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Michael F. Valdez, General Manager

December 17, 2009

TO: ALL MEMBER COMPANIES  
ATTENTION: CHIEF FINANCIAL OFFICER

FINANCIAL STATEMENT  
Fiscal Year Ended September 30, 2009

Enclosed are financial statement exhibits for fiscal year ended September 30, 2009:

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
Exhibit 5	Cumulative Report of Catastrophe Losses
Exhibit 7	Status Report of In-force Policies and Liability
Exhibit 7-A	Reporting Schedule P Number of Claims Outstanding

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 2009 AY Premium Tax Refund will be calculated and released in early 2010.

The 2009 Participation was calculated and released on May 5, 2009. An individual statement was mailed to each company/group. The 2009 Participation list is available at [www.GeorgiaUnderwriting.com](http://www.GeorgiaUnderwriting.com) (Member Company Area). The Annual Call for Premiums for calculating the 2010 Participation will be posted on our website by March 31, 2010.

The Board of Directors approved the final accounting and settlement of the 2009 Association Year as well as an assessment against the 2009 Association Year. The calculation was prepared and released on June 16, 2009 with an individual statement mailed to each member.

**The Association currently has a Reinsurance contract with coverage of \$150 million xs \$50 million, which is based on a 1-250 year event. 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 \$3.9 billion of which \$2.4 billion is in the coastal counties as of September 30, 2009.** All participation ratios are available on our Web Site.

I encourage you to routinely visit our Web Site at [www.GeorgiaUnderwriting.com](http://www.GeorgiaUnderwriting.com) for updates. Please do not hesitate to call me at (770) 923-7431 if you have any questions or comments.

Sincerely,

Sharon L. Drake  
Treasurer

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

**GEORGIA UNDERWRITING ASSOCIATION**  
**BALANCE SHEET**  
**AS OF SEPTEMBER 30, 2009**

DESCRIPTION	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	EXHIBIT 1 ADMITTED ASSETS
<b>ASSETS</b>				
Investments: U. S. Notes	7,746,335			7,746,335
Cash	1,429,922			1,429,922
Accounts receivable	6,401			6,401
Assessments Receivable	0			0
Premium/Fee Receivable	1,046,545			1,046,545
Reinsurance Premium Receivable	0			0
Interest accrued - U.S. Notes		10,991		10,991
Data processing equipment (net of depreciation)	3,213		3,213	
Furniture and equipment (net of depreciation)	156,383		156,383	
Programming (net of amortization)	18,000		18,000	
Section 444 deposit (I. R. S. )	0			0
Prepaid Reinsurance Premium	0			0
Prepaid Operating Expense	65,642		65,642	
Prepaid Commission	33,007		33,007	
<b>Total Assets</b>	<b>10,505,448</b>	<b>10,991</b>	<b>276,245</b>	<b>10,240,194</b>
<b>LIABILITIES AND EQUITY</b>				
Reserves for:				
Unpaid losses (include IBNR)				2,905,472
Unpaid loss adjustment expenses				327,330
Operating expenses				24,018
Premium taxes				1,000,664
Unearned premiums				9,833,989
<b>Total Reserves</b>				<b>14,091,453</b>
Payables for:				
Accounts payable				134,377
Rent payable				82,218
Unclaimed Funds				32,770
Amounts W/H for AVC of Others				0
Post Retirement Benefit Payable				1,133,211
Premiums received in advance				330,074
<b>Total Payables</b>				<b>1,712,650</b>
Members' Equity				(5,563,909)
<b>Total Liabilities and Equity</b>				<b>10,240,194</b>

**GEORGIA UNDERWRITING ASSOCIATION  
INCOME STATEMENT AND EQUITY ACCOUNT  
QUARTER ENDED SEPTEMBER 30, 2009**

EXHIBIT 2

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

Year-To-Date: 10/01/08 - 09/30/09

STATEWIDE

STATEWIDE

DESCRIPTION	PERSONAL LINES		COMMERCIAL		TOTAL	PERSONAL LINES		COMMERCIAL		TOTAL
	PERSONAL LINES	COMMERCIAL	PERSONAL LINES	COMMERCIAL	TOTAL	PERSONAL LINES	COMMERCIAL	PERSONAL LINES	COMMERCIAL	TOTAL
<b>UNDERWRITING INCOME:</b>										
Premiums earned (Net of Reinsurance)	3,242,270	123,117	11,892,499	1,795,777	3,365,387	11,892,499	1,795,777			13,688,276
<b>DEDUCTIONS:</b>										
Losses incurred	3,219,750	136,668	12,144,432	431,155	3,356,418	12,144,432	431,155			12,575,587
Loss expenses incurred	520,195	11,202	1,402,031	56,088	531,397	1,402,031	56,088			1,458,119
Operating expenses incurred	882,203	199,978	3,480,305	709,651	1,082,181	3,480,305	709,651			4,189,956
Premium taxes incurred	199,761	54,225	825,374	175,290	253,986	825,374	175,290			1,000,664
Total Deductions	4,821,909	402,073	17,852,142	1,372,184	5,223,982	17,852,142	1,372,184			19,224,326
Net Underwriting Gain or (Loss)	(1,579,639)	(278,956)	(5,959,643)	423,593	(1,858,595)	(5,959,643)	423,593			(5,536,050)
<b>OTHER INCOME OR (OUTGO):</b>										
Net investment income - U.S. Notes	4,781	3,064	78,153	12,284	7,845	78,153	12,284			90,437
Fees/Misc Income	8,912	2,573	32,897	7,041	11,485	32,897	7,041			39,938
Total Other Income or (Outgo)	13,693	5,637	111,050	19,325	19,330	111,050	19,325			130,375
Net Income or (Loss)	(1,565,946)	(273,319)	(5,848,593)	442,918	(1,839,265)	(5,848,593)	442,918			(5,405,675)
<b>EQUITY ACCOUNT:</b>										
Members' equity (Prior period)	(6,625,249)	3,272,740	(6,194,519)	2,980,425	(3,352,509)	(6,194,519)	2,980,425			(3,214,094)
Net income or (loss)	(1,565,946)	(273,319)	(5,848,593)	442,918	(1,839,265)	(5,848,593)	442,918			(5,405,675)
Change in assets not admitted	40,145	7,647	62,293	(11,495)	47,792	62,293	(11,495)			50,798
Minimum Pension Liability	(352,739)	(67,188)	(352,739)	(67,188)	(419,927)	(352,739)	(67,188)			(419,927)
Assessments (Distributions)	0	0	3,829,769	(404,780)	0	3,829,769	(404,780)			3,424,989
Net Change in Equity	(1,878,540)	(332,860)	(2,309,270)	(40,545)	(2,211,400)	(2,309,270)	(40,545)			(2,349,815)
Members' Equity (current period)	(8,503,789)	2,939,880	(8,503,789)	2,939,880	(5,563,909)	(8,503,789)	2,939,880			(5,563,909)

**GEORGIA UNDERWRITING ASSOCIATION  
MEMBERS' ACCOUNT - STATEWIDE PERSONAL LINES  
QUARTER ENDED SEPTEMBER 30, 2009**

EXHIBIT 3A

Year-To-Date: 10/01/08 - 09/30/09

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

Item Description	2009			2008			2007			2006			2005			Total
	2009	2008	2007	2008	2007	2006	2009	2008	2007	2008	2007	2006	2005			
<b>INCOME RECEIVED:</b>																
1A Premiums Written	3,680,119	(6,067)	0	0	0	0	3,674,052	15,193,569	(347,142)	(963)	0	0	0	14,845,464		
1B Reinsurance Ceded	(501,448)	0	0	n/a	0	0	(501,448)	(3,045,242)	92,432	0	n/a	0	n/a	(2,952,910)		
1C Net Written Premium	3,178,671	(6,067)	0	0	0	0	3,172,604	12,148,327	(254,710)	(963)	0	0	0	11,892,554		
2 Interest Received (U.S. Notes)	4,310	0	0	0	0	0	4,310	65,146	40,841	0	0	0	0	105,987		
3 Fees/Misc Income	8,548	227	23	114	0	0	8,912	30,122	517	308	336	1,614	0	32,897		
4 Total Income (Items 1C+2-3)	3,191,529	(5,840)	23	114	0	0	3,185,826	12,243,595	(213,352)	(655)	336	1,614	0	12,031,538		
<b>EXPENSES PAID:</b>																
5A Losses	2,656,938	994,288	15,609	(382)	0	0	3,666,333	5,505,041	5,697,287	612,084	(4,246)	(1,186)	(1,186)	11,808,980		
5B Losses: Reins. Recovered	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
6A Loss Adjustment Expenses	249,883	133,393	8,376	(4)	0	0	391,648	507,119	622,993	94,015	(4,901)	31,313	31,313	1,250,539		
6B LAE: Reins. Recovered	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
7 Commissions	368,026	(574)	0	0	0	0	367,452	1,513,574	(34,461)	(97)	0	0	0	1,479,016		
8 Operating Expenses	504,070	0	0	0	0	0	504,070	1,992,739	22,651	0	0	0	0	2,005,400		
9 Premium Taxes	0	0	0	0	0	0	0	852,019	0	0	0	0	0	852,019		
10	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
11 Total Expenses Paid (Items 5A thru 10)	3,778,817	1,127,087	23,985	(382)	0	0	4,928,503	9,508,473	7,160,499	705,002	(9,147)	30,127	(1,186)	17,395,954		
12 Net Cash Change (Items 4 & 11)	(587,288)	(1,132,927)	(23,962)	500	0	0	(1,743,677)	2,735,122	(7,373,851)	(706,657)	9,483	(28,513)	(28,513)	(5,364,415)		
<b>RESERVES:</b>																
<b>DEDUCT (CURRENT PERIOD)</b>																
13A Unpaid Losses (include IBNR)	2,124,026	445,006	47,624	73,000	0	0	2,689,656	2,124,026	445,006	47,624	73,000	0	0	2,669,656		
13B Unpaid Losses-Reins. Recoverable	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
14A Unpaid Loss Adj. Expenses	153,380	67,466	60,874	34,380	0	0	316,100	153,380	67,466	60,874	34,380	0	0	316,100		
14B Unpaid LAE-Reins. Recoverable	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
15 Operating Expenses	20,175	0	0	0	0	0	20,175	20,175	0	0	0	0	0	20,175		
16 Premium Taxes	825,374	0	0	0	0	0	825,374	825,374	0	0	0	0	0	825,374		
17 Unearned Premiums	8,009,740	0	0	0	0	0	8,009,740	8,009,740	0	0	0	0	0	8,009,740		
<b>ADD (PRIOR PERIOD)</b>																
18A Unpaid Losses (include IBNR)	2,009,529	940,210	113,500	73,000	0	0	3,136,239	0	1,935,604	336,041	73,479	9,080	2,354,204			
18B Unpaid Losses-Reins. Recoverable	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
19A Unpaid Loss Adj. Expenses	119,750	56,602	6,825	4,376	0	0	187,553	0	110,033	33,617	5,411	15,547	164,608			
19B Unpaid LAE-Reins. Recoverable	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
20 Operating Expenses	9,494	0	0	0	0	0	9,494	0	24,285	0	0	0	0	24,286		
21 Premium Taxes	625,613	0	0	0	0	0	625,613	0	852,019	0	0	0	0	852,019		
22 Unearned Premiums	7,597,735	481,671	0	0	0	0	8,079,406	0	8,009,585	0	0	0	0	8,009,585		
23 Net Reserve Change (Items 13A thru 22)	(770,574)	966,011	11,827	(30,004)	0	0	177,260	(11,132,695)	10,419,055	261,160	(28,490)	24,627	(466,343)			
<b>OTHER CHANGES:</b>																
<b>DEDUCT (PRIOR PERIOD)</b>																
24 Interest Accrued (U.S. Notes)	8,541	0	0	0	0	0	8,541	0	35,846	0	0	0	0	35,846		
25 Assets Not Admitted	(272,191)	0	0	0	0	0	(272,191)	0	(294,339)	0	0	0	0	(294,339)		
<b>ADD (CURRENT PERIOD)</b>																
26 Interest Accrued (U.S. Notes)	9,012	0	0	0	0	0	9,012	9,012	0	0	0	0	0	9,012		
27a Assets Not Admitted	(232,046)	0	0	0	0	0	(232,046)	(232,046)	0	0	0	0	0	(232,046)		
27b Minimum Pension Liability	(352,739)	na	na	na	na	na	(352,739)	(352,739)	na	na	na	na	na	(352,739)		
28 Net Other Changes (Items 24 thru 27)	(312,123)	0	0	0	0	0	(312,123)	(575,773)	257,493	0	0	0	0	(316,280)		
29 Assessments (Distributions)	0	0	0	0	0	0	0	4,000,000	0	0	0	(170,231)	3,828,769			
Change in Members' Equity (Items 12, 23, 28, & 29)	(1,669,985)	(166,916)	(12,135)	(29,504)	0	0	(1,878,540)	(4,973,346)	3,302,697	(445,497)	(19,007)	(174,117)	(2,309,270)			



**GEORGIA UNDERWRITING ASSOCIATION  
MEMBERS' ACCOUNT FOR UNSETTLED YEARS  
INCEPTION TO QUARTER ENDED SEPTEMBER 30, 2009**

EXHIBIT 3B

Item Description	2009	2008	2007	2006	2005	Total
<b>INCOME RECEIVED:</b>						
1A Premiums Written	18,500,076	18,540,289	18,400,257	16,598,032	15,864,264	87,902,918
1B Reinsurance Ceded	(4,488,636)	(4,086,317)	(2,800,722)	(1,309,939)	(1,099,633)	(13,765,247)
1C Net Written Premium	14,031,440	14,453,972	15,599,535	15,288,093	14,764,631	74,137,671
2 Interest Received-U.S. Notes	79,446	257,915	506,412	399,301	182,598	1,425,672
3 Fees/Misc Income	36,734	37,949	43,469	44,882	47,146	210,180
4 Total Income (Items 1C, 2, & 3)	14,147,620	14,749,836	16,149,416	15,732,276	14,994,375	76,773,523
<b>EXPENSES PAID:</b>						
5A Losses	5,671,992	11,207,867	12,342,928	8,518,901	10,916,782	48,658,470
5B Losses: Reins. Recovered	0	0	0	0	0	0
6A Loss Adjustment Expenses	521,596	1,126,161	945,379	662,155	819,333	4,074,624
6B LAE: Reins. Recovered	0	0	0	0	0	0
7 Commissions	1,844,026	1,819,563	1,812,793	1,634,472	1,559,462	8,670,316
8 Operating Expenses	2,360,403	2,655,325	2,245,943	2,210,556	2,228,252	11,700,479
9 Premium Taxes	0	1,025,067	1,027,096	934,200	895,535	3,881,898
10						
11 Total Expenses Paid (Items 5A thru 10)	10,398,017	17,833,983	18,374,139	13,960,284	16,419,364	76,985,787
12 Net Cash Change (Items 4 & 11)	3,749,603	(3,084,147)	(2,224,723)	1,771,992	(1,424,989)	(1,212,264)
<b>RESERVES:</b>						
<b>DEDUCT (CURRENT PERIOD)</b>						
13A Unpaid Losses (include IBNR)	2,339,842	445,006	47,624	73,000	0	2,905,472
13B Unpaid Losses-Reins. Recoverable	0	0	0	0	0	0
14A Unpaid Loss Adj. Expenses	164,602	67,474	60,874	34,380	0	327,330
14B Unpaid LAE-Reins. Recoverable	0	0	0	0	0	0
15 Operating Expenses	24,018	0	0	0	0	24,018
16 Premium Taxes	1,000,664	0	0	0	0	1,000,664
17 Unearned Premiums	9,833,969	0	0	0	0	9,833,969
18 Total Reserves (Item 13A thru 17)	13,363,095	512,480	108,498	107,380	0	14,091,453
<b>OTHER CHANGES:</b>						
<b>ADD</b>						
19 Interest Accrued - U. S. Notes	10,991	0	0	0	0	10,991
20a Assets Not Admitted	(276,245)	0	0	0	0	(276,245)
20b Minimum Pension Liability	(419,927)	na	na	na	na	(419,927)
21 Total Other Changes	(685,181)	0	0	0	0	(685,181)
22 Assessments (Distributions)	4,000,000	2,700,000	2,300,000	0	1,424,989	10,424,989
Net Members' Equity (Items 12, 18, 21 & 22)	(6,298,673)	(996,627)	(33,221)	1,664,612	0	(5,563,909)

**GEORGIA UNDERWRITING ASSOCIATION  
MEMBERS' ACCOUNT FOR UNSETTLED YEARS  
INCEPTION TO QUARTER ENDED SEPTEMBER 30, 2009**

EXHIBIT 3C

Item Description	Statewide Personal Lines					Statewide Commercial					Total	
	2009	2008	2007	2006	2005	2009	2008	2007	2006	2005		
<b>INCOME RECEIVED:</b>												
1A Premiums Written	15,193,569	15,312,386	15,430,089	14,755,542	14,910,701	75,602,287	3,306,507	3,227,903	2,970,168	1,842,490	953,563	12,300,631
1B Reinsurance Ceded	(3,045,242)	(3,269,117)	(2,383,231)	(1,213,787)	(1,027,908)	(10,939,285)	(1,423,394)	(817,200)	(417,491)	(96,152)	(71,725)	(2,825,962)
1C Net Written Premium	12,148,327	12,043,269	13,046,858	13,541,755	13,882,793	64,663,002	1,883,113	2,410,703	2,552,677	1,746,338	881,838	9,474,669
2 Interest Received (U.S. Notes)	65,146	218,064	436,277	357,413	172,352	1,249,252	14,300	39,851	70,135	41,888	10,246	176,420
3 Fees/Misc Income	30,122	31,539	36,536	39,893	44,031	182,121	6,612	6,410	6,933	4,989	3,115	28,059
4 Total Income (Items 1C, 2, & 3)	12,243,595	12,292,872	13,519,671	13,939,061	14,099,176	66,094,375	1,904,025	2,456,964	2,629,745	1,793,215	895,199	9,679,148
<b>EXPENSES PAID:</b>												
5A Losses	5,505,041	10,867,144	11,739,396	8,223,182	10,185,902	46,520,665	166,951	340,723	603,532	295,719	730,880	2,137,805
5B Losses: Reins. Recovered	0	0	0	0	0	0	0	0	0	0	0	0
6A Loss Adjustment Expenses	507,119	1,077,619	896,445	845,509	782,229	3,908,921	14,477	48,542	48,934	16,646	37,104	165,703
6B LAE: Reins. Recovered	0	0	0	0	0	0	0	0	0	0	0	0
7 Commissions	1,513,574	1,497,820	1,516,957	1,451,061	1,465,002	7,444,214	330,452	321,943	295,836	183,411	94,460	1,226,102
8 Operating Expenses	1,982,739	2,449,396	2,122,601	2,115,708	2,153,566	10,824,010	377,664	205,929	123,342	94,848	74,986	876,469
9 Premium Taxes	0	852,019	866,613	832,427	842,246	3,393,305	0	173,048	160,483	101,773	53,289	488,593
10												
11 Total Exp. Paid (Items 5A thru 10)	9,508,473	16,743,798	17,142,012	13,267,887	15,428,945	72,091,115	889,544	1,090,185	1,232,127	692,397	990,419	4,894,672
12 Net Cash Change (Items 4 & 11)	2,735,122	(4,450,926)	(3,622,341)	871,174	(1,329,769)	(6,996,740)	1,014,481	1,366,779	1,397,618	1,100,818	(95,220)	4,784,476
<b>RESERVES:</b>												
<b>DEDUCT (CURRENT PERIOD)</b>												
13A Unpaid Losses (include IBNR)	2,124,026	445,006	47,624	73,000	0	2,689,656	215,816	0	0	0	0	215,816
13B Unpaid Losses-Reins. Recoverable	0	0	0	0	0	0	0	0	0	0	0	0
14A Unpaid Loss Adj. Expenses	153,380	67,466	60,874	34,380	0	316,100	11,222	8	0	0	0	11,230
14B Unpaid LAE-Reins. Recoverable	0	0	0	0	0	0	0	0	0	0	0	0
15 Operating Expenses	20,175	0	0	0	0	20,175	3,843	0	0	0	0	3,843
16 Premium Taxes	825,374	0	0	0	0	825,374	175,290	0	0	0	0	175,290
17 Unearned Premiums	8,009,740	0	0	0	0	8,009,740	1,824,229	0	0	0	0	1,824,229
18 Total Reserves (Item 13A thru 17)	11,132,695	512,472	108,498	107,380	0	11,861,045	2,230,400	8	0	0	0	2,230,408
<b>OTHER CHANGES:</b>												
<b>ADD</b>												
19 Interest Accrued (U.S. Notes)	9,012	0	0	0	0	9,012	1,979	0	0	0	0	1,979
20a Assets Not Admitted	(232,046)	0	0	0	0	(232,046)	(44,199)	0	0	0	0	(44,199)
20b Minimum Pension Liability	(352,739)	na	na	na	na	(352,739)	(67,188)	na	na	na	na	(67,188)
21 Net Other Changes	(575,773)	0	0	0	0	(575,773)	(109,408)	0	0	0	0	(109,408)
22 Assessments (Distributions)	4,000,000	2,300,000	2,300,000	0	1,329,769	9,929,769	0	400,000	0	95,220	0	495,220
Net Members' Equity	(4,973,346)	(2,663,398)	(1,430,839)	563,794	0	(8,503,789)	(1,325,327)	1,766,771	1,397,618	1,100,818	0	2,939,880

**GEORGIA UNDERWRITING ASSOCIATION  
STATISTICAL REPORT OF PREMIUMS  
QUARTER ENDED SEPTEMBER 30, 2009**

EXHIBIT 4A

**STATEWIDE PERSONAL LINES**

Quarter: 07/01/09 - 09/30/09      Year-To-Date: 10/01/08 - 09/30/09

Line	Description	Policy Year					Total	2009	Policy Year					Total				
		2007	2006	2005	2008	2007			2006	2005	2008	2007	2006		2005			
<b>PREMIUMS WRITTEN:</b>																		
1	Fire						1,247,670	(1,736)	0	0	0	1,245,934	5,225,818	(137,808)	(410)	0	0	5,087,600
2	E.C. & VMM						1,290,113	(2,078)	0	0	0	1,288,035	5,430,086	(97,211)	(518)	0	0	5,332,357
3	Homeowners						1,093,101	(2,099)	0	0	0	1,091,002	4,367,164	(109,670)	0	0	0	4,257,494
4	Crime						3,074	0	0	0	3,074	13,304	(36)	0	0	0	0	13,268
5	Liability						46,161	(154)	0	n/a	46,007	157,197	(2,417)	(35)	0	n/a	0	154,745
6A	Total (Gross)						3,680,119	(6,067)	0	0	3,674,052	15,193,569	(347,142)	(963)	0	0	0	14,845,464
6B	Reinsurance Ceded - Fire						(289,548)	0	0	0	(289,548)	(289,548)	0	0	0	0	0	(289,548)
	Reinsurance Ceded - EC						(334,174)	0	0	0	(334,174)	(2,102,699)	64,177	0	0	0	0	(2,038,522)
	Reinsurance Ceded - HO						122,274	0	0	0	122,274	(652,995)	28,255	0	0	0	0	(624,740)
	Reinsurance Ceded - Total						(501,448)	0	0	0	(501,448)	(3,045,242)	92,432	0	0	0	0	(2,952,810)
6C	Total (Net) (6a-6b)						3,178,671	(6,067)	0	0	3,172,604	12,148,327	(254,710)	(963)	0	0	0	11,892,654
<b>UNEARNED PR.: (PRIOR)</b>																		
7	Fire						2,611,936	160,970	0	0	2,772,906	0	2,868,259	0	0	0	0	2,868,259
8	E.C. & VMM						2,751,345	187,104	0	0	2,938,449	0	2,888,060	0	0	0	0	2,888,060
9	Homeowners						2,154,118	128,633	0	0	2,282,751	0	2,175,588	0	0	0	0	2,175,588
10	Crime						7,044	306	0	0	7,350	0	5,584	0	0	0	0	5,584
11	Liability						73,292	4,658	0	n/a	77,950	0	72,094	0	0	0	n/a	72,094
12	Total						7,597,735	481,671	0	0	8,079,406	0	8,009,585	0	0	0	0	8,009,585
<b>UNEARNED PR.: (CURRENT)</b>																		
13	Fire						2,734,609	0	0	0	2,734,609	2,734,609	0	0	0	0	0	2,734,609
14	E.C. & VMM						2,866,620	0	0	0	2,866,620	2,866,620	0	0	0	0	0	2,866,620
15	Homeowners						2,314,403	0	0	0	2,314,403	2,314,403	0	0	0	0	0	2,314,403
16	Crime						7,223	0	0	0	7,223	7,223	0	0	0	0	0	7,223
17	Liability						86,885	0	0	n/a	86,885	86,885	0	0	0	n/a	0	86,885
18	Total						8,009,740	0	0	0	8,009,740	8,009,740	0	0	0	0	0	8,009,740
<b>EARNED PREMIUMS:</b>																		
19	Fire (1+7-13)						1,124,997	159,234	0	0	1,284,231	2,491,209	2,730,451	(410)	0	0	0	5,221,250
20	E.C. & VMM (2+8-14)						1,174,838	185,026	0	0	1,359,864	2,563,466	2,790,849	(518)	0	0	0	5,353,797
21	Homeowners (3+9-15)						932,816	126,534	0	0	1,059,350	2,052,761	2,065,918	0	0	0	0	4,118,679
22	Crime (4+10-16)						2,895	306	0	0	3,201	6,081	5,548	0	0	0	0	11,629
23	Liability (5+11-17)						32,568	4,504	0	n/a	37,072	70,312	69,677	(35)	0	n/a	0	139,954
24A	Total (Gross) (6A+12-18)						3,268,114	475,604	0	0	3,743,718	7,183,829	7,662,443	(963)	0	0	0	14,845,309
24B	Reinsurance Ceded - Fire						(289,548)	0	0	0	(289,548)	(289,548)	0	0	0	0	0	(289,548)
	Reinsurance Ceded - EC						(334,174)	0	0	0	(334,174)	(2,102,699)	64,177	0	0	0	0	(2,038,522)
	Reinsurance Ceded - HO						122,274	0	0	0	122,274	(652,995)	28,255	0	0	0	0	(624,740)
	Reinsurance Ceded - Total (6B)						(501,448)	0	0	0	(501,448)	(3,045,242)	92,432	0	0	0	0	(2,952,810)
24C	Total (Net) (6C+12-18)						2,766,666	475,604	0	0	3,242,270	4,138,587	7,754,875	(963)	0	0	0	11,892,499





**GEORGIA UNDERWRITING ASSOCIATION  
STATISTICAL REPORT OF LOSSES - STATEWIDE PERSONAL LINES  
QUARTER ENDED SEPTEMBER 30, 2009**

EXHIBIT 4B

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

Year-To-Date: 10/01/08 - 09/30/09

Line Description	PAID LOSSES:						Total	Year-To-Date: 10/01/08 - 09/30/09						Total
	2009	2008	2007	2006	2005	Total		2009	2008	2007	2006	2005	Total	
1 Fire	602,400	262,720	0	0	0	865,120	1,473,358	1,813,509	228	(6,001)	(960)	3,280,134		
2 E.C. & VMM	577,053	287,435	0	(30)	0	864,458	1,355,671	1,473,291	102,629	(30)	0	2,931,561		
3 Homeowners	1,472,504	444,113	15,609	(292)	0	1,931,934	2,663,930	2,408,800	508,227	1,925	(176)	5,583,126		
4 Crime	4,981	0	0	(60)	0	4,821	12,662	1,687	(140)	(50)	(50)	14,159		
5 Liability	0	0	0	n/a	n/a	0	0	0	0	0	0	0		
6 Total	2,656,838	994,268	15,609	(382)	0	3,686,333	5,505,041	5,697,287	612,084	(4,246)	(1,186)	11,808,980		
<b>OUTSTANDING LOSSES (CURRENT PERIOD)</b>														
7 Fire	734,184	70,000	32,000	73,000	0	909,184	734,184	70,000	32,000	73,000	0	909,184		
8 E.C. & VMM	627,407	156,270	9,500	0	0	793,177	627,407	156,270	9,500	0	0	793,177		
9 Homeowners	755,283	217,736	6,124	0	0	979,143	755,283	217,736	6,124	0	0	979,143		
10 Crime	0	0	0	0	0	0	0	0	0	0	0	0		
11 Liability	7,152	1,000	0	n/a	n/a	8,152	7,152	1,000	0	n/a	n/a	8,152		
12 Total	2,124,026	445,006	47,624	73,000	0	2,689,656	2,124,026	445,006	47,624	73,000	0	2,689,656		
<b>OUTSTANDING LOSSES (PRIOR PERIOD)</b>														
13 Fire	849,082	242,755	82,000	73,000	0	1,246,837	0	478,800	111,670	73,000	0	663,470		
14 E.C. & VMM	589,717	185,801	3,500	0	0	779,018	0	502,858	19,769	0	0	522,625		
15 Homeowners	559,167	510,250	28,000	0	0	1,097,417	0	944,986	204,602	479	9,080	1,168,147		
16 Crime	5,000	0	0	0	0	5,000	0	2,142	0	0	0	2,142		
17 Liability	6,563	1,404	0	n/a	n/a	7,967	0	6,820	0	n/a	n/a	6,820		
18 Total	2,009,529	940,210	113,500	73,000	0	3,136,239	0	1,935,604	336,041	73,479	9,080	2,364,204		
<b>INCURRED LOSSES:</b>														
19 Fire (1+7-13)	487,502	89,965	(50,000)	0	0	527,467	2,207,542	1,404,709	(79,442)	(6,001)	(960)	3,525,848		
20 E.C. & VMM (2+8-14)	614,743	257,904	6,000	(30)	0	878,617	1,983,078	1,126,705	92,360	(30)	0	3,202,113		
21 Homeowners (3+9-15)	1,668,620	151,599	(6,267)	(292)	0	1,813,660	3,418,633	1,681,550	310,749	1,446	(9,256)	5,403,122		
22 Crime (4+10-16)	(119)	0	0	(60)	0	(179)	12,662	(456)	(140)	(50)	(50)	12,017		
23 Liability (5+11-17)	589	(404)	0	n/a	n/a	185	7,152	(5,820)	0	n/a	n/a	1,332		
24 Total (6+12-18)	2,771,335	499,064	(50,267)	(382)	0	3,219,750	7,629,067	4,208,689	323,667	(4,725)	(10,266)	12,144,432		
<b>IBNR (CURRENT PERIOD)</b>														
25 Fire (incl. in line 7)	257,484	0	0	0	0	257,484	257,484	0	0	0	0	257,484		
26 E.C. & VMM (incl. in line 8)	271,788	0	0	0	0	271,788	271,788	0	0	0	0	271,788		
27 Homeowners (incl. in line 9)	108,064	0	0	0	0	108,064	108,064	0	0	0	0	108,064		
28 Crime (incl. in line 10)	0	0	0	0	0	0	0	0	0	0	0	0		
29 Liability (incl. in line 11)	7,152	0	0	n/a	n/a	7,152	7,152	0	n/a	n/a	n/a	7,152		
30 Total (incl. in line 12)	644,478	0	0	0	0	644,478	644,478	0	0	0	0	644,478		
<b>IBNR (PRIOR PERIOD)</b>														
31 Fire (incl. in line 13)	249,403	15,356	0	0	0	264,759	0	374,291	0	0	0	374,291		
32 E.C. & VMM (incl. in line 14)	255,966	17,781	0	0	0	273,747	0	376,429	0	0	0	376,429		
33 Homeowners (incl. in line 15)	97,910	6,250	0	0	0	104,160	0	255,315	0	0	0	255,315		
34 Crime (incl. in line 16)	0	0	0	0	0	0	0	142	0	0	0	142		
35 Liability (incl. in line 17)	6,563	404	0	n/a	n/a	6,967	0	6,820	0	n/a	n/a	6,820		
36 Total (incl. in line 18)	609,642	39,791	0	0	0	649,633	0	1,012,997	0	0	0	1,012,997		

**GEORGIA UNDERWRITING ASSOCIATION  
STATISTICAL REPORT OF LOSSES - STATEWIDE COMMERCIAL  
QUARTER ENDED SEPTEMBER 30, 2009**

**EXHIBIT 4B**  
Year-To-Date: 10/01/08 - 09/30/09

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

Line Description	Policy Year						Total	
	2009	2008	2007	2006	2005	2004		
<b>PAID LOSSES:</b>								
1 Fire	0	0	0	0	0	0	0	
2 E.C. & VMM	80,625	4,488	0	0	0	139,048	11,331	
3 Homeowners	n/a	n/a	n/a	n/a	n/a	70,711	4,405	
4 Crime	0	0	0	0	0	n/a	n/a	
5 Liability	n/a	n/a	n/a	n/a	n/a	n/a	0	
6 Total	80,625	4,488	0	0	0	209,759	15,736	
<b>OUTSTANDING LOSSES (CURRENT PERIOD)</b>								
7 Fire	26,457	0	0	0	0	0	0	
8 E.C. & VMM	189,359	0	0	0	0	26,457	0	
9 Homeowners	n/a	n/a	n/a	n/a	n/a	189,359	0	
10 Crime	0	0	0	0	0	n/a	n/a	
11 Liability	n/a	n/a	n/a	n/a	n/a	n/a	0	
12 Total	215,816	0	0	0	0	215,816	0	
<b>OUTSTANDING LOSSES (PRIOR PERIOD)</b>								
13 Fire	13,126	808	0	0	0	17,775	0	
14 E.C. & VMM	144,265	6,062	0	0	0	154,332	5,000	
15 Homeowners	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
16 Crime	0	0	0	0	0	0	0	
17 Liability	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
18 Total	157,391	6,870	0	0	0	172,107	5,000	
<b>INCURRED LOSSES:</b>								
19 Fire	13,331	(808)	0	0	0	12,523	11,331	
20 E.C. & VMM	125,719	(1,574)	0	0	0	124,145	(595)	
21 Homeowners	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
22 Crime	0	0	0	0	0	0	0	
23 Liability	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
24 Total	139,050	(2,382)	0	0	0	136,668	10,736	
<b>IBNR (CURRENT PERIOD)</b>								
25 Fire	21,457	0	0	0	0	21,457	0	
26 E.C. & VMM	157,351	0	0	0	0	157,351	0	
27 Homeowners	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
28 Crime	0	0	0	0	0	0	0	
29 Liability	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
30 Total	178,808	0	0	0	0	178,808	0	
<b>IBNR (PRIOR PERIOD)</b>								
31 Fire	13,126	808	0	0	0	17,775	0	
32 E.C. & VMM	131,265	6,062	0	0	0	148,332	0	
33 Homeowners	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
34 Crime	0	0	0	0	0	0	0	
35 Liability	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
36 Total	144,391	6,870	0	0	0	166,107	0	
							<b>Total</b>	<b>392,446</b>
							<b>Total</b>	<b>177,107</b>
							<b>Total</b>	<b>431,155</b>
							<b>Total</b>	<b>178,808</b>
							<b>Total</b>	<b>178,808</b>
							<b>Total</b>	<b>166,107</b>

**GEORGIA UNDERWRITING ASSOCIATION**  
**STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES - STATEWIDE PERSONAL LINES**  
**QUARTER ENDED SEPTEMBER 30, 2009**

EXHIBIT 4C

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

Year-To-Date: 10/01/08 - 09/30/09

Line	Description	Policy Year							Total	2009	2008	2007	2006	2005	2005	2006	2007	2008	2009	2009	2008	2007	2006	2005	Total
		2009	2008	2007	2006	2005	2005	2006																	
<b>LOSS EXPENSES PAID:</b>																									
1	Fire	46,632	13,029	6,312	(2)	0	65,971	88,893	108,796	32,300	(6,101)	30,739	254,627												
2	E.C. & VMM	99,539	53,172	3	0	0	152,714	212,958	242,751	18,469	156	467	474,801												
3	Homeowners	103,318	67,192	2,061	(2)	0	172,569	204,571	270,882	43,246	1,044	107	519,850												
4	Crime	394	0	0	0	0	394	697	250	0	0	0	947												
5	Liability	0	0	0	n/a	n/a	0	0	314	0	n/a	n/a	314												
6	Total	249,883	133,393	8,376	(4)	0	391,648	507,119	622,993	94,015	(4,901)	31,313	1,250,539												
<b>UNPAID LOSS EXPENSES (CURRENT PERIOD)</b>																									
7	Fire	41,925	14,386	29,924	34,380	0	120,615	41,925	14,386	29,924	34,380	0	120,615												
8	E.C. & VMM	35,396	19,608	570	0	0	55,574	35,396	19,608	570	0	0	55,574												
9	Homeowners	75,701	33,412	30,380	0	0	139,493	75,701	33,412	30,380	0	0	139,493												
10	Crime	0	0	0	0	0	0	0	0	0	0	0	0												
11	Liability	358	60	0	n/a	n/a	418	358	60	0	n/a	n/a	418												
12	Total	153,380	67,466	60,874	34,380	0	316,100	153,380	67,466	60,874	34,380	0	316,100												
<b>UNPAID LOSS EXPENSES (PRIOR PERIOD)</b>																									
13	Fire	48,523	14,445	4,921	4,378	0	72,267	0	34,459	19,900	5,380	15,000	74,739												
14	E.C. & VMM	32,958	11,075	213	0	0	44,246	0	23,774	1,277	2	1	25,054												
15	Homeowners	37,641	31,002	1,691	(2)	0	70,332	0	51,339	12,440	29	546	64,354												
16	Crime	300	0	0	0	0	300	0	120	0	0	0	120												
17	Liability	328	80	0	n/a	n/a	408	0	341	0	0	n/a	341												
18	Total	119,750	56,602	6,825	4,376	0	187,553	0	110,033	33,617	5,411	15,547	164,608												
<b>INCURRED LOSS EXPENSES:</b>																									
19	Fire	40,034	12,970	31,315	30,000	0	114,319	130,818	88,723	42,324	22,899	15,739	300,503												
20	E.C. & VMM	101,977	61,705	360	0	0	164,042	248,354	238,585	17,762	154	466	505,321												
21	Homeowners	141,378	69,602	30,750	0	0	241,730	280,272	252,955	61,186	1,015	(439)	594,989												
22	Crime	94	0	0	0	0	94	697	130	0	0	0	827												
23	Liability	30	(20)	0	n/a	n/a	10	358	33	0	n/a	n/a	391												
24	Total	283,513	144,257	62,425	30,000	0	520,195	660,499	580,426	121,272	24,068	15,766	1,402,031												

**GEORGIA UNDERWRITING ASSOCIATION**  
**STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES - STATEWIDE COMMERCIAL**  
**QUARTER ENDED SEPTEMBER 30, 2009**

EXHIBIT 4C

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

Year-To-Date: 10/01/08 - 09/30/09

Line	Description	Policy Year						Total	Policy Year				Total
		2009	2008	2007	2006	2005	2004		2007	2006	2005	2004	
<b>LOSS EXPENSES PAID:</b>													
1	Fire	0	341	0	0	0	341	0	22,715	1,723	0	0	24,438
2	E.C. & VMM	7,564	451	0	0	0	8,015	14,477	13,581	872	0	0	28,930
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
4	Crime	0	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	n/a
6	Total	7,564	792	0	0	0	8,356	14,477	36,296	2,595	0	0	53,368
<b>UNPAID LOSS EXPENSES (CURRENT PERIOD)</b>													
7	Fire	1,373	8	0	0	0	1,381	1,373	8	0	0	0	1,381
8	E.C. & VMM	9,849	0	0	0	0	9,849	9,849	0	0	0	0	9,849
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
10	Crime	0	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	n/a
12	Total	11,222	8	0	0	0	11,230	11,222	8	0	0	0	11,230
<b>UNPAID LOSS EXPENSES (PRIOR PERIOD)</b>													
13	Fire	657	62	0	0	0	719	0	682	0	0	0	682
14	E.C. & VMM	7,359	306	0	0	0	7,665	0	7,528	300	0	0	7,828
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
16	Crime	0	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	n/a
18	Total	8,016	368	0	0	0	8,384	0	8,210	300	0	0	8,510
<b>INCURRED LOSS EXPENSES:</b>													
19	Fire	716	287	0	0	0	1,003	1,373	22,041	1,723	0	0	25,137
20	E.C. & VMM	10,054	145	0	0	0	10,199	24,326	6,053	572	0	0	30,951
21	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
22	Crime	0	0	0	0	0	0	0	0	0	0	0	0
23	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
24	Total	10,770	432	0	0	0	11,202	25,699	28,094	2,295	0	0	56,088

**GEORGIA UNDERWRITING ASSOCIATION  
CUMULATIVE REPORT OF CATASTROPHE LOSSES  
PERIOD FROM October 1, 2004 - September 30, 2009**

EXHIBIT 5

CAT NUMBER	POLICY YEAR	DATE OF LOSS		LOSSES PAID		LOSS ADJUSTMENT EXPENSES	
				P. LINES	COM' L	P. LINES	COM' L
38	05	2/20/2005	Allied Lines	13,621	3,878	1,799	230
			HO	35,252		3,258	
39	05	3/7/2005	Allied Lines			180	
			HO	1,606		259	
41	05	3/30/2005	Allied Lines	18,498		2,864	
			HO	9,494		1,501	
47	05	7/9/2005	Allied Lines	161,319		9,457	230
			HO	150,758		13,783	
140	05	3/25/2005	Allied Lines	9,999		1,583	
			HO	28,072		2,489	
166	05	4/06/2006	Allied Lines	128,226	36,067	4,305	1,475
			HO	32,150		2,142	
243	05	4/20/2005	Allied Lines	5,290		1,163	
			HO	14,758		2,291	
246	05	7/5/2005	Allied Lines	73,145		3,584	
			HO	39,468		3,806	
249	05	8/25/2005	Allied Lines	101,653		5,571	
			HO	218,370		7,930	
166	06	4/6/2006	Allied Lines	8,745		2,551	
			HO	63,222		2,780	
096	06	3/1/2007	Allied Lines	27,690		3,715	
			HO	18,241		2,382	
096	07	3/1/2007	Allied Lines	18,544	329	2,918	241
			HO	4,631		1,395	
098	06	4/13/2007	Allied Lines	32,667	4,031	3,491	493
			HO	2,837		1,144	
098	07	4/13/2007	Allied Lines	30,078		4,000	
			HO	32,307		3,856	
031	07	3/14/2008	Allied Lines	62,112	30,167	4,569	2,068
			HO	50,708		3,882	
032	07	3/15/2008	Allied Lines	392,982	39,209	37,726	2,189
			HO	448,403		36,020	
057	07	8/18/2008	Allied Lines	17,382		3,945	
			HO	250		220	
139	07	5/10/2008	Allied Lines	253,732		23,812	
			HO	299,260		20,073	
141	07	5/20/2008	Allied Lines	31,787		4,814	
			HO	47,115		5,766	
031	08	3/14/2008	Allied Lines	123,512		5,210	
			HO	34,253		1,968	
032	08	3/15/2008	Allied Lines	544,553	10,803	42,514	924
			HO	249,198		20,943	
057	08	8/18/2008	Allied Lines	90,942	14,632	17,628	2,350
			HO	67,886		9,667	
064	08	2/18/2009	Allied Lines	123,195	3,500	13,531	670
			HO	252,498		21,231	
068	08	4/9/2009	Allied Lines	424,676	1,837	48,054	231
			HO	176,569		16,672	
069	08	4/12/2009	Allied Lines	63,345	600	5,563	
			HO	31,992		3,176	
139	08	5/10/2008	Allied Lines	482,327	3,102	47,369	554
			HO	506,093		32,812	
141	08	5/20/2008	Allied Lines	86,845	17,827	12,529	1,442
			HO	117,195		8,538	
188	08	9/18/2009	Allied Lines			291	
			HO				
064	09	2/18/2009	Allied Lines	119,319	10,841	10,513	962
			HO	100,579		9,282	
068	09	4/9/2009	Allied Lines	520,935	22,112	64,223	1,716
			HO	417,443		30,239	
069	09	4/12/2009	Allied Lines	129,142	10,618	11,825	1,245
			HO	281,417		2,932	
188	09	9/18/2009	Allied Lines	3,135		1,373	
			HO	7,417		2,038	

GEORGIA UNDERWRITING ASSOCIATION

EXHIBIT 7

STATUS REPORT OF INFORCE POLICIES AND LIABILITY AT  
SEPTEMBER 30, 2008 AND SEPTEMBER 30, 2009 AND COMPARISON

CATEGORY	NUMBER OF POLICIES			AMT OF LIABILITY (,000 OMITTED)		
	2009	2008	CHANGE	2009	2008	CHANGE
STATEWIDE PERSONAL LINES	21,256	21,540	(284)	2,527,941	2,525,597	2,344
STATEWIDE COMMERCIAL	1,803	1,934	(131)	1,384,784	1,492,584	(107,800)
TOTAL IN-FORCE - ALL CATEGORIES	23,059	23,474	(415)	3,912,725	4,018,181	(105,456)

EFFECTIVE WITH 1983 ASSOCIATION YEAR, SEPARATE ACCOUNTING FOR WINDSTORM AND HAIL ONLY POLICIES WAS DISCONTINUED AND STATISTICS MERGED WITH STATEWIDE POOLS. ABOVE STATISTICS INCLUDE:

CATEGORY	2009	2008	CHANGE	2009	2008	CHANGE
	STATEWIDE PERSONAL LINES	1,779	2,127	(348)	600,498	673,306
STATEWIDE COMMERCIAL	1,098	1,268	(170)	1,227,448	1,387,303	(159,855)
TOTAL IN-FORCE-WINDSTORM ONLY	2,877	3,395	(518)	1,827,946	2,060,609	(232,663)

EFFECTIVE WITH 1993 ASSOCIATION YEAR, CRIME ONLY POLICIES ISSUED (EFFECTIVE 12/01/92). ABOVE STATISTICS INCLUDE:

CATEGORY	2009	2008	CHANGE	2009	2008	CHANGE
	RESIDENTIAL CRIME	130	116	14	982	815
COMMERCIAL CRIME	5	5	0	72	71	1
TOTAL IN-FORCE - CRIME ONLY	135	121	14	1,054	886	168

EFFECTIVE WITH THE 1995 AY, HOMEOWNERS POLICIES ISSUED (EFFECTIVE 1/1/95). ABOVE STATISTICS INCLUDE:

CATEGORY	2009	2008	CHANGE	2009	2008	CHANGE
	HOMEOWNERS	4,691	4,784	(93)	496,174	471,586
TOTAL IN-FORCE - HOMEOWNERS	4,691	4,784	(93)	496,174	471,586	24,588

**GEORGIA UNDERWRITING ASSOCIATION**

**EXHIBIT 7-A**

**REPORTING SCHEDULE P NUMBER OF CLAIMS OUTSTANDING  
FOR THE TEN YEAR PERIOD ENDING SEPTEMBER 30, 2008**

COVERAGE	2009			2008			2007			TOTAL ALL
	HAB	COMM'L	TOTAL	HAB	COMM'L	TOTAL	HAB	COMM'L	TOTAL	
FIRE	17	1	18	13	0	13	32	0	32	63
OTHER ALLIED	73	5	78	42	3	45	24	1	25	148
HOMEOWNERS	72	n/a	72	65	n/a	65	50	n/a	50	187
CRIME	0	0	0	1	0	1	0	0	0	1
<b>TOTAL</b>	<b>162</b>	<b>6</b>	<b>168</b>	<b>121</b>	<b>3</b>	<b>124</b>	<b>106</b>	<b>1</b>	<b>107</b>	<b>399</b>

**NOTES:**

- 1) Members should apply their respective percentages of participation to the reported Claims Outstanding by line by year. Claims are reported under Policy Year in which they occurred, since the Association uses Policy Year accounting, rather than fiscal/accident year. The 2003 Policy (Association) Year is the oldest open year at 09/30/06.
- 2) Members are advised that the Georgia Underwriting Association claim counts are accumulated per "Claim".
- 3) Effective with the 1993 Association Year, CRIME ONLY policies issued (effective 12/01/92).
- 4) Effective with the 1995 Association Year, Homeowners policies issued (Effective 01/01/95).