
QUARTER ENDED September 30, 2016

EXHIBIT 3A

Quarter: 07/01/2016 - 09/30/2016

Year-To-Date: 10/01/15 - 09/30/16

Item	Description	2016	2015	2014	2013	2012	2011	Total	2016	2015	2014	2013	2012	2011	Total
INCOME RECEIVED:															
1A	Premiums Written	266,108	(744)	0	0	0	0	265,364	1,345,610	(4,391)	0	0	0	0	1,341,219
1B	Reinsurance Ceded	(119,286)	0	0	0	0	0	(119,286)	(123,141)	0	0	0	0	0	(123,141)
1C	Net Written Premium	146,822	(744)	0	0	0	0	146,078	1,222,469	(4,391)	0	0	0	0	1,218,078
2	Interest Received (U.S. Notes)	860						860	5,647	0	0	0	0	0	5,647
3	Fees/Misc Income	11,064	1,999					13,063	23,822	1,999	0	0	0	0	25,821
4	Total Income (Items 1C,2 & 3)	158,746	1,255	0	0	0	0	160,001	1,251,938	(2,392)	0	0	0	0	1,249,546
EXPENSES PAID:															
5A	Losses	976	7,922	0	0	0	0	8,898	10,134	90,228	0	1,597	0	0	101,959
5B	Losses: Reins. Recovered	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6A	Loss Adjustment Expenses	1,420	810	0	0	0	0	2,230	12,481	12,548	0	0	0	0	25,030
6B	LAE: Reins. Recovered	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	Commissions	25,744	(74)	32	0	0	0	25,701	133,616	1,307	0	0	0	0	134,923
8	Operating Expenses	39,291	0	0	0	0	0	39,291	151,189	0	0	0	0	0	151,189
9	Premium Taxes	0	0	0	0	0	0	0	0	90,904	0	0	0	0	90,904
11	Total Expenses Paid (Items 5A thru 10)	67,431	8,658	32	0	0	0	76,120	307,420	194,987	0	1,597	0	0	504,004
12	Net Cash Change (Items 4 & 11)	91,315	(7,403)	(32)	0	0	0	83,880	944,518	(197,379)	0	(1,597)	0	0	745,542
RESERVES:															
DEDUCT (CURRENT PERIOD)															
13A	Unpaid Losses (include IBNR)	41,079	969,342	0	0	0	0	1,010,421	41,079	969,342	0	0	0	0	1,010,421
13B	Unpaid Losses-Reins. Recoverable	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14A	Unpaid Loss Adj. Expenses	19,590	77,911	0	0	0	0	97,501	19,590	77,911	0	0	0	0	97,501
14B	Unpaid LAE-Reins. Recoverable	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Operating Expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	Premium Taxes	75,158	0	0	0	0	0	75,158	75,158	0	0	0	0	0	75,158
17	Unearned Premiums	779,376	0	0	0	0	0	779,376	779,376	0	0	0	0	0	779,376
ADD (PRIOR PERIOD)															
18A	Unpaid Losses (include IBNR)	36,549	460,268	21,352	0	0	0	518,169	0	50,122	3,000	0	0	0	53,122
18B	Unpaid Losses-Reins. Recoverable	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19A	Unpaid Loss Adj. Expenses	11,634	27,905	0	0	0	0	39,539	11,634	27,905	0	0	0	0	39,539
19B	Unpaid LAE-Reins. Recoverable	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	Operating Expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	Premium Taxes	59,029	0	0	0	0	0	59,029	0	90,904	0	0	0	0	90,904
22	Unearned Premiums	819,529	42,656	0	0	0	0	862,185	0	906,525	0	0	0	0	906,525
23	Net Reserve Change (Items 13A thru 22)	11,539	(516,424)	21,352	0	0	0	(504,885)	(903,569)	28,203	3,000	0	0	0	(813,938)
OTHER CHANGES:															
DEDUCT (PRIOR PERIOD)															
24	Interest Accrued (U.S. Notes)			0	0	0	0	0	0		0	0	0	0	0
25a	Assets Not Admitted	(5,113)	0	0	0	0	0	(5,113)	0	(18,712)	0	0	0	0	(18,712)
25b	Minimum Pension Liability		(26,563)	(23,333)	12,497	(7,267)	(7,330)	(51,996)	0	(26,563)	(23,333)	12,497	(7,267)	(7,330)	(51,996)
25c	Unassigned Funds							0		0	0	0	0	0	0
ADD (CURRENT PERIOD)															
26	Interest Accrued (U.S. Notes)		0	0	0	0	0	0	0	0	0	0	0	0	0
27a	Assets Not Admitted	(10,571)	0	0	0	0	0	(10,571)	(10,571)	0	0	0	0	0	(10,571)
27b	Minimum Pension Liability	(9,551)	(26,563)	(23,333)	12,497	(7,267)	(7,330)	(61,547)	(9,551)	(26,563)	(23,333)	12,497	(7,267)	(7,330)	(61,547)
27c	Unassigned Funds	(9,435)						(9,435)	(9,435)						(9,435)
28	Net Other Changes (Items 24 thru 27)	(24,444)	0	0	0	0	0	(24,444)	(29,557)	18,712	0	0	0	0	(10,845)
29	Assessments (Distributions)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Change in Members' Equity	78,409	(523,827)	21,320	0	0	0	(445,449)	11,393	(150,464)	3,000	(1,597)	0	0	(140,788)

GEORGIA UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
INCEPTION TO QUARTER ENDED September 30, 2016

Item	Description	2016	2015	2014	2013	2012	Total
INCOME RECEIVED:							
1A	Premiums Written	24,225,738	25,656,594	26,798,412	25,419,690	23,599,703	147,769,466
1B	Reinsurance Ceded	(2,124,981)	(3,114,562)	(3,853,707)	(5,022,518)	(4,860,972)	(23,739,172)
1C	Net Written Premium	<u>22,100,757</u>	<u>22,542,032</u>	<u>22,944,705</u>	<u>20,397,172</u>	<u>18,738,731</u>	124,030,294
2	Interest Received-U.S. Notes	142,225	59,668	51,940	27,184	20,261	319,548
3	Fees/Misc Income	588,583	476,131	524,741	137,475	54,566	1,826,413
4	Total Income (Items 1C,2, & 3)	<u>22,831,565</u>	<u>23,077,831</u>	<u>23,521,386</u>	<u>20,561,831</u>	<u>18,813,558</u>	126,176,255
EXPENSES PAID:							
5A	Losses	3,160,394	7,298,379	9,915,259	12,253,130	9,761,747	54,514,555
5B	Losses: Reins. Recovered	0	(12,541)	(5,671)	(68,161)	(1,925)	(88,299)
6A	Loss Adjustment Expenses	684,035	1,199,127	1,222,042	1,403,808	1,324,269	7,260,473
6B	LAE: Reins. Recovered	0	0	0	0	0	0
7	Commissions	2,422,807	2,564,501	2,679,912	2,541,990	2,359,969	14,776,109
8	Operating Expenses	3,767,620	3,620,657	3,496,016	3,119,317	2,503,993	18,862,861
9	Premium Taxes	0	1,490,038	1,427,191	1,406,154	1,311,309	6,857,483
10							
11	Total Expenses Paid (Items 5A thru 10)	<u>10,034,856</u>	<u>16,160,161</u>	<u>18,734,748</u>	<u>20,656,238</u>	<u>17,259,362</u>	102,183,182
12	Net Cash Change (Items 4 & 11)	<u>12,796,709</u>	<u>6,917,670</u>	<u>4,786,638</u>	<u>(94,407)</u>	<u>1,554,196</u>	23,993,073
RESERVES:							
DEDUCT (CURRENT PERIOD)							
13A	Unpaid Losses (include IBNR)	1,084,062	1,121,423	108,788	0	0	2,314,273
13B	Unpaid Losses-Reins. Recoverable	0	0	0	0	0	0
14A	Unpaid Loss Adj. Expenses	340,976	154,037	51,527	3,000	0	549,540
14B	Unpaid LAE-Reins. Recoverable	0	0	0	0	0	0
15	Operating Expenses	(1)	0	0	0	0	(1)
16	Premium Taxes	1,389,907	0	0	0	0	1,389,907
17	Unearned Premiums	12,225,423	0	0	0	0	12,225,423
18	Total Reserves (Item 13A thru 17)	<u>15,040,367</u>	<u>1,275,460</u>	<u>160,315</u>	<u>3,000</u>	<u>0</u>	16,479,142
OTHER CHANGES:							
ADD							
19	Interest Accrued - U. S. Notes	0	0	0	0	0	0
20a	Assets Not Admitted	(264,285)	0	0	0	0	(264,285)
20b	Minimum Pension Liability	0	(379,474)	(261,487)	290,251	(121,115)	(528,213)
	Unassigned Funds	(540,969)	(2,357)	(381,362)	0	0	(540,969)
21	Total Other Changes	<u>(264,285)</u>	<u>(381,831)</u>	<u>(261,487)</u>	<u>290,251</u>	<u>(121,115)</u>	(794,855)
22	Assessments (Distributions)	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	4,000,000
	Net Members' Equity (Items 12, 18, 21 & 22)	<u>(2,507,942)</u>	<u>5,260,379</u>	<u>4,364,836</u>	<u>192,844</u>	<u>1,433,081</u>	10,719,077

GEORGIA UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
INCEPTION TO QUARTER ENDED September 30, 2016

EXHIBIT 3C

Item	Description	Statewide Personal Lines						Statewide Commercial							
		Policy Year						Policy Year							
		2016	2015	2014	2013	2012	2011	Total	2016	2015	2014	2013	2012	2011	Total
INCOME RECEIVED:															
1A	Premiums Written	22,880,133	24,027,840	24,415,027	22,486,765	20,689,302	18,929,814	133,428,881	1,345,610	1,628,754	2,383,385	2,932,925	2,910,401	3,139,515	14,340,590
1B	Reinsurance Ceded	(2,001,840)	(2,654,390)	(2,445,736)	(3,260,980)	(2,969,013)	(2,801,942)	(16,133,901)	(123,141)	(460,172)	(1,407,971)	(1,761,538)	(1,891,959)	(1,960,490)	(7,605,271)
1C	Net Written Premium	20,878,293	21,373,450	21,969,291	19,225,785	17,720,289	16,127,872	117,294,980	1,222,469	1,168,582	975,414	1,171,387	1,018,442	1,179,025	6,735,319
2	Interest Received (U.S. Notes)	135,566	56,632	45,708	22,834	17,571	15,647	293,958	6,659	3,036	6,232	4,350	2,690	2,623	25,590
3	Fees/Misc Income	571,706	447,980	458,366	117,614	46,903	38,652	1,681,221	16,877	28,151	66,375	19,861	7,663	6,265	145,192
4	Total Income (Items 1C,2, & 3)	21,585,565	21,878,062	22,473,365	19,366,233	17,784,763	16,182,171	119,270,159	1,246,005	1,199,769	1,048,021	1,195,598	1,028,795	1,187,913	6,906,101
									24,225,743	25,656,594	26,798,412	25,419,690	23,599,703	22,069,329	147,769,471
EXPENSES PAID:															
5A	Losses	3,150,260	7,142,658	9,680,041	11,713,603	9,383,692	11,602,873	52,673,127	10,134	155,721	235,218	539,528	378,055	522,772	1,841,428
5B	Losses: Reins. Recovered	0	(12,541)	(5,671)	(68,161)	(1,925)	0	(88,299)	0	0	0	0	0	0	0
6A	Loss Adjustment Expenses	668,213	1,169,681	1,108,978	1,333,537	1,291,619	1,373,824	6,945,853	15,822	29,446	113,064	70,271	32,650	53,367	314,620
6B	LAE: Reins. Recovered	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	Commissions	2,289,191	2,402,695	2,441,541	2,248,669	2,068,926	1,892,981	13,344,003	133,616	161,806	238,371	293,321	291,043	313,950	1,432,106
8	Operating Expenses	3,617,019	3,475,831	3,251,295	2,900,965	2,353,398	2,050,604	17,649,112	151,189	144,826	244,721	218,352	150,595	304,654	1,214,337
9	Premium Taxes	0	1,358,336	1,239,610	1,251,477	1,155,379	1,053,228	6,058,030	0	131,702	187,581	154,677	155,930	169,563	799,453
10															
11	Total Exp. Paid (Items 5A thru 10)	9,724,684	15,536,660	17,715,794	19,380,090	16,251,089	17,973,510	96,581,826	310,760	623,501	1,018,955	1,276,149	1,008,273	1,364,306	5,601,944
12	Net Cash Change (Items 4 & 11)	11,860,882	6,341,402	4,757,571	(13,857)	1,533,674	(1,791,339)	22,688,333	935,245	576,268	29,066	(80,551)	20,522	(176,393)	1,304,157
RESERVES:															
DEDUCT (CURRENT PERIOD)															
13A	Unpaid Losses (include IBNR)	1,042,983	152,081	108,788	0	0	0	1,303,852	41,079	969,342	0	0	0	0	1,010,421
13B	Unpaid Losses-Reins. Recoverable	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14A	Unpaid Loss Adj. Expenses	321,386	76,126	51,527	3,000	0	0	452,039	19,590	77,911	0	0	0	0	97,501
14B	Unpaid LAE-Reins. Recoverable	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Operating Expenses	(1)	0	0	0	0	0	(1)	0	0	0	0	0	0	0
16	Premium Taxes	1,314,749	0	0	0	0	0	1,314,749	75,158	0	0	0	0	0	75,158
17	Unearned Premiums	11,446,047	0	0	0	0	0	11,446,047	779,376	0	0	0	0	0	779,376
18	Total Reserves (Item 13A thru 17)	14,125,164	228,207	160,315	3,000	0	0	14,516,686	915,203	1,047,253	0	0	0	0	1,962,456
OTHER CHANGES:															
ADD															
19	Interest Accrued (U.S. Notes)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20a	Assets Not Admitted	(253,714)	0	0	0	0	0	(253,714)	(10,571)	0	0	0	0	0	(10,571)
20b	Minimum Pension Liability		(352,911)	(238,154)	277,754	(113,848)	(49,058)	(476,217)	0	(26,563)	(23,333)	12,497	(7,267)	(7,330)	(51,996)
	Unassigned Funds	(147,815)	(2,192)	(354,667)	0	0	0	(504,674)	(9,435)	(165)	(26,695)	0	0	0	(36,295)
21	Net Other Changes	(401,529)	(355,103)	(592,821)	277,754	(113,848)	(49,058)	(1,234,605)	(20,006)	(26,728)	(50,028)	12,497	(7,267)	(7,330)	(98,862)
22	Assessments (Distributions)	0	0	0	0		4,000,000	4,000,000	0	0	0	0	0	0	0
	Net Members' Equity	(2,665,811)	5,758,092	4,004,435	260,897	1,419,826	2,159,603	10,937,042	36	(497,713)	(20,962)	(68,054)	13,255	(183,723)	(757,161)

GEORGIA UNDERWRITING ASSOCIATION
STATISTICAL REPORT OF PREMIUMS
QUARTER ENDED September 30, 2016

EXHIBIT 4A

STATEWIDE PERSONAL LINES

		Quarter: 07/01/2016 - 09/30/2016				Year-To-Date: 10/01/15 - 09/30/16			
Line	Description	2016	2015	2014	Total	2016	2015	2014	Total
PREMIUMS WRITTEN:									
1	Fire	1,904,497	(10,283)	0	1,894,215	9,125,701	(274,061)	(156)	8,851,484
2	E.C. & VMM	1,507,265	(8,028)	0	1,499,237	7,049,380	(199,903)	(152)	6,849,325
3	Homeowners	1,309,287	(8,767)	316	1,300,836	6,318,112	(211,410)	(605)	6,106,097
4	Crime	2,094	0	0	2,094	8,791	(176)	0	8,615
5	Liability	81,185	(779)	0	80,406	378,887	(18,660)	(23)	360,204
6A	Total (Gross)	4,804,330	(27,857)	316	4,776,789	22,880,870	(704,210)	(936)	22,175,724
6B	Reinsurance Ceded - Fire	(178,359)		0	(178,359)	(771,651)	0	0	(771,651)
	Reinsurance Ceded - EC	(137,778)		0	(137,778)	(643,535)	0	0	(643,535)
	Reinsurance Ceded - HO	(131,063)		0	(131,063)	(586,654)	0	0	(586,654)
	Reinsurance Ceded - Total	(447,200)	0	0	(447,200)	(2,001,840)	0	0	(2,001,840)
6C	Total (Net) (6a-6b)	4,357,129	(27,857)	316	4,329,588	20,879,030	(704,210)	(936)	20,173,884
UNEARNED PR.: (PRIOR)									
7	Fire	4,715,336	279,870	0	4,995,206	0	4,850,301	0	4,850,301
8	E.C. & VMM	3,639,897	227,384	0	3,867,281	0	3,945,376	0	3,945,376
9	Homeowners	3,237,667	210,526	0	3,448,193	0	3,612,924	0	3,612,924
10	Crime	4,991	7	0	4,998	0	7,595	0	7,595
11	Liability	205,374	13,552	0	218,927	0	244,130	0	244,130
12	Total	11,803,266	731,339	0	12,534,605	0	12,660,325	0	12,660,325
UNEARNED PR.: (CURRENT)									
13	Fire	4,557,665	0	0	4,557,665	4,557,665	0	0	4,557,665
14	E.C. & VMM	3,564,337	0	0	3,564,337	3,564,337	0	0	3,564,337
15	Homeowners	3,122,059	0	0	3,122,059	3,122,059	0	0	3,122,059
16	Crime	4,993	0	0	4,993	4,993	0	0	4,993
17	Liability	196,993	0	0	196,993	196,993	0	0	196,993
18	Total	11,446,047	0	0	11,446,047	11,446,047	0	0	11,446,047
EARNED PREMIUMS:									
19	Fire (1+7-13)	2,062,168	269,587	0	2,331,756	4,568,036	4,576,240	(156)	9,144,120
20	E.C. & VMM (2+8-14)	1,582,826	219,356	0	1,802,182	3,485,043	3,745,473	(152)	7,230,364
21	Homeowners (3+9-15)	1,424,896	201,759	316	1,626,970	3,196,053	3,401,514	(605)	6,596,961
22	Crime (4+10-16)	2,093	7	0	2,100	3,798	7,419	0	11,217
23	Liability (5+11-17)	89,566	12,773	0	102,339	181,893	225,470	(23)	407,340
24A	Total (Gross) (6A+12-18)	5,161,549	703,482	316	5,865,347	11,434,823	11,956,115	(936)	23,390,002
24B	Reinsurance Ceded - Fire	(178,359)	0	0	(178,359)	(771,651)	0	0	(771,651)
	Reinsurance Ceded - EC	(137,778)	0	0	(137,778)	(643,535)	0	0	(643,535)
	Reinsurance Ceded - HO	(131,063)	0	0	(131,063)	(586,654)	0	0	(586,654)
	Reinsurance Ceded - Total (6B)	(447,200)	0	0	(447,200)	(2,001,840)	0	0	(2,001,840)
24C	Total (Net) (6C+12-18)	4,714,348	703,482	316	5,418,146	9,432,983	11,956,115	(936)	21,388,162

GEORGIA UNDERWRITING ASSOCIATION
STATISTICAL REPORT OF PREMIUMS
QUARTER ENDED September 30, 2016

EXHIBIT 4A

STATEWIDE COMMERCIAL

Quarter: 07/01/2016 - 09/30/2016

Year-To-Date: 10/01/15 - 09/30/16

Line	Description	Policy Year						Policy Year							
		2016	2015	2014	2013	2012	2011	Total	2016	2015	2014	2013	2012	2011	Total
PREMIUMS WRITTEN:															
1	Fire	73,481	0	0	0	0	0	73,481	657,316	6,526		0	0	0	663,842
2	E.C. & VMM	192,461	(744)	0	0	0	0	191,717	687,350	(10,917)		0	0	0	676,433
3	Homeowners	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
4	Crime	166	0	0	0	0	0	166	944	0	0	0	0	0	944
5	Liability	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6A	Total (Gross)	266,108	(744)	0	0	0	0	265,364	1,345,610	(4,391)	0	0	0	0	1,341,219
6B	Reinsurance Ceded - Fire	(77,134)	0	0	0	0	0	(77,134)	(74,110)	0	0	0	0	0	(74,110)
	Reinsurance Ceded - EC	(42,152)	0	0	0	0	0	(42,152)	(49,031)	0	0	0	0	0	(49,031)
	Reinsurance Ceded -Total	(119,286)	0	0	0	0	0	(119,286)	(123,141)	0	0	0	0	0	(123,141)
6C	Total (Net)	146,822	(744)	0	0	0	0	146,078	1,222,469	(4,391)	0	0	0	0	1,218,078
UNEARNED PR.: (PRIOR)															
7	Fire	465,949	10,760	0	0	0	0	476,709		436,368	0	0	0	0	436,368
8	E.C. & VMM	352,981	31,444	0	0	0	0	384,425		469,138	0	0	0	0	469,138
9	Homeowners	n/a	n/a	n/a	n/a	n/a	n/a	n/a		n/a	n/a	n/a	n/a	n/a	n/a
10	Crime	599	452	0	0	0	0	1,051		1,019	0	0	0	0	1,019
11	Liability	n/a	n/a	n/a	n/a	n/a	n/a	n/a		n/a	n/a	n/a	n/a	n/a	n/a
12	Total	819,529	42,656	0	0	0	0	862,185	0	906,525	0	0	0	0	906,525
UNEARNED PR.: (CURRENT)															
13	Fire	382,634	0	0	0	0	0	382,634	382,634	0	0	0	0	0	382,634
14	E.C. & VMM	396,194	0	0	0	0	0	396,194	396,194	0	0	0	0	0	396,194
15	Homeowners	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
16	Crime	547	0	0	0	0	0	547	547	0	0	0	0	0	547
17	Liability	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
18	Total	779,376	0	0	0	0	0	779,376	779,376	0	0	0	0	0	779,376
EARNED PREMIUMS:															
19	Fire (1+7-13)	156,796	10,760	0	0	0	0	167,555	274,682	442,894	0	0	0	0	717,576
20	E.C. & VMM (2+8-14)	149,248	30,700	0	0	0	0	179,948	291,155	458,221	0	0	0	0	749,377
21	Homeowners (3+9-15)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
22	Crime (4+10-16)	218	452	0	0	0	0	671	397	1,019	0	0	0	0	1,417
23	Liability (5+11-17)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
24A	Total (Gross) (6A+12-18)	306,262	41,912	0	0	0	0	348,174	566,234	902,134	0	0	0	0	1,468,369
24B	Reinsurance Ceded - Fire	(77,134)	0	0	0	0	0	(77,134)	(74,110)	0	0	0	0	0	(74,110)
	Reinsurance Ceded - EC	(42,152)	0	0	0	0	0	(42,152)	(49,031)	0	0	0	0	0	(49,031)
	Reinsurance Ceded - Total	(119,286)	0	0	0	0	0	(119,286)	(123,141)	0	0	0	0	0	(123,141)
24C	Total (Net) (6C+12-18)	186,976	41,912	0	0	0	0	228,888	443,094	902,134	0	0	0	0	1,345,228

GEORGIA UNDERWRITING ASSOCIATION
STATISTICAL REPORT OF LOSSES - STATEWIDE PERSONAL LINES
QUARTER ENDED September 30, 2016

EXHIBIT 4B

Quarter: 07/01/2016 - 09/30/2016

Year-To-Date: 10/01/15 - 09/30/16

Line	Description	2016	2015	2014	Policy Year			Total	2016	2015	2014	Policy Year			Total
	PAID LOSSES:														
1	Fire	534,567	58,783	0	0	0	0	593,349	1,573,824	1,627,666	68,425	0	0	0	3,269,915
2	E.C. & VMM	288,750	203,038	4,329	0	0	0	496,116	469,285	1,222,753	28,414	0	0	0	1,720,452
3	Homeowners	435,365	154,410	3,412	0	130,000	0	723,187	1,107,151	1,156,919	126,599	2,106	130,000	0	2,522,775
4	Crime	0	0	0	0	0	0	0	0	4,455	0	0	0	0	4,455
5	Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Total	1,258,682	416,231	7,741	0	130,000	0	1,812,653	3,150,260	4,011,793	223,438	2,106	130,000	0	7,517,597
	OUTSTANDING LOSSES (CURRENT PERIOD)														
7	Fire	358,073	93,600	55,600	0	0	0	507,273	358,073	93,600	55,600	0	0	0	507,273
8	E.C. & VMM	433,722	10,000	0	0	0	0	443,722	433,722	10,000	0	0	0	0	443,722
9	Homeowners	392,472	48,481	53,188	0	0	0	494,141	392,472	48,481	53,188	0	0	0	494,141
10	Crime	1,000	0	0	0	0	0	1,000	1,000	0	0	0	0	0	1,000
11	Liability	7,716	0	0	0	0	0	7,716	7,716	0	0	0	0	0	7,716
12	Total	1,192,983	152,081	108,788	0	0	0	1,453,852	1,192,983	152,081	108,788	0	0	0	1,453,852
	OUTSTANDING LOSSES (PRIOR PERIOD)														
13	Fire	267,454	116,984	55,600	0	0	0	440,038	0	206,709	277,857	53,000	0	0	537,566
14	E.C. & VMM	200,663	55,316	5,000	0	0	0	260,979	0	171,777	121,000	18,000	40,000	0	350,777
15	Homeowners	207,074	61,814	51,000	0	0	0	319,888	0	211,817	190,000	0	195,000	0	596,817
16	Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	Liability	7,310	(7,543)	0	0	0	0	(233)	0	9,360	0	0	0	0	9,360
18	Total	682,501	226,571	111,600	0	0	0	1,020,672	0	599,663	588,857	71,000	235,000	0	1,494,520
	INCURRED LOSSES:														
19	Fire (1+7-13)	609,161	35,399	0	0	0	0	644,559	1,915,872	1,514,557	(153,832)	(53,000)	0	0	3,223,597
20	E.C. & VMM (2+8-14)	521,809	157,722	(671)	0	0	0	678,859	903,007	1,060,976	(92,586)	(18,000)	(40,000)	0	1,813,397
21	Homeowners (3+9-15)	620,763	141,077	5,600	0	130,000	0	897,440	1,499,623	993,583	(10,213)	2,106	(65,000)	0	2,420,099
22	Crime (4+10-16)	1,000	0	0	0	0	0	1,000	1,000	4,455	0	0	0	0	5,455
23	Liability (5+11-17)	406	7,543	0	0	0	n/a	7,949	7,716	(9,360)	0	0	n/a	0	(1,644)
24	Total (6+12-18)	1,753,139	341,741	4,929	0	130,000	0	2,229,808	4,327,218	3,564,211	(256,631)	(68,894)	(105,000)	0	7,460,904
								2,245,833							
	IBNR (CURRENT PERIOD)														
25	Fire (incl. in line 7)	189,044	0	0	0	0	0	189,044	189,044	0	0	0	0	0	189,044
26	E.C. & VMM (incl. in line 8)	150,463	0	0	0	0	0	150,463	150,463	0	0	0	0	0	150,463
27	Homeowners (incl. in line 9)	182,063	0	0	0	0	0	182,063	182,063	0	0	0	0	0	182,063
28	Crime (incl. in line 10)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	Liability (incl. in line 11)	7,716	0	0	0	0	0	7,716	7,716	0	0	0	0	0	7,716
30	Total (incl. in line 12)	529,286	0	0	0	0	0	529,286	529,286	0	0	0	0	0	529,286
	IBNR (PRIOR PERIOD)														
31	Fire (incl. in line 13)	179,093	11,046	0	0	0	0	190,139	109,885	117,564	0	0	0	0	227,449
32	E.C. & VMM (incl. in line 14)	142,543	8,815	0	0	0	0	151,358	90,493	97,970	0	0	0	0	188,463
33	Homeowners (incl. in line 15)	173,836	11,096	0	0	0	0	184,932	95,182	99,066	0	0	0	0	194,248
34	Crime (incl. in line 16)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35	Liability (incl. in line 17)	7,310	442	0	0	0	0	7,752	4,309	4,899	0	0	0	0	9,208
36	Total (incl. in line 18)	502,782	31,399	0	0	0	0	534,181	299,869	319,499	0	0	0	0	619,368

**GEORGIA UNDERWRITING ASSOCIATION
STATISTICAL REPORT OF LOSSES - STATEWIDE COMMERCIAL
QUARTER ENDED September 30, 2016**

EXHIBIT 4B

Year-To-Date: 10/01/15 - 09/30/16

		Quarter: 07/01/2016 - 09/30/2016				Policy Year				Policy Year			
Line	Description	2016	2015	2014	Total	2016	2015	2014	2013	2012	2011	Total	
PAID LOSSES:													
1	Fire	976	2,264	0	3,240	10,134	23,045	0	0	0	0	33,179	
2	E.C. & VMM	0	5,658	0	5,658	0	67,183	0	1,597	0	0	68,780	
3	Homeowners	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
4	Crime	0	0	0	0	0	0	0	0	0	0	0	
5	Liability	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
6	Total	976	7,922	0	8,898	10,134	90,228	0	1,597	0	0	101,959	
OUTSTANDING LOSSES (CURRENT PERIOD)													
7	Fire	21,790	0	0	21,790	21,790	0	0	0	0	0	21,790	
8	E.C. & VMM	19,289	969,342	0	988,631	19,289	969,342	0	0	0	0	988,631	
9	Homeowners	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
10	Crime	0	0	0	0	0	0	0	0	0	0	0	
11	Liability	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
12	Total	41,079	969,342	0	1,010,421	41,079	969,342	0	0	0	0	1,010,421	
OUTSTANDING LOSSES (PRIOR PERIOD)													
13	Fire	18,275	8,942	0	27,217	0	21,721	0	0	0	0	21,721	
14	E.C. & VMM	18,274	451,326	0	469,600	0	28,401	3,000	0	0	0	31,401	
15	Homeowners	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
16	Crime	0	0	0	0	0	0	0	0	0	0	0	
17	Liability	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
18	Total	36,549	460,268	0	496,817	0	50,122	3,000	0	0	0	53,122	
INCURRED LOSSES:													
19	Fire (1+7-13)	4,491	(6,678)	0	(2,187)	31,924	1,324	0	0	0	0	33,248	
20	E.C. & VMM (2+8-14)	1,015	523,674	0	524,689	19,289	1,008,124	0	1,597	0	0	1,029,010	
21	Homeowners (3+9-15)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
22	Crime (4+10-16)	0	0	0	0	0	0	0	0	0	0	0	
23	Liability (5+11-17)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
24	Total (6+12-18)	5,506	516,996	0	522,502	51,213	1,009,448	0	1,597	0	0	1,062,258	
IBNR (CURRENT PERIOD)													
25	Fire (incl. in line 7)	21,790	0	0	21,790	21,790	0	0	0	0	0	21,790	
26	E.C. & VMM (incl. in line 8)	19,289	0	0	19,289	19,289	0	0	0	0	0	19,289	
27	Homeowners (incl. in line 9)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
28	Crime (incl. in line 10)	0	0	0	0	0	0	0	0	0	0	0	
29	Liability (incl. in line 11)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
30	Total (incl. in line 12)	41,079	0	0	41,079	41,079	0	0	0	0	0	41,079	
IBNR (PRIOR PERIOD)													
31	Fire (incl. in line 13)	18,275	8,942	0	27,217	0	21,721	0	0	0	0	21,721	
32	E.C. & VMM (incl. in line 14)	18,274	451,326	0	469,600	0	28,401	3,000	0	0	0	31,401	
33	Homeowners (incl. in line 15)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
34	Crime (incl. in line 16)	0	0	0	0	0	0	0	0	0	0	0	
35	Liability (incl. in line 17)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
36	Total (incl. in line 18)	36,549	460,268	0	496,817	0	50,122	3,000	0	0	0	53,122	

EXHIBIT 4C

Year-To-Date: 10/01/15 - 09/30/16

151,428	33,898	13,379	280
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GEORGIA UNDERWRITING ASSOCIATION
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES - STATEWIDE COMMERCIAL
QUARTER ENDED September 30, 2016

Line	Description	Quarter: 07/01/2016 - 09/30/2016				YTD-10/01/2014-09/30/2015			
		Policy Year				Policy Year			
		2016	2015	2014	Total	2016	2015	2014	Total
LOSS EXPENSES PAID:									
1	Fire	560	810	0	1,370	11,621	2,124	0	13,745
2	E.C. & VMM	860	0	0	860	860	10,425	0	11,285
3	Homeowners	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
4	Crime	0	0	0	0	0	0	0	0
5	Liability	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
6	Total	1,420	810	0	2,230	12,481	12,548	0	25,030
UNPAID LOSS EXPENSES (CURRENT PERIOD)									
7	Fire	15,294	0	0	15,294	15,354	0	0	15,354
8	E.C. & VMM	4,296	77,911	0	82,207	4,356	77,911	0	82,267
9	Homeowners	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
10	Crime	0	0	0	0	0	0	0	0
11	Liability	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
12	Total	19,590	77,911	0	97,501	19,710	77,911	0	97,621
UNPAID LOSS EXPENSES (PRIOR PERIOD)									
13	Fire	7,561	609	0	8,170	7,561	609	0	8,170
14	E.C. & VMM	4,073	27,296	0	31,369	4,073	27,296	0	31,369
15	Homeowners	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
16	Crime	0	0	0	0	0	0	0	0
17	Liability	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
18	Total	11,634	27,905	0	39,539	11,634	27,905	0	39,539
INCURRED LOSS EXPENSES:									
19	Fire (1+7-13)	8,293	201	0	8,494	19,414	1,515	0	20,929
20	E.C. & VMM (2+8-14)	1,083	50,615	0	51,698	1,143	61,040	0	62,183
21	Homeowners (3+9-15)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
22	Crime (4+10-16)	0	0	0	0	0	0	0	0
23	Liability (5+11-17)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
24	Total (6+12-18)	9,376	50,816	0	60,192	20,557	62,554	0	83,112