BALANCE SHEET AT DECEMBER 31, 2022

STOCKS 1,395,550 - 1,395,550 CASH & SHORT-TERM INVESTMENTS 2,361,504 - 2,361,504 PREPAID PENSION COST 593,374 593,374 - PREPAID POST RETIREMENT BENEFITS 533,006 533,006 - PREPAID EXPENSES 131,858 131,858 - ACCRUED INTEREST 22,867 - 22,867 FURNITURE & EQUIPMENT 27,228 27,228 - EDP - EQUIPMENT & SOFTWARE 542,255 528,000 14,255 LEASEHOLD IMPROVEMENTS 6,731 6,731 - PREMIUMS RECEIVABLE 201,947 - 201,947 TOTAL ASSETS \$7,466,100 \$1,820,197 \$5,645,903 LIABILITIES AMOUNTS HELD FOR OTHERS 66,401 AD.975 RETURN PREMIUMS 140,975 865 140,975 RETURN PREMIUMS 140,975 865 126,591 UNEARNED PREMIUMS 2,634,594 100S5 · CASE BASIS 136,860 LOSS - CASE BASIS 136,860 100S · CASE BASIS 136,860 LOSS - CASE BASIS 126,598 102,678		LEDGER ASSETS	NON- ADMITTED ASSETS	NET ADMITTED ASSETS
STOCKS 1,395,550 - 1,395,550 CASH & SHORT-TERM INVESTMENTS 2,361,504 - 2,361,504 PREPAID PENSION COST 593,374 593,374 - PREPAID POST RETIREMENT BENEFITS 533,006 533,006 - PREPAID EXPENSES 131,858 131,858 - ACCRUED INTEREST 22,867 - 22,867 FURNITURE & EQUIPMENT 27,228 27,228 - EDP - EQUIPMENT & SOFTWARE 542,255 528,000 14,255 LEASEHOLD IMPROVEMENTS 6,731 6,731 - PREMIUMS RECEIVABLE 201,947 - 201,947 TOTAL ASSETS \$7,466,100 \$1,820,197 \$5,645,903 LIABILITIES AMOUNTS HELD FOR OTHERS 66,401 AD.975 RETURN PREMIUMS 140,975 865 140,975 RETURN PREMIUMS 140,975 865 126,591 UNEARNED PREMIUMS 2,634,594 100S5 · CASE BASIS 136,860 LOSS - CASE BASIS 136,860 100S · CASE BASIS 136,860 LOSS - CASE BASIS 126,598 102,678	ASSETS			
CASH & SHORT-TERM INVESTMENTS 2,361,504 - 2,361,504 PREPAID PENSION COST 593,374 593,374 - PREPAID DOST RETIREMENT BENEFITS 533,006 533,006 - PREPAID EXPENSES 131,858 131,858 - ACCRUED INTEREST 22,867 - 22,867 FURNITURE & EQUIPMENT 27,228 27,228 - EDP - EQUIPMENT & SOFTWARE 542,255 528,000 14,255 LEASEHOLD IMPROVEMENTS 6,731 6,731 - PREMIUMS RECEIVABLE 201,947 - 201,947 TOTAL ASSETS \$1,820,197 \$5,645,903 LIABILITIES AMOUNTS HELD FOR OTHERS 66,401 ADVANCE PREMIUMS 48,943 0THER PAYABLES 8,407 CLAIM CHECKS PAYABLE 865 265,591 UNEARNED PREMIUMS 2,634,594 LOSS CASE BASIS 136,860 LOSS S CASE BASIS 136,860 102,678 102,678 UNEARNED PREMIUMS 2,634,594 102,678 102,678 LOSS SEXPENSE-	BONDS	\$1,649,780	-	\$1,649,780
PREPAID PENSION COST 593,374 593,374 - PREPAID POST RETIREMENT BENEFITS 533,006 - - PREPAID EXPENSES 131,858 131,858 - - ACCRUED INTEREST 22,867 - - 22,867 - EDP - EQUIPMENT & SOFTWARE 542,255 528,000 14,255 - 201,947 - 201,945 36,94 - <td>STOCKS</td> <td>1,395,550</td> <td>-</td> <td>1,395,550</td>	STOCKS	1,395,550	-	1,395,550
PREPAID POST RETIREMENT BENEFITS 533,006 533,006 - PREPAID EXPENSES 131,858 131,858 - ACCRUED INTEREST 22,867 - 22,867 FURNITURE & EQUIPMENT 27,228 27,228 - EDP - EQUIPMENT & SOFTWARE 542,255 528,000 14,255 LEASEHOLD IMPROVEMENTS 6,731 6,731 - PREMIUMS RECEIVABLE 201,947 - 201,947 TOTAL ASSETS \$7,466,100 \$1,820,197 \$5,645,903 LIABILITIES AMOUNTS HELD FOR OTHERS 66,401 ADVANCE PREMIUMS 140,975 RETURN PREMIUMS 140,975 865 65 65 TOTAL LIABILITIES 865 865 66,401 ADVANCE PREMIUMS 48,943 64,401 84,943 OTHER PAYABLES 865 865 66,591 IDS S - CASE BASIS 130,660 100,9258 100,9258 100,9258 LOSS - LB.N.R 390,258 102,678 102,678 102,678 LOSS EXPENSE- ALLOCATED 126,598 102,678 1,801,215 3,844,688	CASH & SHORT-TERM INVESTMENTS	2,361,504	-	2,361,504
PREPAID EXPENSES 131,858 131,858 - ACCRUED INTEREST 22,867 - 22,867 FURNITURE & EQUIPMENT 27,228 27,228 - EDP - EQUIPMENT & SOFTWARE 542,255 528,000 14,255 LEASEHOLD IMPROVEMENTS 6,731 6,731 - PREMIUMS RECEIVABLE 201,947 - 201,947 TOTAL ASSETS \$7,466,100 \$1,820,197 \$5,645,903 LIABILITIES 87,466,100 \$1,820,197 \$5,645,903 MOUNTS HELD FOR OTHERS 66,401 ADVANCE PREMIUMS 48,943 OTHER PAYABLES 8407 - - CLAIM CHECKS PAYABLE 865 - - MOEXT PREMIUMS 2,634,594 - - LOSS - CASE BASIS 136,860 - - LOSS - CASE BASIS 136,860 - - LOSS SEXPENSE- ALLOCATED 126,598 - - LOSS EXPENSE- ALLOCATED 126,598 - - LOSS EXPENSE- ALLOCATED 70,234 - - LOSS EXPENSE- ALLOCATED 102,678		593,374	593,374	-
ACCRUED INTEREST 22,867 - 22,867 FURNITURE & EQUIPMENT 27,228 27,228 - EDP - EQUIPMENT & SOFTWARE 542,255 528,000 14,255 LEASEHOLD IMPROVEMENTS 6,731 6,731 - PREMIUMS RECEIVABLE 201,947 - 201,947 TOTAL ASSETS \$7,466,100 \$1,820,197 \$5,645,903 LABILITIES 300,075 \$7,466,100 \$1,820,197 \$5,645,903 MOUNTS HELD FOR OTHERS 66,401 ADVANCE PREMIUMS 140,975 RETURN PREMIUMS 140,975 \$8,407 \$65 CLAIM CHECKS PAYABLE 865 \$65 \$65,591 MUNEARNED PREMIUMS 2,634,594 \$66,601 \$65,591 NEARNED PREMIUMS 2,634,594 \$66,601 \$66,601 LOSS - LB.N.R 390,258 \$106,860 \$60 \$65 LOSS - LB.N.R 390,258 \$102,678 \$65,598 \$102,678 LOSS EXPENSE - ALLOCATED 126,598 \$102,678 \$3,579,097 TOTAL LABILITIES & RESERVES 3,844,688 \$3,644,688 EQUITY ACCOUNT	PREPAID POST RETIREMENT BENEFITS	533,006	533,006	-
FURNITURE & EQUIPMENT 27,228 27,228 - EDP - EQUIPMENT & SOFTWARE 542,255 528,000 14,255 LEASEHOLD IMPROVEMENTS 6,731 6,731 - 201,947 PREMIUMS RECEIVABLE 201,947 - 201,947 - 201,947 TOTAL ASSETS \$7,466,100 \$1,820,197 \$5,645,903 LABILITIES AMOUNTS HELD FOR OTHERS 66,401 ADVANCE PREMIUMS 140,975 865 TOTAL LIABILITIES 865 66,401 CLAIM CHECKS PAYABLE 865 265,591 MESERVES 140,975 865 UNEARNED PREMIUMS 2,634,594 265,591 UNEARNED PREMIUMS 2,634,594 265,591 LOSS - CASE BASIS 136,860 108,860 LOSS - CASE BASIS 136,860 108,860 LOSS - CASE BASIS 126,598 102,678 LOSS EXPENSE- ALLOCATED 70,234 ASSOCIATION EXPENSES 3,579,097 TOTAL LIABILITIES & RESERVES 3,644,688 2,624,594 LOSS EXPENSE S 117,875 3,579,097 TOTAL LIABILITIES & RESERVES<	PREPAID EXPENSES	131,858	131,858	-
EDP - EQUIPMENT & SOFTWARE 542,255 528,000 14,255 LEASEHOLD IMPROVEMENTS 6,731 6,731 - 201,947 PREMIUMS RECEIVABLE 201,947 - 201,947 - 201,947 TOTAL ASSETS \$7,466,100 \$1,820,197 \$5,645,903 LIABILITIES 66,401 - 40,975 AMOUNTS HELD FOR OTHERS 66,401 - - ADVANCE PREMIUMS 140,975 - - - RETURN PREMIUMS 848,943 -	ACCRUED INTEREST	22,867	-	22,867
LEASEHOLD IMPROVEMENTS PREMIUMS RECEIVABLE TOTAL ASSETS6,731 201,947-201,947-201,947300\$1,820,197\$5,645,90311ABILITIES ADVANCE PREMIUMS66,401ADVANCE PREMIUMS140,975RETURN PREMIUMS48,943OTHER PAYABLES8,407CLAIM CHECKS PAYABLE865265,591RESERVES136,860LOSS - CASE BASIS136,860LOSS - CASE BASIS136,860LOSS EXPENSE- ALLOCATED126,598LOSS EXPENSE- VIALLOCATED70,234ASSOCIATION EXPENSES117,875TAXES & FEES102,678TOTAL RESERVES3,579,097TOTAL LIABILITIES & RESERVES3,844,688EQUITY ACCOUNT NET EQUITY AT DECEMBER 31, 20221,801,215	FURNITURE & EQUIPMENT	27,228	27,228	-
PREMIUMS RECEIVABLE TOTAL ASSETS201,947-201,947IABILITIES AMOUNTS HELD FOR OTHERS ADVANCE PREMIUMS RETURN PREMIUMS OTHER PAYABLES66,401ADVANCE PREMIUMS RETURN PREMIUMS CLAIM CHECKS PAYABLE140,975RESERVES UNEARNED PREMIUMS LOSS - CASE BASIS LOSS EXPENSE- ALLOCATED LOSS EXPENSE- MUNICATED ASSOCIATION EXPENSES TOTAL RESERVES2634,594LOSS EXPENSE- ALLOCATED TOTAL RESERVES136,860TOTAL RESERVES LOSS EXPENSE UNALLOCATED TOTAL RESERVES3,579,097TOTAL RESERVES LOSS EXPENSE JIT,8753,544,688EQUITY ACCOUNT NET EQUITY AT DECEMBER 31, 2022201,947-201,947 \$7,466,100\$1,2021,801,215	EDP - EQUIPMENT & SOFTWARE	542,255	528,000	14,255
TOTAL ASSETS\$7,466,100\$1,820,197\$5,645,903LIABILITIESAMOUNTS HELD FOR OTHERSADVANCE PREMIUMSADVANCE PREMIUMS140,975RETURN PREMIUMS0THER PAYABLES8407CLAIM CHECKS PAYABLE1005CLAIM CHECKS PAYABLE10051005100510051005100510051105 </td <td>LEASEHOLD IMPROVEMENTS</td> <td>6,731</td> <td>6,731</td> <td>-</td>	LEASEHOLD IMPROVEMENTS	6,731	6,731	-
LIABILITIESAMOUNTS HELD FOR OTHERS66,401ADVANCE PREMIUMS140,975RETURN PREMIUMS140,975RETURN PREMIUMS48,943OTHER PAYABLES8,407CLAIM CHECKS PAYABLE865TOTAL LIABILITIESRESERVES2,634,594UNEARNED PREMIUMS2,634,594LOSS - CASE BASIS136,860LOSS - CASE BASIS136,860LOSS - CASE BASIS136,860LOSS - LB.N.R390,258LOSS EXPENSE- ALLOCATED126,598LOSS EXPENSE- ALLOCATED102,678TOTAL RESERVES117,875TAXES & FEES102,678EQUITY ACCOUNT3,501,215NET EQUITY AT DECEMBER 31, 20221,801,215	PREMIUMS RECEIVABLE	201,947	-	201,947
AMOUNTS HELD FOR OTHERS66,401ADVANCE PREMIUMS140,975RETURN PREMIUMS48,943OTHER PAYABLES8,407CLAIM CHECKS PAYABLE865TOTAL LIABILITIES265,591RESERVESUNEARNED PREMIUMS2,634,594LOSS - CASE BASIS136,860LOSS - CASE BASIS136,860LOSS - I.B.N.R390,258LOSS EXPENSE- ALLOCATED126,598LOSS EXPENSE- ALLOCATED70,234ASSOCIATION EXPENSES117,875TAXES & FEES102,678TOTAL RESERVESASSOCIATION EXPENSES3,579,097TOTAL RESERVES3,844,688EQUITY ACCOUNT NET EQUITY AT DECEMBER 31, 2022LOSS EXPENSE 31, 20221,801,215	TOTAL ASSETS	\$7,466,100	\$1,820,197	\$5,645,903
TOTAL LIABILITIES & RESERVES 3,844,688 EQUITY ACCOUNT 1,801,215 NET EQUITY AT DECEMBER 31, 2022 1,801,215	AMOUNTS HELD FOR OTHERS ADVANCE PREMIUMS RETURN PREMIUMS OTHER PAYABLES CLAIM CHECKS PAYABLE TOTAL LIABILITIES RESERVES UNEARNED PREMIUMS LOSS - CASE BASIS LOSS - I.B.N.R LOSS EXPENSE- ALLOCATED LOSS EXPENSE- UNALLOCATED ASSOCIATION EXPENSES	· · · · · · · · · · · · · · · · · · ·	$\begin{array}{r} 140,975\\ 48,943\\ 8,407\\ 865\\ \hline \end{array}$	265,591
TOTAL LIABILITIES & RESERVES 3,844,688 EQUITY ACCOUNT 1,801,215 NET EQUITY AT DECEMBER 31, 2022 1,801,215				
EQUITY ACCOUNT NET EQUITY AT DECEMBER 31, 2022 1,801,215	TOTAL RESERVES			3,579,097
NET EQUITY AT DECEMBER 31, 2022 1,801,215	TOTAL LIABILITIES & RESERVES		-	3,844,688
TOTAL LIABILITIES PLUS EQUITY ACCOUNT \$5,645,90				1,801,215
	TOTAL LIABILITIES PLUS EQUITY ACCOUNT			\$5,645,903

INCOME STATEMENT DECEMBER 31, 2022

	QUARTER-	TO-DATE	YEAR-TO-DATE		
UNDERWRITING INCOME					
PREMIUMS EARNED		\$1,331,596		\$5,429,805	
DEDUCTIONS					
LOSSES INCURRED	22,957		2,756,445		
LOSS EXPENSES INCURRED	(69,810)		429,045		
COMMISSIONS INCURRED	98,404		423,789		
OTHER UNDERWRITING EXPENSES	(129, 473)		2,035,583		
TAXES & FEES INCURRED	7,503		722		
TOTAL DEDUCTIONS	-	(70,419)	-	5,645,584	
UNDERWRITING GAIN (LOSS)		1,402,015		(215,779)	
INVESTMENT INCOME					
NET INVESTMENT INCOME EARNED	31,537		82,525		
NET REALIZED CAPITAL LOSS	(3,508)		(21,763)		
NET INVESTMENT GAIN		28,029		60,762	
OTHER INCOME					
INSTALLMENT SERVICE FEE	2,200		8,861		
TOTAL OTHER INCOME		2,200	0,001	8,861	
NET GAIN (LOSS)		1 499 944		(146, 156)	
	-	1,432,244	-	(140,100)	
EQUITY ACCOUNT					
NET EQUITY - PRIOR		969,729		3,180,544	
NET GAIN (LOSS) FOR PERIOD	1,432,244		(146, 156)		
CHANGE IN NONADMITTED ASSETS	(640,181)		(882,784)		
CHANGE IN NET UNREALIZED CAPITAL GAIN (LOSS)	39,423		(350,389)		
CHANGE IN EQUITY		831,486		(1,379,329)	
NET EQUITY AT DECEMBER 31, 2022					
	=	\$1,801,215	=	\$1,801,215	

EQUITY ACCOUNT QTD PERIOD ENDED DECEMBER 31, 2022

	POLICY YEAR 2022	POLICY YEAR 2021	POLICY YEAR 2020	POLICY YEAR 2019	TOTAL
<u>INCOME RECEIVED</u>	#1 001 000				¢1.000.51.4
PREMIUMS WRITTEN OTHER INCOME (includes installment service fees)	\$1,231,368 2,200	(\$1,654)	-	-	\$1,229,714 2,200
INVESTMENT INCOME RECEIVED		-	-	-	
NET REALIZED CAPITAL LOSS	24,151 (3,508)	-	-	-	24,151 (3,508)
TOTAL	1,254,211	(1,654)			1,252,557
TOTAL	1,201,211	(1,001)			1,202,001
EXPENSES PAID					
LOSSES PAID	150,405	166,469	(5, 360)	-	311,514
ALLOCATED LOSS EXPENSE	30,908	10,742	436	-	42,086
UNALLOCATED LOSS EXPENSE	(27, 375)	(30, 299)	976	-	(56, 698)
INSPECTION AND RATING ISO	5,876	-	-	-	5,876
SURVEYS & UNDERWRITING RPTS	4,560	-	-	-	4,560
BOARDS & BUREAUS	4,200	-	-	-	4,200
COMMISSIONS	98,485	(81)	-	-	98,404
ASSOCIATION EXPENSES	(172, 172)	-	-	-	(172, 172)
TAXES & FEES	1,752	(975)	-	-	777
TOTAL	96,639	145,856	(3,948)	-	238,547
INCREASE (DECREASE)	1,157,572	(147,510)	3,948	-	1,014,010
DEDUCT	1 . (01				1 . 401
PRIOR ACCRUED INTEREST	15,481	-	-	-	15,481
CURRENT NONADMITTED ASSETS TOTAL	1,820,197 1,835,678	-		-	1,820,197 1,835,678
TOTAL	1,000,010				1,000,010
ADD					
CURRENT ACCRUED INTEREST	22,867	-	-	-	22,867
PRIOR NONADMITTED ASSETS	1,180,016	-	-	-	1,180,016
CHANGE IN NET UNREALIZED CAPITAL GAIN	39,423	-	-	-	39,423
TOTAL	1,242,306	-	-	-	1,242,306
EQUITY IN ASSETS OF ASSOCIATION	564,200	(147,510)	3,948	-	420,638
	,	. , , ,	,		
CURRENT RESERVES					
UNEARNED PREMIUMS	2,634,594	-	-	-	2,634,594
UNPAID LOSSES	384,344	132,414	10,360	-	527,118
UNPAID LOSS EXPENSES	114,069	55,789	26,974	-	196,832
UNPAID ASSOCIATION EXPENSES	117,875	-	-	-	117,875
UNPAID TAXES & FEES	102,678	-	-	-	102,678
TOTAL	3,353,560	188,203	37,334	-	3,579,097
PRIOR RESERVES					
UNEARNED PREMIUMS	2,571,079	165,397	-	_	2,736,476
UNPAID LOSSES	489,970	320,705	5,000	-	2,750,470 815,675
UNPAID LOSSES EXPENSES	124,733	127,297	-	-	252,030
UNPAID ASSOCIATION EXPENSES	89,812	-	-	-	89,812
UNPAID TAXES & FEES	95,952	-	-	-	95,952
TOTAL	3,371,546	613,399	5,000	-	3,989,945
NET CHANCE IN FOILTY	\$582,186	¢977.000	(000 000)		¢091 400
NET CHANGE IN EQUITY	əəə2,136	\$277,686	(\$28,386)	-	\$831,486

EQUITY ACCOUNT YTD PERIOD ENDED DECEMBER 31, 2022

OTHER INCOME includes installment service 6ee) 8,801 - - - 8,80 INVESTMENT INCOME RECEIVED 72,107 - - 72,107 NET REALIZED CAPITAL LOSS (21,763) - (21,763) - (21,763) SEPENSES PAID 855,702 2,054,973 140,047 - 30,607.72 ALLOCATED LOSS EXPENSE 53,443,267 - - - 35,267 UNALLOCATED LOSS EXPENSE 51,445 126,338 35,147 - 22,43,41 INSPECTION AND RATING ISO 33,2467 - - - 35,267 BURNETS & UNDERWITTING RPTS 24,240 - - - 16,685 OCOMINSIONS 428,966 (4,989) (208) - 19,74,458 TAXES & FEES 40,172 7,874 (31,104) - 6,630,104 TOTAL 3,480,265 2,277,004 168,840 - 2,246 TOTAL 3,540,277,004 168,840 - 2,246 TOTAL		POLICY YEAR 2022	POLICY YEAR 2021	POLICY YEAR 2020	POLICY YEAR 2019	TOTAL
OPTHER INCOME forchules installment service fees) 8,861 - - - 5,862 INVESTMENT INCOME RECEIVED 72,107 - - 72,107 - - 72,107 NET REALIZED CAPITAL LOSS 72,107 - - 72,107 - - 72,107 NET REALIZED CAPITAL LOSS 72,107 - - 72,107 - - 72,107 LOSSES FAID 53,63,287 (41,890) 03,491) - 5,297,889 LOSSES FAID 53,65,702 2,064,973 140,017 - 30,607,224,665 UNALLOCATED LOSS EXPENSE 53,145 191,808 20,355 - 23,247 UNALLOCATED LOSS EXPENSE 10,608 2,069 (308) - 24,26 COMMISSIONS 422,066 (4,969) (308) - 10,608 COMMISSIONS 422,066 (4,969) (308) - 10,608 COMMISSIONS 422,873 - - 1,974,455 - - <td< td=""><td>INCOME RECEIVED</td><td></td><td></td><td></td><td></td><td></td></td<>	INCOME RECEIVED					
INVESTMENT INCOME RECEIVED 72,107 - - 72,107 INT REALZED CAPITAL LOSS (21,763) - - (21,763) TOTAL 5,343,267 (11,890) (3,491) - 5,297,384 ILOSSES PAID 5,343,267 (11,890) (3,491) - 5,297,384 ILOSSES PAID 5,343,267 (11,890) 20,4973 140,047 - 24,495 ILOSSES PAID 53,287 - - - 35,287 ILOSSES PAID 33,287 - - - 24,455 DOARDS & UNDERWITING PTS 24,261 - - 24,55 DOARDS & UNDERWITING PTS 24,261 - - 24,55 DOARDS & UNDERWITING PTS 24,261 - - 24,55 TAXES & FIES 1,374,458 - 1,574 (11,010) - 15,644 TOTAL 3,480,265 2,377,004 163,840 - 60,391,07 INCREASE (DECREASE) 1,854,002 (2,418,894)		\$5,284,062	(\$41,890)	(\$3,491)	-	\$5,238,681
NET REALIZED CAPITAL LOSS (21.769) - -	· · · · · · · · · · · · · · · · · · ·		-	-	-	8,861
TOTAL 5.345,267 (11.890) (3.491) - 5.297,884 EXPENSES PAID 0.0585 EXPENSE 63.476 126,338 35.147 - 20.901,73 LOSSES PAID 24.961 126,338 35.147 - 224,961 UNALLOCATED LOSS EXPENSE 51,148 191,040,477 20.93,08 - 223,31 UNSPECTION AND RATING ISO 35,267 - - - 35,267 BOARDS & BUREAUS 16,695 - - 16,695 - - 16,695 COMMISSIONS 422,096 (3,890) 6068) - 423,783 - 1,974,453 ASSOCIATION EXPENSES 1,974,454 - - 1,974,454 - - 1,974,454 TOTAL 3,482,252 2,377,004 165,840 - 6,090,107 INCREASE (DECREASE) 1,854,002 (2,418,894) (167,331) - 1,24,49 CURRENT NONADMITTED ASETS 1,24,90 - - 2,189,393 TOTAL 22,867 - - 2,189,393 CURRENT ACCRUED INTEREST <td></td> <td></td> <td>-</td> <td>-</td> <td>-</td> <td></td>			-	-	-	
EXPENSES PAID 855,702 2,054,973 140,047 - 3,060,722 ALLOCATED LOSS EXPENSE 63,476 126,338 55,147 - 224,363 INSPECTION AND RATING ISO 35,237 - - - 34,203,31 INSPECTION AND RATING ISO 35,237 - - - 24,263 BOARDS & BURRAUS 16,095 - - - 24,263 COMMISSIONS 422,086 63,989 (308) - 1,974,458 TAXES & FEES 10,172 7,874 (31,404) 16,694 TAXES & FEES 10,172 7,874 (31,404) 16,694 TOTAL 3,480,265 2,377,004 163,840 - 6,639,09 INCREASE (DECREASE) 1,854,002 (2,418,894) (167,331) - 1,24,44 CURRENT NONADMITTED ASSETS 1,24,49 - - 2,636,93 TOTAL 22,867 - - 2,637,94 - - 2,636,94 CURRENT ACCRUED INTEREST </td <td></td> <td></td> <td>-</td> <td>-</td> <td>-</td> <td>(21,763)</td>			-	-	-	(21,763)
LOSSES PAID S85.702 2.044.973 140.047 - 3.060.77 ALLOCATED LOSS EXPENSE 63.476 126.338 35.147 - 224.66 UNALLOCATED LOSS EXPENSE 63.476 126.338 35.147 - 224.66 UNALLOCATED LOSS EXPENSE 53.267 - - - 35.267 UNALDOCATED LOSS EXPENSE 24.261 - - 24.26 BOARDS & BUREAUS 16.695 - - 16.68 COMMISSIONS 42.8086 (3.989) (0.09) - 42.378 ASSOCIATION EXPENSES 1.974.458 - - 1.974.458 TOTAL 3.489.265 2.377.004 163.840 - 6.030.09 INCREASE (DECREASE) 1.854.002 (2.418.894) (167.331) - 12.449 INCREASE (DECREASE) 1.974.455 - - 360.389 - 360.399 INCREASE (DECREASE) 1.820.197 - - 12.449 - - 22.867	TOTAL	5,343,267	(41,890)	(3,491)		5,297,886
LOSSES PAID S85.702 2.044.973 140.047 - 3.060.77 ALLOCATED LOSS EXPENSE 63.476 126.338 35.147 - 224.66 UNALLOCATED LOSS EXPENSE 63.476 126.338 35.147 - 224.66 UNALLOCATED LOSS EXPENSE 53.267 - - - 35.267 UNALDOCATED LOSS EXPENSE 24.261 - - 24.26 BOARDS & BUREAUS 16.695 - - 16.68 COMMISSIONS 42.8086 (3.989) (0.09) - 42.378 ASSOCIATION EXPENSES 1.974.458 - - 1.974.458 TOTAL 3.489.265 2.377.004 163.840 - 6.030.09 INCREASE (DECREASE) 1.854.002 (2.418.894) (167.331) - 12.449 INCREASE (DECREASE) 1.974.455 - - 360.389 - 360.399 INCREASE (DECREASE) 1.820.197 - - 12.449 - - 22.867	EXPENSES PAID					
ALOCATED LOSS EXPENSE 63,76 126,338 35,147 - 223,63 UNALLOCATED LOSS EXPENSE 51,148 191,808 20,358 - 233,11 INSPECTION AND RATING ISO 35,267 - - 24,261 - - 24,261 BOARDS & BUREAUS 16,695 - - 16,695 - - 16,695 COMMISSIONS 4220,965 (3,989) (409) - 423,774 16,695 TOTAL 3,489,265 2,377,004 163,840 - 6,694,004 TOTAL 3,489,265 2,377,004 163,840 - 6,694,004 INCREASE (DECREASE) 1,554,002 (2,418,894) (167,331) - (732,222 DEDUCT - - 12,449 - - 2,449 CURRENT AORADMITTED ASSETS 1,520,197 - - 1,82,419 CURRENT ACCRUED INTEREST - 12,449 - - 2,807,311 CURRENT ACCRUED INTEREST - 22,867 - - 2,804,394 TOTAL - - <td>LOSSES PAID</td> <td>855,702</td> <td>2,054,973</td> <td>140,047</td> <td>-</td> <td>3,050,722</td>	LOSSES PAID	855,702	2,054,973	140,047	-	3,050,722
INSPECTION AND RATING ISO 35.267 - - - - - - - - - - - - - - - - 24.261 - - - 24.263 - - 16.693 - - 16.693 - - 16.693 - - 1.074.455 - - 1.074.455 - - 1.074.455 - - 1.074.455 - - 1.074.455 - - 1.074.455 - - 1.074.455 - - 1.074.456 - - 1.074.456 - - 1.074.456 - - 1.074.456 - - 1.074.457 - 1.074.457 - 1.074.4510 - 1.074.4510 - 1.074.4510 - 1.074.4510 - 1.074.4510 - 1.074.4510 - 1.074.4510 - 1.074.4510 - 1.074.4510 - 1.074.4510 - 1.074.4510 - <th< td=""><td>ALLOCATED LOSS EXPENSE</td><td></td><td></td><td>35,147</td><td>-</td><td>224,961</td></th<>	ALLOCATED LOSS EXPENSE			35,147	-	224,961
SURVEYS & UNDERWRITING RPTS 24 261 - - 2 16,695 BOARDS & BUREAUS 16,695 - - 16,695 COMMISSIONS 1428,086 (3,989) (308) - 16,695 ASSOCIATION EXPENSES 1,974,458 - - 1,974,458 - - 1,974,458 TOTAL 3,489,265 2,377,004 163,840 - 6,039,109 INCREASE (DECREASE) 1,854,002 (2,418,894) (167,331) - (732,222 DEDUCT - 12,449 - - 1,2449 CURRENT NONADMITTED ASSETS 1,820,197 - - 1,820,197 CURRENT NONADMITTED ASSETS 1,820,197 - - 2,867 PRIOR ACCRUED INTEREST 2,2,867 - - 2,2,867 PRIOR NONADMITTED ASSETS 2,2,867 - - 2,2,867 PRIOR NONADMITTED ASSETS 2,2,867 - - 2,643,594 UNPAID LOSSES 384,344 12,414 10,360 <	UNALLOCATED LOSS EXPENSE	51,148	191,808	20,358	-	263,314
BOARDS & BUREAUS 16.695 - - - 16.695 COMMISSIONS 422,086 (3,989) (308) - 423,783 ASSOCIATION EXPENSES 1,974,455 - - 1,974,455 TAXES & FEES 40,172 7,874 (31,404) - 6,639,109 INCREASE (DECREASE) 1,854,002 (2,418,894) (167,331) - (732,222 DEDUCT - 12,449 - - 1,244 CURRENT NONADMITTED ASSETS 1,820,197 - - 1,820,393 TOTAL 2,170,586 12,449 - - 2,183,033 ADD - 122,867 - - 2,2867 CURRENT ACCRUED INTEREST 22,867 - - 2,2867 PRIOR NONADMITTED ASSETS 937,414 - - 960,281 EQUITY IN ASSETS OF ASSOCIATION (29,3717) (1,493,929) (167,331) - (1,954,977 UNPAID LOSSE ES 114,069 53,789 26,974	INSPECTION AND RATING ISO	35,267	-	-	-	35,267
COMMISSIONS 428.086 (3.989) (308) - 423.78 ASSOCIATION EXPENSES 1,974,458 - - - 1,974,458 TAXES & FEES 1,974,458 - - - 1,974,458 TOTAL 3,489,265 2,377,004 163,840 - 6,039,00 INCREASE (DECREASE) 1,854,002 (2,418,894) (167,331) - (732,222 DEDUCT PRIOR ACCUUED INTEREST - 12,449 - - 12,80,19' CURRENT NONADMITTED ASSETS 1,820,197 - - 1,820,19' - 1,820,19' CURRENT ACCRUED INTEREST 1,820,197 - - 2,866 - - 2,860,989 - - 2,800,989 - - 2,800,989 - - 2,800,989 - - 2,800,989 - - 2,800,989 - - 2,800,989 - - 2,800,989 - - 2,800,989 - - 2,800,989 -	SURVEYS & UNDERWRITING RPTS	24,261	-	-	-	24,261
ASSOCIATION EXPENSES 1,974,458 - - 1,974,458 TAXES & FEES 40,172 7,874 (61,404) - 16,643 TOTAL 3,489,265 2,377,004 163,840 - 6,639,109 INCREASE (DECREASE) 1,854,002 (2,418,894) (167,331) - (732,222 DEDUCT - 1,2,449 - - 1,2,449 CURRENT NONADMITTED ASSETS 1,820,197 - - 1,2,80,93 CURRENT ACCRUED INTEREST - 1,2,449 - - 2,183,033 ADD - - 2,2,867 - - 2,2,867 CURRENT ACCRUED INTEREST 22,867 - - 2,2,867 - - 2,2,867 PRIOR NONADMITTED ASSETS - - 2,2,867 937,414 - - 960,283 EQUITY IN ASSETS OF ASSOCIATION (293,717) (1,493,929) (167,331) - (1,954,977 UNPARID LOSSE S 2,634,594 - - - 2,634,594 - - - 2,634,594 <td< td=""><td>BOARDS & BUREAUS</td><td>16,695</td><td>-</td><td>-</td><td>-</td><td>16,695</td></td<>	BOARDS & BUREAUS	16,695	-	-	-	16,695
TAXES & FEES 40.172 7.874 (31.40) 16.644 TOTAL 3,489.265 2.377.004 163.840 - 6.030.105 INCREASE (DECREASE) 1,854.002 (2,418,894) (167,331) - (13.2,223) DEDUCT PRIOR ACCRUED INTEREST - 12,449 - - 12,449 CURRENT NONADMITTED ASSETS 1.820,197 - - 12,449 - - 24,867 CURRENT ACCRUED INTEREST 22,867 - - 22,867 - - 22,867 PRIOR NONADMITTED ASSETS 22,867 - - 22,867 - - 22,867 PRIOR NONADMITTED ASSETS 22,867 - - 22,867 - - 22,867 PRIOR NONADMITTED ASSETS 22,867 - - 22,867 - - 22,867 UNPAID LOSS EST OF ASSOCIATION (293,717) (1,493,929) (167,331) - 2,634,594 - - - 2,634,594 - - - 2,634,594 - - - 2,634,594 - <	COMMISSIONS	428,086	(3,989)	(308)	-	423,789
TOTAL 3,489,265 2,377,004 163,840 - 6,030,105 INCREASE (DECREASE) 1,854,002 (2,418,894) (167,331) - (732,223) DEDUCT - 12,449 - - 12,449 CURRENT NONADMITTED ASSETS 1,820,197 - - 1,820,197 CHANGE IN NET UNREALIZED CAPITAL LOSS 350,389 - - 1,820,197 TOTAL 22,867 - - 2,183,033 ADD - 22,867 - - 22,867 PRIOR NONADMITTED ASSETS - 937,414 - 960,281 EQUITY IN ASSETS OF ASSOCIATION (293,717) (1,493,929) (167,331) - (1,954,971 UNRARNED PREMIUMS 2,634,594 - - 2,634,594 - - 2,634,594 UNPAID LOSSES 384,344 132,414 10,360 - 527,118 - - 116,585 UNPAID TAXES & FEES 112,678 - - 102,678 - - 102,678 TOTAL - 2,826,718 -	ASSOCIATION EXPENSES	1,974,458	-	-	-	1,974,458
INCREASE (DECREASE) 10.0000 10.0000	TAXES & FEES	40,172	7,874	(31,404)	-	16,642
DEDUCT - 12,449 - 12,449 PRIOR ACCRUED INTEREST - 1,820,197 - - 1,820,197 CURRENT NONADMITTED ASSETS 1,820,197 - - 2,183,038 TOTAL 350,389 - - 2,183,038 ADD - 22,867 - - 22,867 PRIOR NONADMITTED ASSETS - 937,414 - - 937,414 TOTAL 22,867 937,414 - - 960,281 EQUITY IN ASSETS OF ASSOCIATION (293,717) (1,493,929) (167,331) - (1,954,973 UNPAID LOSS EXPENSES 114,069 55,789 26,974 - 196,833 UNPAID LOSS EXPENSES 114,069 55,789 - - 117,875 - - 117,875 UNPAID ASSOCIATION EXPENSES 114,069 55,789 - - 102,678 - - 117,875 UNPAID ASSOCIATION EXPENSES - 2,825,718 - - <t< td=""><td>TOTAL</td><td>3,489,265</td><td>2,377,004</td><td>163,840</td><td>-</td><td>6,030,109</td></t<>	TOTAL	3,489,265	2,377,004	163,840	-	6,030,109
PRIOR ACCRUED INTEREST - 12,449 - - 12,443 CURRENT NONADMITTED ASSETS 1,80,197 - - 1,80,197 CHANGE IN NET UNREALIZED CAPITAL LOSS 350,389 - - - 350,389 TOTAL 21,0586 12,449 - - 21,03,037 ADD 21,0586 12,449 - - 22,867 PRIOR NONADMITTED ASSETS - 937,414 - 937,414 TOTAL 22,867 937,414 - 960,283 EQUITY IN ASSETS OF ASSOCIATION (293,717) (1,493,929) (167,331) - (1,954,971 UNEARNED PREMIUMS 2,634,594 - - - 2,634,594 UNPAID LOSSES 384,344 132,414 10,360 527,113 UNPAID LOSSES 3114,069 55,789 26,974 - 112,627 UNPAID ASSOCIATION EXPENSES 1114,069 55,789 26,974 - 198,633 UNPAID ASSOCIATION EXPENSES 117,875 - - 117,877 UNPAID ASSOCIATION EXPENSES - <t< td=""><td>INCREASE (DECREASE)</td><td>1,854,002</td><td>(2,418,894)</td><td>(167,331)</td><td>-</td><td>(732,223)</td></t<>	INCREASE (DECREASE)	1,854,002	(2,418,894)	(167,331)	-	(732,223)
PRIOR ACCRUED INTEREST - 12,449 - - 12,443 CURRENT NONADMITTED ASSETS 1,80,197 - - 1,80,197 CHANGE IN NET UNREALIZED CAPITAL LOSS 350,389 - - - 350,389 TOTAL 21,0586 12,449 - - 21,03,037 ADD 21,0586 12,449 - - 22,867 PRIOR NONADMITTED ASSETS - 937,414 - 937,414 TOTAL 22,867 937,414 - 960,283 EQUITY IN ASSETS OF ASSOCIATION (293,717) (1,493,929) (167,331) - (1,954,971 UNEARNED PREMIUMS 2,634,594 - - - 2,634,594 UNPAID LOSSES 384,344 132,414 10,360 527,113 UNPAID LOSSES 3114,069 55,789 26,974 - 112,627 UNPAID ASSOCIATION EXPENSES 1114,069 55,789 26,974 - 198,633 UNPAID ASSOCIATION EXPENSES 117,875 - - 117,877 UNPAID ASSOCIATION EXPENSES - <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td></t<>						
CURRENT NONADMITTED ASSETS 1,820,197 - - 1,820,197 CHANGE IN NET UNREALIZED CAPITAL LOSS 350,389 - - 350,389 TOTAL 2,170,586 12,449 - - 22,863 CURRENT ACCRUED INTEREST 22,867 - - 22,867 PRIOR NONADMITTED ASSETS - 937,414 - 9960,283 EQUITY IN ASSETS OF ASSOCIATION (293,717) (1,493,929) (167,331) - (1,954,977) CURRENT RESERVES 114,069 55,789 26,974 - 196,833 UNPAID LOSSES 114,069 55,789 26,974 - 102,678 UNPAID TAXES & FEES 112,678 - - 102,678 - - 102,678 UNPAID LOSSES 112,678 - - 102,678 - - 102,678 - - 102,678 - - 102,678 - - 102,678 - - 102,678 - - 102,678 - - 102,678 - - 102,678 - - 102,678<						
CHANGE IN NET UNREALIZED CAPITAL LOSS 350,389 - - 350,389 TOTAL 2,170,586 12,449 - - 2,183,033 ADD 22,867 - - - 22,867 CURRENT ACCRUED INTEREST 22,867 - - - 22,867 PRIOR NONADMITTED ASSETS - - - 937,414 - - 960,281 EQUITY IN ASSETS OF ASSOCIATION (293,717) (1,493,929) (167,331) - (1,954,977) CURRENT RESERVES UNEARNED PREMIUMS 2,634,594 - - - 2,634,594 UNPAID LOSS EXPENSES 384,344 132,414 10,360 - 527,111 UNPAID LOSS EXPENSES 114,069 55,789 26,974 - 106,833 UNPAID TAXES & FEES 112,875 - - 102,877 TOTAL - 2,825,718 - - 2,825,719 UNPAID LOSSES - 2,825,718 - - 2,825,719 UNPAID LOSSES - 2,825,718 - - 2,825,719		-	12,449	-	-	12,449
TOTAL 2,170,586 12,449 - - 2,183,033 ADD CURRENT ACCRUED INTEREST 22,867 - - - 22,867 PRIOR NONADMITTED ASSETS - 937,414 - - 937,414 - 937,414 TOTAL 22,867 937,414 - - 937,414 - - 937,414 - - 937,414 - - 937,414 - - 937,414 - - 937,414 - - 937,414 - - 937,414 - - 937,414 - - 937,414 - - 937,414 - - 937,414 - - 937,414 - - 937,414 - - 936,281 EQUITY IN ASSETS OF ASSOCIATION (293,717) (1,493,929) (167,331) - (1,954,973 - - 17,875 - - 17,875 - - 117,875 - - 112,877 102,678 - - 102,678 - - 12,825,718 - -			-	-	-	1,820,197
ADD 22,867 - - 22,867 PRIOR NONADMITTED ASSETS - 937,414 - 997,414 TOTAL 22,867 937,414 - 960,281 EQUITY IN ASSETS OF ASSOCIATION (293,717) (1,493,929) (167,331) - (1,954,977) CURRENT RESERVES UNEARNED PREMIUMS 2,634,594 - - - 2,634,594 UNPAID LOSSES 343,444 132,414 10,360 - 527,113 UNPAID LOSSES 114,069 55,789 26,974 - 106,833 UNPAID LOSSE EXPENSES 117,875 - - 117,875 UNPAID TAXES & FEES 102,678 - - 102,677 TOTAL 3,353,560 188,203 37,334 - 3,579,997 PRIOR RESERVES - - 2,825,718 - - 2,825,719 UNEARNED PREMIUMS - 2,825,718 - - 2,825,719 UNEARNED PREMIUMS - 2,825,718 - - 2,825,719 UNPAID LOSSES - 144,659 <td></td> <td></td> <td>-</td> <td>-</td> <td>-</td> <td>350,389</td>			-	-	-	350,389
CURRENT ACCRUED INTEREST 22,867 - - 22,867 PRIOR NONADMITTED ASSETS - 937,414 - 937,414 TOTAL 22,867 937,414 - 936,281 EQUITY IN ASSETS OF ASSOCIATION (293,717) (1,493,929) (167,331) - (1,954,977) CURRENT RESERVES 0 0 22,637 - - 2,634,594 - - 2,634,594 UNPAID LOSSES 384,344 132,414 10,360 - 527,114 0 106,833 UNPAID LOSSES 114,069 55,789 26,974 - 106,833 UNPAID LOSSE & TOTAL 102,678 - - 102,678 VINEARNED PREMIUMS - 2,825,718 - - 102,678 UNPAID LOSSES - 2,825,718 - - 2,825,719 UNEARNED PREMIUMS - 2,825,718 - - 2,825,719 UNPAID LOSSES - 626,788 184,607 10,000 821,399 UNPAID LOSSES - 144,659 83,325 28,078	TOTAL	2,170,586	12,449	-		2,183,035
PRIOR NONADMITTED ASSETS - 937,414 - - 937,414 TOTAL 22,867 937,414 - - 960,281 EQUITY IN ASSETS OF ASSOCIATION (293,717) (1,493,929) (167,331) - (1,954,977) CURRENT RESERVES UNEARNED PREMIUMS 2,634,594 - - - 2,634,597 UNPAID LOSSES 384,344 132,414 10,360 - 527,114 UNPAID LOSSES 114,069 55,789 26,974 - 196,833 UNPAID ASSOCIATION EXPENSES 117,875 - - 102,678 - - 102,678 UNPAID TAXES & FEES 102,678 - - - 102,679 3,353,560 188,203 37,334 - 3,579,097 PRIOR RESERVES UNEARNED PREMIUMS - 2,825,718 - - 2,825,719 UNPAID LOSSES - 2,825,718 - - 2,825,719 - 2,825,719 UNPAID LOSSES - - 144,659 83,325 28,078 26,066 UNPAID LOSSES <t< td=""><td>ADD</td><td></td><td></td><td></td><td></td><td></td></t<>	ADD					
TOTAL 22,867 937,414 - - 960,281 EQUITY IN ASSETS OF ASSOCIATION (293,717) (1,493,929) (167,331) - (1,954,977) CURRENT RESERVES UNEARNED PREMIUMS 2,634,594 - - - 2,634,594 UNPAID LOSSES 384,344 132,414 10,360 - 527,114 UNPAID LOSS EXPENSES 114,069 55,789 26,974 - 196,833 UNPAID ASSOCIATION EXPENSES 117,875 - - - 102,678 UNPAID TAXES & FEES 102,678 - - 102,678 - - 102,678 UNPAID LOSSES 117,875 - - - 102,678 - - 102,678 UNPAID TAXES & FEES 102,678 - - 2,825,718 - - 2,825,718 UNPAID LOSSES - - 2,825,718 - - 2,825,718 UNPAID LOSSES - - - 102,678 - - 2,825,718 UNPAID LOSSES - - 2,825,718 -	CURRENT ACCRUED INTEREST	22,867	-	-	-	22,867
EQUITY IN ASSETS OF ASSOCIATION (293,717) (1,493,929) (167,331) - (1,954,977) CURRENT RESERVES UNEARNED PREMIUMS 2,634,594 - - - 2,634,594 UNPAID LOSSES 384,344 132,414 10,360 - 527,113 UNPAID LOSSES 114,069 55,789 26,974 - 196,833 UNPAID ASSOCIATION EXPENSES 117,875 - - - 117,875 UNPAID TAXES & FEES 102,678 - - - 102,677 TOTAL - 2,825,718 - - 2,825,718 UNPAID LOSSES - 2,825,718 - - 2,825,719 UNPAID LOSSES - - 2,825,718 - - 2,825,718 UNPAID LOSSES - - 2,825,718 - - 2,825,718 UNPAID LOSSES - - 2,825,718 - - 2,825,718 UNPAID LOSSES - - - 2,825,718 - - 2,825,718 UNPAID LOSSES - - <td>PRIOR NONADMITTED ASSETS</td> <td>-</td> <td>937,414</td> <td>-</td> <td>-</td> <td>937,414</td>	PRIOR NONADMITTED ASSETS	-	937,414	-	-	937,414
CURRENT RESERVES (CONCO) (CONCO) (CONCO) UNEARNED PREMIUMS 2,634,594 - - - 2,634,594 UNPAID LOSSES 384,344 132,414 10,360 - 527,118 UNPAID LOSS EXPENSES 114,069 55,789 26,974 - 196,833 UNPAID ASSOCIATION EXPENSES 117,875 - - - 117,874 UNPAID TAXES & FEES 102,678 - - 102,678 - - 102,678 TOTAL 3,353,560 188,203 37,334 - 3,579,097 PRIOR RESERVES UNEARNED PREMIUMS - 2,825,718 - - 2,825,718 UNPAID LOSSES - 102,678 - - 2,825,718 - 2,825,718 UNPAID LOSSES - 2,825,718 - - 2,825,718 - 2,825,718 UNPAID LOSSES - 12,826,718 184,607 10,000 821,394 UNPAID LOSSES - 12,826,718 - - 2,825,718 UNPAID LOSSES - 144,	TOTAL	22,867	937,414	-		960,281
UNEARNED PREMIUMS 2,634,594 - - - 2,634,594 UNPAID LOSSES 384,344 132,414 10,360 - 527,114 UNPAID LOSS EXPENSES 114,069 55,789 26,974 - 196,833 UNPAID ASSOCIATION EXPENSES 117,875 - - 117,875 UNPAID TAXES & FEES 102,678 - - 102,677 TOTAL 3,353,560 188,203 37,334 - 3,579,097 PRIOR RESERVES 102,678 - - 102,677 UNPAID LOSSES 2825,718 - - 2,825,718 UNPAID LOSSES - 626,788 184,607 10,000 821,394 UNPAID LOSSES - - 2,825,718 - - 2,825,718 UNPAID LOSSES - - 626,788 184,607 10,000 821,394 UNPAID LOSSES - 144,659 83,325 28,078 256,066 UNPAID TAXES & FEES - 118,598 - - 118,598 TOTAL - 3,848,736	EQUITY IN ASSETS OF ASSOCIATION	(293,717)	(1,493,929)	(167,331)	_	(1,954,977)
UNEARNED PREMIUMS 2,634,594 - - - 2,634,594 UNPAID LOSSES 384,344 132,414 10,360 - 527,114 UNPAID LOSS EXPENSES 114,069 55,789 26,974 - 196,833 UNPAID ASSOCIATION EXPENSES 117,875 - - 117,875 UNPAID TAXES & FEES 102,678 - - 102,677 TOTAL 3,353,560 188,203 37,334 - 3,579,097 PRIOR RESERVES 102,678 - - 102,677 UNEARNED PREMIUMS - 2,825,718 - - 2,825,718 UNPAID LOSSES - 626,788 184,607 10,000 821,394 UNPAID LOSSES - 144,659 83,325 28,078 256,066 UNPAID LOSSES EXPENSES - 118,598 - - 132,973 UNPAID TAXES & FEES - 118,598 - - 118,598 TOTAL - 3,848,736 267,932 38,078 4,154,746						
UNPAID LOSSES 384,344 132,414 10,360 - 527,114 UNPAID LOSS EXPENSES 114,069 55,789 26,974 - 196,833 UNPAID ASSOCIATION EXPENSES 117,875 - - 117,875 UNPAID TAXES & FEES 102,678 - - 102,678 TOTAL 3,353,560 188,203 37,334 - 3,579,097 PRIOR RESERVES 102,678 - - - 102,678 UNEARNED PREMIUMS - 2,825,718 - - 2,825,718 UNPAID LOSSES - 626,788 184,607 10,000 821,396 UNPAID LOSSES EXPENSES - 144,659 83,325 28,078 256,066 UNPAID ASSOCIATION EXPENSES - 132,973 - - 132,973 UNPAID TAXES & FEES - 118,598 - - 118,598 TOTAL - 3,848,736 267,932 38,078 4,154,746						
UNPAID LOSS EXPENSES 114,069 55,789 26,974 - 196,833 UNPAID ASSOCIATION EXPENSES 117,875 - - - 117,875 UNPAID TAXES & FEES 102,678 - - 102,678 - - 102,678 TOTAL 3,353,560 188,203 37,334 - 3,579,097 PRIOR RESERVES 102,678 - - - 102,678 UNEARNED PREMIUMS - 2,825,718 - - 2,825,718 UNPAID LOSSES - 626,788 184,607 10,000 821,396 UNPAID LOSSES - 144,659 83,325 28,078 256,066 UNPAID ASSOCIATION EXPENSES - 132,973 - - 132,973 UNPAID TAXES & FEES - 118,598 - - 118,598 TOTAL - 3,848,736 267,932 38,078 4,154,746			-	-	-	2,634,594
UNPAID ASSOCIATION EXPENSES 117,875 - - 117,875 UNPAID TAXES & FEES 102,678 - - 102,678 TOTAL 3,353,560 188,203 37,334 - 3,579,097 PRIOR RESERVES 000,073,000 188,203 37,334 - 3,579,097 UNEARNED PREMIUMS - 2,825,718 - - 2,825,718 UNPAID LOSSES - 626,788 184,607 10,000 821,396 UNPAID LOSSES EXPENSES - 144,659 83,325 28,078 256,066 UNPAID ASSOCIATION EXPENSES - 118,598 - - 132,973 UNPAID TAXES & FEES - 118,598 - - 118,598 TOTAL - 3,848,736 267,932 38,078 4,154,746				,	-	
UNPAID TAXES & FEES 102,678 - - 102,678 TOTAL 3,353,560 188,203 37,334 - 3,579,097 PRIOR RESERVES UNEARNED PREMIUMS - 2,825,718 - - 2,825,718 UNPAID LOSSES - 626,788 184,607 10,000 821,396 UNPAID LOSSES EXPENSES - 144,659 83,325 28,078 256,066 UNPAID ASSOCIATION EXPENSES - 132,973 - - 132,973 UNPAID TAXES & FEES - 118,598 - - 118,598 TOTAL - 3,848,736 267,932 38,078 4,154,746			· · · · ·	<i>,</i>	-	
TOTAL 3,353,560 188,203 37,334 - 3,579,097 PRIOR RESERVES UNEARNED PREMIUMS - 2,825,718 - - 2,825,718 UNPAID LOSSES - 2,825,718 - - 2,825,718 UNPAID LOSSES - 626,788 184,607 10,000 821,396 UNPAID LOSSES EXPENSES - 144,659 83,325 28,078 256,066 UNPAID ASSOCIATION EXPENSES - 132,973 - - 132,973 UNPAID TAXES & FEES - 118,598 - - 118,598 TOTAL - 3,848,736 267,932 38,078 4,154,746			-	-	-	
PRIOR RESERVES - - 2,825,718 - - 2,825,718 UNPAID LOSSES - 2,825,718 - - 2,825,718 UNPAID LOSSES - 626,788 184,607 10,000 821,398 UNPAID LOSSES EXPENSES - 144,659 83,325 28,078 256,063 UNPAID ASSOCIATION EXPENSES - 132,973 - - 132,973 UNPAID TAXES & FEES - 118,598 - - 118,598 TOTAL - 3,848,736 267,932 38,078 4,154,746			-	-	-	
UNEARNED PREMIUMS - 2,825,718 - - 2,825,718 UNPAID LOSSES - 626,788 184,607 10,000 821,393 UNPAID LOSSES EXPENSES - 144,659 83,325 28,078 256,065 UNPAID ASSOCIATION EXPENSES - 132,973 - - 132,973 UNPAID TAXES & FEES - 118,598 - - 118,598 TOTAL - 3,848,736 267,932 38,078 4,154,746	IUIAL	3,353,560	188,203	37,334		3,579,097
UNPAID LOSSES - 626,788 184,607 10,000 821,394 UNPAID LOSSES EXPENSES - 144,659 83,325 28,078 256,065 UNPAID ASSOCIATION EXPENSES - 132,973 - - 132,973 UNPAID TAXES & FEES - 118,598 - - 118,598 TOTAL - 3,848,736 267,932 38,078 4,154,746	PRIOR RESERVES					
UNPAID LOSSES EXPENSES - 144,659 83,325 28,078 256,066 UNPAID ASSOCIATION EXPENSES - 132,973 - - 132,973 UNPAID TAXES & FEES - 118,598 - - 118,598 TOTAL - 3,848,736 267,932 38,078 4,154,746	UNEARNED PREMIUMS	-	2,825,718	-	-	2,825,718
UNPAID ASSOCIATION EXPENSES - 132,973 - - 132,973 UNPAID TAXES & FEES - 118,598 - - 118,598 TOTAL - 3,848,736 267,932 38,078 4,154,746	UNPAID LOSSES	-	626,788	184,607	10,000	821,395
UNPAID TAXES & FEES - 118,598 - - 118,598 TOTAL - 3,848,736 267,932 38,078 4,154,746	UNPAID LOSSES EXPENSES	-	144,659	83,325	28,078	256,062
TOTAL - 3,848,736 267,932 38,078 4,154,746	UNPAID ASSOCIATION EXPENSES	-	132,973	-	-	132,973
	UNPAID TAXES & FEES		118,598	-	-	118,598
NET CHANGE IN EQUITY (\$3.647.277) \$2.166.604 \$63.267 \$38.078 (\$1.379.329	TOTAL		3,848,736	267,932	38,078	4,154,746
	NET CHANGE IN EQUITY	(\$3,647,277)	\$2,166,604	\$63,267	\$38,078	(\$1,379,329)

UNDERWRITING STATEMENT EARNED/INCURRED BASIS QTD PERIOD ENDING DECEMBER 31, 2022

	QUA	12-31-22 RTER-TO-DATE	
Premiums Written	\$1,229,714		
Current Unearned Reserve	2,634,594		
Prior Unearned Reserve	2,736,476		
Change in Unearned Premium Reserve Net Premium Earned	—	101,882	\$1,331,596
Losses Paid		311,514	
Less Salvage & Subrogation		-	
Net Losses Paid		311,514	
Current Loss Reserve	527,118		
Prior Loss Reserve	815,675		
Change in Loss Reserve		(288,557)	
Net Losses Incurred			22,957
Allocated Loss Exp. Paid		42,086	
Unallocated Loss Exp. Paid		(56,698)	
Total Loss Exp. Paid		(14,612)	
Current Loss Exp. Reserve	196,832		
Prior Loss Exp. Reserve	252,030		
Change in Loss Exp. Reserve		(55,198)	
Net Loss Exp. Incurred			(69,810)
Total Loss & Loss Exp. Incurred			(\$46,853)
Taxes & Fees Paid		777	
Current Reserve	102,678		
Prior Reserve	95,952		
Change in Reserve for Taxes & Fees Net Taxes & Fees Incurred	—	6,726	7,503
Commissions Expense Paid		98,404	
Board Bureaus & Inspections Paid		14,636	
Other Operating Exp. Paid		(172, 172)	
Total Underwriting Exp. Paid		(59, 132)	
Current Reserve	117,875		
Prior Reserve	89,812		
Change in Other Underwriting Exp. Reserve		28,063	
Other Underwriting Exp. Incurred			(31,069)
Total Other Underwriting Exp. Incurred			(23, 566)
Total Loss & Underwriting Exp. Incurred			(\$70,419)
Underwriting Gain			\$1,402,015
Net Investment Income Received		24,151	
Current Accrued Interest	22,867		
Prior Accrued Interest	15,481		
Change in Accrued Interest Net Investment Income Earned		7,386	31,537
Net Realized Capital Loss			(3,508)
Net Investment Gain			28,029
Othe Income (includes installment service fees)			2,200
Net Gain			\$1,432,244

UNDERWRITING STATEMENT EARNED/INCURRED BASIS YTD PERIOD ENDING DECEMBER 31, 2022

	Y	12-31-22 EAR-TO-DATE	
Premiums Written		\$5,238,681	
Current Unearned Reserve	2,634,594		
Prior Unearned Reserve	2,825,718		
Change in Unearned Premium Reserve Net Premium Earned	—	191,124	\$5,429,805
Losses Paid		3,071,929	
Less Salvage & Subrogation Net Losses Paid	—	$\frac{21,207}{3,050,722}$	
Current Loss Reserve	527,118		
Prior Loss Reserve	821,395		
Change in Loss Reserve Net Losses Incurred		(294,277)	2,756,445
Allocated Loss Exp. Paid		224,961	,,
Unallocated Loss Exp. Paid		263,314	
Total Loss Exp. Paid		488,275	
Current Loss Exp. Reserve	196,832	,	
Prior Loss Exp. Reserve	256,062		
Change in Loss Exp. Reserve		(59, 230)	
Net Loss Exp. Incurred			429,045
Total Loss & Loss Exp. Incurred			\$3,185,490
Taxes & Fees Paid		16,642	. , ,
Current Reserve	102,678	,	
Prior Reserve	118,598		
Change in Reserve for Taxes & Fees		(15, 920)	
Net Taxes & Fees Incurred	—		722
Commissions Expense Paid		423,789	
Board Bureaus & Inspections Paid		76,223	
Other Operating Exp. Paid		1,974,458	
Total Underwriting Exp. Paid		2,474,470	
Current Reserve	117,875		
Prior Reserve	132,973		
Change in Other Underwriting Exp. Reserve		(15,098)	
Other Underwriting Exp. Incurred			2,459,372
Total Other Underwriting Exp. Incurred			2,460,094
Total Loss & Underwriting Exp. Incurred			\$5,645,584
Underwriting Loss			(\$215,779)
Net Investment Income Received		72,107	
Current Accrued Interest	22,867		
Prior Accrued Interest	12,449		
Change in Accrued Interest		10,418	
Net Investment Income Earned			82,525
Net Realized Capital Loss			(21,763)
Net Investment Gain			60,762
Othe Income (includes installment service fees)			8,861
Net Loss			(\$146,156)

STATISTICAL REPORT ON PREMIUMS QTD PERIOD ENDING DECEMBER 31, 2022

	POLICY YEAR 2022	POLICY YEAR 2021	POLICY YEAR 2020	POLICY YEAR 2019	TOTAL
*SEE NOTE BELOW		2021	_0_0	-010	Tom
WRITTEN PREMIUMS					
FIRE	\$905,876	(\$1,247)	-	-	\$904,629
ALLIED	321,595	(407)	-	-	321,188
CRIME	3,897	-	-	-	3,897
TOTAL	1,231,368	(1,654)	-		1,229,714
CURRENT UNEARNED PREMIUM RESERVE					
@ 12-31-22					
FIRE	1,913,388	-	-	-	1,913,388
ALLIED	713,574	-	-	-	713,574
CRIME	7,632	-	-	-	7,632
TOTAL	2,634,594	-	-		2,634,594
PRIOR UNEARNED PREMIUM RESERVE @ 09-30-22					
FIRE	1,852,124	122,538	-	-	1,974,662
ALLIED	712,460	42,678	-	-	755,138
CRIME	6,495	181	-	-	6,676
TOTAL	2,571,079	165,397	-		2,736,476
EARNED PREMIUM					
FIRE	844,612	121,291	-	-	965,903
ALLIED	320,481	42,271	-	-	362,752
CRIME	2,760	181	-	-	2,941
TOTAL	\$1,167,853	\$163,743	-	-	\$1,331,596

*Note: The Terrorism Risk Insurance Program Reauthorization Act of 2007 requires insurers to report direct earned premium for commercial business written. This amount is shown on page 8.

STATISTICAL REPORT ON PREMIUMS YTD PERIOD ENDING DECEMBER 31, 2022

	POLICY YEAR 2022	POLICY YEAR 2021	POLICY YEAR 2020	POLICY YEAR 2019	TOTAL
*SEE NOTE BELOW					
WRITTEN PREMIUMS					
FIRE	\$3,832,411	(\$28,924)	(\$2,828)	-	\$3,800,659
ALLIED	1,438,498	(12,957)	(663)	-	1,424,878
CRIME	13,153	(9)	-	-	13,144
TOTAL	5,284,062	(41,890)	(3,491)		5,238,681
CURRENT UNEARNED PREMIUM RESERVE					
@ 12-31-22					
FIRE	1,913,388	-	-	-	1,913,388
ALLIED	713,574	-	-	-	713,574
CRIME	7,632	-	-	-	7,632
TOTAL	2,634,594	-	-		2,634,594
PRIOR UNEARNED PREMIUM RESERVE					
@ 12-31-21					
FIRE	-	2,054,544	-	-	2,054,544
ALLIED	-	765,537	-	-	765,537
CRIME	-	5,637	-	-	5,637
TOTAL	-	2,825,718	-		2,825,718
EARNED PREMIUM					
FIRE	1,919,023	2,025,620	(2,828)	-	3,941,815
ALLIED	724,924	752,580	(663)	-	1,476,841
CRIME	5,521	5,628	-	-	11,149
TOTAL	\$2,649,468	\$2,783,828	(\$3,491)	-	\$5,429,805

*Note: The Terrorism Risk Insurance Program Reauthorization Act of 2007 requires residual market insurance entities that share profits and losses with private sector insurers, to report its share of direct earned premium and losses for commercial property insurance coverage to each private sector insurance participant. In July 2003, the Treasury broadened the definition of "commercial risk" to include 1-4 family tenant-occupied dwellings. The schedule shown below summarizes both commercial and 1-4 family-tenant occupied dwelling direct earned premium for the last eight quarters:

		1-4 Family Tenant-				1-4 Family Tenant-	
Con	nmercial	Occupied	Total TRIA	Cor	nmercial	Occupied	Total TRIA
1Q21	\$56,723	\$452,213	\$508,936	1Q22	\$55,157	\$400,291	\$455,448
2 Q 21	\$55,303	\$443,423	\$498,726	2Q22	\$56,692	\$400,011	\$456,703
3Q21	\$55,099	\$437,927	\$493,026	3Q22	\$56,373	\$398,316	\$454,689
4Q21	\$53,309	\$421,565	\$474,874	4Q22	\$52,211	\$384,742	\$436,953

There were no terrorism losses reported. Please use your latest NJ member participation listing to calculate your share of commercial premium. The result of this calculation should be treated as assumed earned premium for the purpose of calculating an Insurer deductible under the Act.

STATISTICAL REPORT ON LOSSES QTD PERIOD ENDED DECEMBER 31, 2022

		POLICY YEAR 2022	POLICY YEAR 2021	POLICY YEAR 2020	POLICY YEAR 2019	TOTAL
PAID LOSSES						
Net of Salvage & Subrog	gation Received					
FIRE		\$122,802	\$160,000	-	-	\$282,802
ALLIED		$27,\!603$	6,469	(5, 360)	-	28,712
CRIME		-	-	-	-	-
	TOTAL	150,405	166,469	(5, 360)		311,514
CURRENT CASE BASIS	RESERVES (12-31-22)					
FIRE		45,000	49,000	-	-	94,000
ALLIED		22,500	10,000	10,360	-	42,860
CRIME		-	-	-	-	-
	TOTAL	67,500	59,000	10,360		136,860
CURRENT I.B.N.R. RES	ERVES (12-31-22)					
FIRE		211,229	60,971	-	-	272,200
ALLIED		105,615	12,443	-	-	118,058
CRIME		-	-	-	-	-
	TOTAL	316,844	73,414	-		390,258
PRIOR LOSS RESERVE	S (09-30-22)					
(Including I.B.N.R. Rese						
FIRE		483,805	317,329	-	-	801,134
ALLIED		6,165	3,376	5,000	-	14,541
CRIME		-	-	-	-	-
	TOTAL	489,970	320,705	5,000		815,675
INCURRED LOSSES						
FIRE		(104,774)	(47, 358)	-	-	(152, 132)
ALLIED		149,553	25,536	-	-	175,089
CRIME		-	-	-	-	-
	TOTAL	\$44,779	(\$21,822)	-	-	\$22,957

STATISTICAL REPORT ON LOSSES YTD PERIOD ENDED DECEMBER 31, 2022

		POLICY YEAR 2022	POLICY YEAR 2021	POLICY YEAR 2020	POLICY YEAR 2019	TOTAL
PAID LOSSES						
Net of Salvage & Subro	gation Received					
FIRE		\$785,594	\$1,583,799	\$109,909	-	\$2,479,302
ALLIED		70,108	471,174	30,138	-	571,420
CRIME		-	-	-	-	-
	TOTAL	855,702	2,054,973	140,047		3,050,722
CURRENT CASE BASIS	S RESERVES (12-31-22)					
FIRE	``````````````````````````````````````	45,000	49,000	-	-	94,000
ALLIED		22,500	10,000	10,360	-	42,860
CRIME		-	-	-	-	-
	TOTAL	67,500	59,000	10,360	-	136,860
CURRENT I.B.N.R. RES	SFRVFS (19-31-99)					
FIRE	ERVES(12-31-22)	211,229	60,971	_	_	272,200
ALLIED		105,615	12,443		_	118,058
CRIME		-	-	_	-	-
	TOTAL	316,844	73,414	-	-	390,258
PRIOR LOSS RESERVE	FS (19-31-91)					
(Including I.B.N.R. Rese						
FIRE		-	485,621	97,162	_	582,783
ALLIED		-	141,167	87,445	10.000	238,612
CRIME		-	-	-	-	-
	TOTAL	-	626,788	184,607	10,000	821,395
INCURRED LOSSES						
FIRE		1,041,823	1,208,149	12,747	_	2,262,719
ALLIED			1,208,149 352,450		-	
CRIME		198,223	əə∠,4ə0 _	(46,947)	(10,000)	493,726
OTTIME2	TOTAL	\$1,240,046	\$1,560,599	(\$34,200)	(\$10,000)	\$2,756,445

STATISTICAL REPORT ON LOSS EXPENSES (INCLUDES ALLOCATED AND UNALLOCATED LOSS EXPENSES) QTD PERIOD ENDING DECEMBER 31, 2022

	POLICY YEAR 2022	POLICY YEAR 2021	POLICY YEAR 2020	POLICY YEAR 2019	TOTAL
LOSS EXPENSES PAID					
(ALAE AND ULAE)					
FIRE	(\$8,495)	(\$24,375)	-	-	(\$32,870)
ALLIED	12,028	4,818	1,412	-	18,258
CRIME	-	-	-	-	-
TOTAL	3,533	(19,557)	1,412		(14,612)
CURRENT LOSS EXPENSE RESERVES @ 12-31-22					
FIRE	76,046	46,333	-	-	122,379
ALLIED	38,023	9,456	26,974	-	74,453
CRIME	-	-	-	-	-
TOTAL	114,069	55,789	26,974		196,832
PRIOR LOSS EXPENSE RESERVES @ 09-30-22					
FIRE	123,163	125,957	-	-	249,120
ALLIED	1,570	1,340	-	-	2,910
CRIME	-	-	-	-	-
TOTAL	124,733	127,297	-		252,030
ALAE & ULAE LOSS EXPENSES INCURRED					
FIRE	(55,612)	(103,999)	-	-	(159, 611)
ALLIED	48,481	12,934	28,386	-	89,801
CRIME	-	-	-	-	-
TOTAL	(\$7,131)	(\$91,065)	\$28,386	-	(\$69,810)

STATISTICAL REPORT ON LOSS EXPENSES (INCLUDES ALLOCATED AND UNALLOCATED LOSS EXPENSES) YTD PERIOD ENDING DECEMBER 31, 2022

	POLICY YEAR 2022	POLICY YEAR 2021	POLICY YEAR 2020	POLICY YEAR 2019	TOTAL
LOSS EXPENSES PAID					
(ALAE AND ULAE)	\$0,1,1,00	#104 404	* ~ * ~~~		#202.022
FIRE	\$84,160	\$194,424	\$25,339	-	\$303,923
ALLIED CRIME	30,464	123,722	30,166	-	184,352
TOTAL	114,624	- 318,146	- 55,505	-	488,275
CURRENT LOSS EXPENSE RESERVES @ 12-31-22					
FIRE	76,046	46,333	-	-	122,379
ALLIED	38,023	9,456	26,974	-	74,453
CRIME	-	-	-	-	-
TOTAL	114,069	55,789	26,974		196,832
PRIOR LOSS EXPENSE RESERVES @ 12-31-21					
FIRE	-	112,079	43,855	-	155,934
ALLIED	-	32,580	39,470	28,078	100,128
CRIME	-	-	-	-	-
TOTAL	-	144,659	83,325	28,078	256,062
ALAE & ULAE LOSS EXPENSES INCURRED					
FIRE	160,206	128,678	(18,516)	-	270,368
ALLIED	68,487	100,598	17,670	(28,078)	158,677
CRIME	-	-	-	-	-
TOTAL	\$228,693	\$229,276	(\$846)	(\$28,078)	\$429,045