

3355 Annandale Lane, Ste. 3 • Suwanee, Georgia 30024-2100
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Jim C. Beck, President



TO: ALL MEMBER COMPANIES
ATTENTION: CHIEF FINANCIAL
OFFICER

FINANCIAL STATEMENT
Fiscal Year Ended Quarter Ended September 30, 2015

Enclosed are financial statement exhibits for fiscal year quarter ended September 30, 2015:

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 2015 AY Premium Tax Refund will be calculated and released early February, 2016.

The Board of Directors approved the final accounting and settlement of the 2009 AY. Individual statements were mailed to each member company.

The Annual Call for Premiums for calculating the 2016 has been posted on the website as of February 2016.

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 \$3.4 billion of which \$1.0 billion is in the coastal counties as of September 30, 2015. 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) 923-7431 if you have any questions or comments.

Sincerely,

Nasir Sayani
Treasurer

**The Georgia Underwriting Association is a statewide
FAIRplan**

GEORGIA UNDERWRITING ASSOCIATION

BALANCE SHEET

FOR THE PERIOD ENDING

SEPTEMBER 30, 2015

	<u>September 30, 2015</u>	<u>September 30, 2014</u>
ASSETS		
Current Assets		
Cash		
Cash	14,463,435	7,237,647
Investments	5,570,241	7,298,000
Total Cash	<u>20,033,676</u>	<u>14,535,647</u>
Receivables		
Premium Receivable	3,142,076	3,068,964
Assesment Receivable	-	216,778
Reinsurance Payment Receivable	-	266,039
Accrued Interest Recv.	3,229	6,354
Total Receivables	<u>3,145,305</u>	<u>3,558,135</u>
Total Current Assets	<u>23,178,981</u>	<u>18,093,782</u>
Fixed Assets		
Fixed Assets	96,609	-
Building At Annandale	1,359,809	-
Total Fixed Assets	1,456,418	-
Other Assets		
Other Assets		1,744
Deposit on property to be occupied by GUA		975,548
Section 444 Deposit	199,215	5,755
Prepaid reinsurance Premium	647,110	969,708
Total Other Assets	<u>846,325</u>	<u>1,952,755</u>
TOTAL ASSETS	<u><u>25,481,724</u></u>	<u><u>20,046,537</u></u>
LIABILITIES & EQUITY		
Liabilities		
Reserves		
Unearned Premiums	13,566,461	14,162,013
Upaid Losses and LAE	1,838,186	3,251,586
Total Reserves	<u>15,404,647</u>	<u>17,413,599</u>
Other Current Liabilities		
Advance Premium	732,726	627,658
Accounts Payable and Accrued Expenses	2,150,011	2,194,844
Premium Taxes Payable	1,397,296	1,490,038
Total Liabilities	<u>19,685,564</u>	<u>21,726,139</u>
Post Retirement Benefits		
Members Equity	<u>5,796,160</u>	<u>(1,679,602)</u>
Total Liabilities and members surplus(deficit)	<u><u>25,481,724</u></u>	<u><u>20,046,537</u></u>

GEORGIA UNDERWRITING ASSOCIATION
INCOME STATEMENT AND EQUITY ACCOUNT
QUARTER ENDED September 30, 2015

EXHIBIT 2

Quarter: 07/01/2015 - 09/30/2015

Year-To-Date: 10/01/14 - 09/30/15

DESCRIPTION	STATEWIDE			STATEWIDE		
	PERSONAL LINES	COMMERCIAL	TOTAL	PERSONAL LINES	COMMERCIAL	TOTAL
<u>UNDERWRITING INCOME:</u>						
Premiums earned (Net of Reinsurance)	5,472,647	391,757	5,864,404	21,490,899	1,544,704	23,035,602
<u>DEDUCTIONS:</u>						
Losses incurred	1,956,838	(1,181)	1,955,658	7,480,557	157,827	7,638,384
Loss expenses incurred	176,784	23,410	200,194	992,703	105,653	1,098,356
Operating expenses incurred	1,393,652	69,008	1,462,660	5,559,598	292,648	5,852,246
Premium taxes incurred	352,332	19,167	371,499	1,314,749	90,904	1,405,653
Total Deductions	<u>3,879,607</u>	<u>110,404</u>	<u>3,990,010</u>	<u>15,347,606</u>	<u>647,032</u>	<u>15,994,638</u>
Net Underwriting Gain or (Loss)	<u>1,593,041</u>	<u>281,353</u>	<u>1,874,394</u>	<u>6,143,292</u>	<u>897,672</u>	<u>7,040,964</u>
<u>OTHER INCOME OR (OUTGO):</u>						
Net investment income	15,233	890	16,123	56,632	3,036	59,668
Fees/Misc Income	152,886	6,405	159,291	524,947	34,556	559,503
Rental Income	7,617	574	8,191	30,468	2,295	32,763
Total Other Income or (Outgo)	<u>175,736</u>	<u>7,869</u>	<u>183,605</u>	<u>612,047</u>	<u>39,887</u>	<u>651,934</u>
Net Income or (Loss)	<u>1,768,776</u>	<u>289,223</u>	<u>2,057,999</u>	<u>6,755,339</u>	<u>937,559</u>	<u>7,692,898</u>
<u>EQUITY ACCOUNT:</u>						
Members' equity (Prior period)	(408,517)	(1,267,573)	(1,676,090)	(412,914)	(1,267,573)	(1,680,487)
Unassigned Funds	(2,192)	(165)	(2,357)	(2,192)	(165)	(2,357)
Net income or (loss)	1,768,776	289,223	2,057,999	6,755,339	937,559	7,692,898
Change in assets not admitted	153,991	11,591	165,582	153,991	11,591	165,582
Minium Pension Liability	(352,911)	(26,563)	(379,474)	(352,911)	(26,563)	(379,474)
Assessments (Distributions)	0	0	0	0	0	0
Net Change in Equity	<u>1,569,856</u>	<u>274,251</u>	<u>1,844,107</u>	<u>6,554,227</u>	<u>922,422</u>	<u>7,476,649</u>
Members' Equity (current period)	<u>1,161,339</u>	<u>(993,322)</u>	<u>168,017</u>	<u>6,141,313</u>	<u>(345,151)</u>	<u>5,796,160</u>

GEORGIA UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT - STATEWIDE PERSONAL LINES
QUARTER ENDED September 30, 2015

EXHIBIT 3A

Quarter: 07/01/2015 - 09/30/2015

Year-To-Date: 10/01/14 - 09/30/15

Item Description	Policy Year							Policy Year						
	2015	2014	2013	2012	2011	2010	Total	2015	2014	2013	2012	2011	2010	Total
INCOME RECEIVED:														
1A Premiums Written	5,266,995	(16,868)	1	0	0	0	5,250,128	25,431,154	(562,144)	(3,399)	0	0	0	24,865,611
1B Reinsurance Ceded	(617,689)	0	0	0	0	n/a	(617,689)	(2,654,390)	0	0	0	n/a	n/a	(2,654,390)
1C Net Written Premium	4,649,306	(16,868)	1	0	0	0	4,632,439	22,776,764	(562,144)	(3,399)	0	0	0	22,211,221
2 Interest Received (U.S. Notes)	15,233	0	0	0	0	0	15,233	56,632	0	0	0	0	0	56,632
3 Fees/Misc Income	152,886	0	0	0	0	0	152,886	447,980	76,967	0	0	0	0	524,947
4 Total Income (Items 1C+2+3)	4,817,425	(16,868)	1	0	0	0	4,800,558	23,281,376	(485,177)	(3,399)	0	0	0	22,792,800
EXPENSES PAID:														
5A Losses	1,565,751	415,973	44,799	0	0	0	2,026,523	3,119,638	5,181,871	443,372	11,475	0	0	8,756,357
5B Losses: Reins. Recovered	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6A Loss Adjustment Expenses	135,087	106,181	115,324	8,625	0	0	365,217	325,254	546,899	115,324	32,788	689	8	1,020,962
6B LAE: Reins. Recovered	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7 Commissions	526,710	(1,658)	0	0	0	0	525,052	2,148,130	(56,216)	(339)	0	0	0	2,091,575
8 Operating Expenses	911,461	0	0	0	0	0	911,461	3,475,831	7,808	0	0	0	0	3,483,639
9 Premium Taxes	-	0	0	0	0	0	0	0	1,358,328	0	0	0	0	1,358,328
10														
11 Total Expenses Paid (Items 5A thru 10)	3,139,009	520,496	160,123	8,625	0	0	3,828,253	9,068,853	7,038,690	558,357	44,263	689	8	16,710,861
12 Net Cash Change (Items 4 & 11)	1,678,416	(537,364)	(160,122)	(8,625)	0	0	972,305	14,212,523	(7,523,867)	(561,756)	(44,263)	(689)	(8)	6,081,939
RESERVES:														
DEDUCT (CURRENT PERIOD)														
13A Unpaid Losses (include IBNR)	599,663	588,857	71,000	235,000	0	0	1,494,520	599,663	588,857	71,000	235,000	0	0	1,494,520
13B Unpaid Losses-Reins. Recoverable	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14A Unpaid Loss Adj. Expenses	187,035	102,826	49,316	17,100	0	0	356,277	187,035	102,826	49,316	17,100	0	0	356,277
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	1,291,348	0	0	0	0	0	1,291,348	1,291,348	0	0	0	0	0	1,291,348
17 Unearned Premiums	12,660,325	0	0	0	0	0	12,660,325	12,660,325	0	0	0	0	0	12,660,325
ADD (PRIOR PERIOD)														
18A Unpaid Losses (include IBNR)	1,021,929	331,276	46,000	165,000	0	0	1,564,205	0	2,088,052	484,268	198,000	0	0	2,770,320
18B Unpaid Losses-Reins. Recoverable	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19A Unpaid Loss Adj. Expenses	187,035	102,826	49,316	17,100	0	0	356,277	0	228,108	96,525	56,895	3,000	0	384,528
19B Unpaid LAE-Reins. Recoverable	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20 Operating Expenses	11,019	0	0	0	0	0	11,019	0	47,013	0	0	0	0	47,013
21 Premium Taxes	1,009,420	0	0	0	0	0	1,009,420	0	1,358,336	0	0	0	0	1,358,336
22 Unearned Premiums	12,771,702	7,122,593	0	0	0	0	19,894,295	0	12,811,360	0	0	0	0	12,811,360
23 Net Reserve Change (Items 13A thru 22)	262,734	6,865,012	(25,000)	(70,000)	0	0	7,032,746	(14,738,371)	15,841,186	460,477	2,795	3,000	0	1,569,087
OTHER CHANGES:														
DEDUCT (PRIOR PERIOD)														
24 Interest Accrued (U.S. Notes)	5,909	0	0	0	0	0	5,909	0	5,592	0	0	0	0	5,592
25a Assets Not Admitted	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25b Minium Pension Liability	0	(238,154)	277,754	(113,848)	(49,058)	(156,902)	(280,208)	(238,154)	277,754	(113,848)	(49,058)	(156,902)	(280,208)	
Unassigned Funds	0	(354,667)	0	0	0	0	(354,667)	(354,667)	0	0	0	0	0	(354,667)
ADD (CURRENT PERIOD)														
26 Interest Accrued (U.S. Notes)	3,003	0	0	0	0	0	3,003	3,003	0	0	0	0	0	3,003
27a Assets Not Admitted	153,991	0	0	0	0	0	153,991	(153,991)	0	0	0	0	0	(153,991)
27b Minium Pension Liability	(352,911)	(238,154)	277,754	(113,848)	(49,058)	(156,902)	(633,119)	(352,911)	(238,154)	277,754	(113,848)	(49,058)	(156,902)	(633,119)
Unassigned Funds	(2,192)	0	0	0	0	0	(2,192)	(2,192)	0	0	0	0	0	(2,192)
28 Net Other Changes (Items 24 thru 27)	(201,826)	354,667	0	0	0	0	150,649	(503,899)	349,075	0	0	0	0	(157,016)
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)	1,739,325	6,682,315	(185,122)	(78,625)	0	0	8,155,700	(1,029,747)	8,666,394	(101,279)	(41,468)	2,311	(8)	7,494,011

GEORGIA UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT - STATEWIDE COMMERCIAL
QUARTER ENDED September 30, 2015

EXHIBIT 3A

Item Description	Quarter: 07/01/2015 - 09/30/2015							Year-To-Date: 10/01/14 - 09/30/15						
	2015	2014	2013	2012	2011	2010	Total	2015	2014	2013	2012	2011	2010	Total
INCOME RECEIVED:														
1A Premiums Written	328,852	(3,294)	0	0	0	0	325,558	1,621,740	(60,992)	0	0	0	0	1,560,748
1B Reinsurance Ceded	(39,427)	0	0	0	0	0	(39,427)	(460,172)	0	0	0	0	0	(460,172)
1C Net Written Premium	289,425	(3,294)	0	0	0	0	286,131	1,161,568	(60,992)	0	0	0	0	1,100,576
2 Interest Received (U.S. Notes)	890	0	0	0	0	0	890	3,036	0	0	0	0	0	3,036
3 Fees/Misc Income	6,405	0	0	0	0	0	6,405	28,151	6,405	0	0	0	0	34,556
4 Total Income (Items 1C,2 & 3)	296,720	(3,294)	0	0	0	0	293,426	1,192,755	(54,587)	0	0	0	0	1,138,168
EXPENSES PAID:														
5A Losses	13,522	0	0	0	0	0	13,522	65,493	108,217	117,827	0	0	0	291,537
5B Losses: Reins. Recovered	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6A Loss Adjustment Expenses	2,963	79	0	0	0	0	3,042	4,933	57,739	25,858	0	0	0	88,530
6B LAE: Reins. Recovered	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7 Commissions	32,885	(329)	0	0	0	0	32,556	154,344	(5,912)	(22)	0	0	0	148,410
8 Operating Expenses	36,710	0	0	0	0	0	36,710	144,826	588	0	0	0	0	145,414
9 Premium Taxes	0	0	0	0	0	0	0	131,710	0	0	0	0	0	131,710
10														
11 Total Expenses Paid (Items 5A thru 10)	86,081	(250)	0	0	0	0	85,830	369,596	292,342	143,663	0	0	0	805,601
12 Net Cash Change (Items 4 & 11)	210,640	(3,044)	0	0	0	0	207,596	823,159	(346,929)	(143,663)	0	0	0	332,567
RESERVES:														
DEDUCT (CURRENT PERIOD)														
13A Unpaid Losses (include IBNR)	50,122	3,000	0	0	0	0	53,122	50,122	3,000	0	0	0	0	53,122
13B Unpaid Losses-Reins. Recoverable	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14A Unpaid Loss Adj. Expenses	26,300	180	0	0	0	0	26,480	26,300	180	0	0	0	0	26,480
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	89,143	0	0	0	0	0	89,143	89,143	0	0	0	0	0	89,143
17 Unearned Premiums	906,525	0	0	0	0	0	906,525	906,525	0	0	0	0	0	906,525
ADD (PRIOR PERIOD)														
18A Unpaid Losses (include IBNR)	40,201	28,251	0	0	0	0	68,452	69,005	18,376	0	0	0	0	87,381
18B Unpaid Losses-Reins. Recoverable	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19A Unpaid Loss Adj. Expenses	1,657	4,391	64	0	0	0	6,112	0	8,191	1,166	0	0	0	9,357
19B Unpaid LAE-Reins. Recoverable	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20 Operating Expenses	0	3,539	0	0	0	0	3,539	0	3,539	0	0	0	0	3,539
21 Premium Taxes	0	0	0	0	0	0	0	0	131,702	0	0	0	0	131,702
22 Unearned Premiums	555,678	1,350,653	0	0	0	0	1,906,331	0	1,350,653	0	0	0	0	1,350,653
23 Net Reserve Change (Items 13A thru 22)	(474,554)	1,383,654	64	0	0	0	909,164	(1,003,085)	1,509,281	1,166	0	0	0	507,362
OTHER CHANGES:														
DEDUCT (PRIOR PERIOD)														
24 Interest Accrued (U.S. Notes)	445	0	0	0	0	0	445	0	445	0	0	0	0	445
25a Assets Not Admitted	0	0	0	0	0	0	0	0	(31,058)	0	0	0	0	(31,058)
25b Minimum Pension Liability	0	(23,333)	12,497	(7,267)	(7,330)	(27,689)	(53,122)	0	(23,333)	12,497	(7,267)	(7,330)	(27,689)	(53,122)
25c Unassigned Funds	(26,695)	0	0	0	0	0	(26,695)	0	0	0	0	0	0	0
ADD (CURRENT PERIOD)														
26 Interest Accrued (U.S. Notes)	226	0	0	0	0	0	226	226	0	0	0	0	0	226
27a Assets Not Admitted	11,591	0	0	0	0	0	11,591	11,591	0	0	0	0	0	11,591
27b Minimum Pension Liability	(26,563)	(23,333)	12,497	(7,267)	(7,330)	(27,689)	(79,685)	(26,563)	(23,333)	12,497	(7,267)	(7,330)	(27,689)	(79,685)
27c Unassigned Funds	(165)	0	0	0	0	0	(165)	(165)	0	0	0	0	0	(165)
28 Net Other Changes (Items 24 thru 27)	11,339	0	0	0	0	0	11,339	(14,911)	30,613	0	0	0	0	15,702
29 Assessments (Distributions)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Change in Members' Equity	(252,576)	1,380,610	64	0	0	0	1,128,099	(194,837)	1,192,965	(142,497)	0	0	0	855,630

GEORGIA UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
INCEPTION TO QUARTER ENDED September 30, 2015

EXHIBIT 3B

Item	Description	2015	2014	2013	2012	2011	2010	Total
INCOME RECEIVED:								
1A	Premiums Written	27,052,894	26,798,851	25,419,196	23,599,703	22,069,329	20,082,091	145,022,064
1B	Reinsurance Ceded	(3,114,562)	(3,853,707)	(5,022,518)	(4,860,972)	(4,762,432)	(4,764,960)	(26,379,151)
1C	Net Written Premium	23,938,332	22,945,144	20,396,678	18,738,731	17,306,897	15,317,131	118,642,913
2	Interest Received-U.S. Notes	57,201	51,940	27,184	20,261	18,270	20,990	195,846
3	Fees/Misc Income	476,131	524,741	137,475	54,566	44,917	40,380	1,278,210
4	Total Income (Items 1C, 2, & 3)	24,471,664	23,521,825	20,561,337	18,813,558	17,370,084	15,378,501	120,116,969
EXPENSES PAID:								
5A	Losses	3,185,131	9,691,822	12,721,974	10,009,802	12,648,417	11,736,384	59,993,530
5B	Losses: Reins. Recovered	0	0	0	0	0	0	0
6A	Loss Adjustment Expenses	330,187	1,105,214	1,399,502	1,312,529	1,427,191	1,311,104	6,885,727
6B	LAE: Reins. Recovered	0	0	0	0	0	0	0
7	Commissions	2,302,474	2,679,968	2,487,281	2,359,969	2,206,931	2,008,208	14,044,831
8	Operating Expenses	3,511,953	3,496,016	3,119,317	2,503,993	2,355,258	2,465,100	17,451,637
9	Premium Taxes	0	1,427,191	1,406,154	1,311,309	1,222,791	1,113,257	6,480,702
10								
11	Total Expenses Paid (Items 5A thru 10)	9,329,745	18,400,211	21,134,229	17,497,602	19,860,588	18,634,053	104,856,428
12	Net Cash Change (Items 4 & 11)	15,141,919	5,121,614	(572,892)	1,315,956	(2,490,504)	(3,255,552)	15,260,541
RESERVES:								
DEDUCT (CURRENT PERIOD)								
13A	Unpaid Losses (include IBNR)	649,785	591,857	71,000	235,000	0	0	1,547,642
13B	Unpaid Losses-Reins. Recoverable	0	0	0	0	0	0	0
14A	Unpaid Loss Adj. Expenses	213,335	103,006	49,316	17,100	0	0	382,757
14B	Unpaid LAE-Reins. Recoverable	0	0	0	0	0	0	0
15	Operating Expenses	0	0	0	0	0	0	0
16	Premium Taxes	1,380,491	0	0	0	0	0	1,380,491
17	Unearned Premiums	13,566,850	0	0	0	0	0	13,566,850
18	Total Reserves (Item 13A thru 17)	15,810,461	694,863	120,316	252,100	0	0	16,877,740
OTHER CHANGES:								
ADD								
19	Interest Accrued - U. S. Notes	3,229	0	0	0	0	0	3,229
20a	Assets Not Admitted	165,582	0	0	0	0	0	165,582
20b	Minimum Pension Liability	(379,474)	(261,487)	290,251	(121,115)	(56,388)	(184,591)	(712,804)
	Unassigned Funds		(381,362)	0	0	0	0	(381,362)
21	Total Other Changes	(210,663)	(642,849)	290,251	(121,115)	(56,388)	(184,591)	(925,355)
22	Assessments (Distributions)	0	0	0	0	4,000,000	4,000,000	8,000,000
	Net Members' Equity (Items 12, 18, 21 & 22)	(879,205)	3,783,902	(402,957)	942,741	1,453,108	559,857	5,457,446

GEORGIA UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
INCEPTION TO QUARTER ENDED September 30, 2015

EXHIBIT 3C

Item	Description	Statewide Personal Lines Policy Year						Statewide Commercial Policy Year							
		2015	2014	2013	2012	2011	2010	Total	2015	2014	2013	2012	2011	2010	Total
INCOME RECEIVED:															
1A	Premiums Written	25,431,154	24,415,225	22,486,271	20,689,302	18,929,814	17,011,871	128,963,637	1,621,740	2,383,626	2,932,925	2,910,401	3,139,515	3,070,220	16,058,427
1B	Reinsurance Ceded	(2,654,390)	(2,445,736)	(3,260,980)	(2,969,013)	(2,801,942)	(2,825,233)	(16,957,294)	(460,172)	(1,407,971)	(1,761,538)	(1,891,959)	(1,960,490)	(1,939,727)	(9,421,857)
1C	Net Written Premium	22,776,764	21,969,489	19,225,291	17,720,289	16,127,872	14,186,638	112,006,343	1,161,568	975,655	1,171,387	1,018,442	1,179,025	1,130,493	6,636,570
2	Interest Received (U.S. Notes)	56,632	45,708	22,834	17,571	15,647	19,092	177,484	569	6,232	4,350	2,690	2,623	1,898	18,362
3	Fees/Misc Income	447,980	458,366	117,614	46,903	38,652	34,470	1,143,985	28,151	66,375	19,861	7,663	6,265	5,910	134,225
4	Total Income (Items 1C, 2, & 3)	23,281,376	22,473,563	19,365,739	17,784,763	16,182,171	14,240,200	113,327,812	1,190,288	1,048,262	1,195,598	1,028,795	1,187,913	1,138,301	6,789,157
									27,052,894	26,798,851	25,419,196	23,599,703	22,069,329	20,082,091	145,022,064
EXPENSES PAID:															
5A	Losses	3,119,638	9,456,604	12,184,044	9,631,747	12,125,645	11,540,518	58,058,196	65,493	235,218	537,930	378,055	522,772	195,866	1,935,334
5B	Losses: Reins. Recovered	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6A	Loss Adjustment Expenses	325,254	992,150	1,329,231	1,279,879	1,373,824	1,281,559	6,581,897	4,933	113,064	70,271	32,650	53,367	29,545	303,830
6B	LAE: Reins. Recovered	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	Commissions	2,148,130	2,441,629	2,248,613	2,068,926	1,892,981	1,701,186	12,501,465	154,344	238,339	238,669	291,043	313,950	307,022	1,543,366
8	Operating Expenses	3,475,831	3,251,295	2,900,965	2,353,398	2,050,604	2,070,879	16,102,972	36,710	244,721	218,352	150,595	304,654	394,221	1,349,253
9	Premium Taxes	0	1,239,610	1,251,477	1,155,379	1,053,228	949,109	5,648,803	0	187,581	154,677	155,930	169,563	164,148	831,899
10															
11	Total Exp. Paid (Items 5A thru 10)	9,068,853	17,381,288	19,914,330	16,489,329	18,496,282	17,543,251	98,893,333	261,480	1,018,923	1,219,899	1,008,273	1,364,306	1,090,802	5,963,683
12	Net Cash Change (Items 4 & 11)	14,212,523	5,092,275	(548,591)	1,295,434	(2,314,111)	(3,303,051)	14,434,479	928,808	29,339	(24,301)	20,522	(176,393)	47,499	825,474
RESERVES:															
DEDUCT (CURRENT PERIOD)															
13A	Unpaid Losses (include IBNR)	599,663	588,857	71,000	235,000	0	0	1,494,520	50,122	3,000	0	0	0	0	53,122
13B	Unpaid Losses-Reins. Recoverable	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14A	Unpaid Loss Adj. Expenses	187,035	102,826	49,316	17,100	0	0	356,277	26,300	180	0	0	0	0	26,480
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	1,291,348	0	0	0	0	0	1,291,348	89,143	0	0	0	0	0	89,143
17	Unearned Premiums	12,660,325	0	0	0	0	0	12,660,325	906,525	0	0	0	0	0	906,525
18	Total Reserves (Item 13A thru 17)	14,738,371	691,683	120,316	252,100	0	0	15,802,470	1,072,090	3,180	0	0	0	0	1,075,270
OTHER CHANGES:															
ADD															
19	Interest Accrued (U.S. Notes)	3,003	0	0	0	0	0	3,003	226	0	0	0	0	0	226
20a	Assets Not Admitted	153,991	0	0	0	0	0	153,991	11,591	0	0	0	0	0	11,591
20b	Minimum Pension Liability	(352,911)	(238,154)	277,754	(113,848)	(49,058)	(156,902)	(633,119)	(26,563)	(23,333)	12,497	(7,267)	(7,330)	(27,689)	(79,685)
	Unassigned Funds	0	(354,667)	0	0	0	0	(354,667)	0	(26,695)	0	0	0	0	(26,695)
21	Net Other Changes	(195,917)	(592,821)	277,754	(113,848)	(49,058)	(156,902)	(830,792)	(14,746)	(50,028)	12,497	(7,267)	(7,330)	(27,689)	(94,563)
22	Assessments (Distributions)	0	0	0	0	4,000,000	4,000,000	8,000,000	0	0	0	0	0	0	0
	Net Members' Equity	(721,764)	3,807,771	(391,153)	929,486	1,636,831	540,047	5,801,218	(158,029)	(23,869)	(11,804)	13,255	(183,723)	19,810	(344,360)

GEORGIA UNDERWRITING ASSOCIATION
STATISTICAL REPORT OF PREMIUMS
QUARTER ENDED September 30, 2015

EXHIBIT 4A

STATEWIDE PERSONAL LINES

Line	Description	Quarter: 07/01/2015 - 09/30/2015				Year-To-Date: 10/01/14 - 09/30/15			
		2015	2014	2013	Total	2015	2014	2013	Total
PREMIUMS WRITTEN:									
1	Fire	2,014,990	(4,029)	1	2,010,962	9,681,521	(199,014)	(902)	9,481,605
2	E.C. & VMM	1,646,478	(5,023)	0	1,641,455	7,933,752	(177,871)	(700)	7,755,181
3	Homeowners	1,503,558	(7,700)	0	1,495,858	7,295,216	(171,938)	(1,797)	7,121,481
4	Crime	3,338	0	0	3,338	13,712	0	0	13,712
5	Liability	98,631	(116)	0	98,515	506,953	(13,321)	0	493,632
6A	Total (Gross)	5,266,995	(16,868)	1	5,250,128	25,431,154	(562,144)	(3,399)	24,865,611
6B	Reinsurance Ceded - Fire	(239,366)		0	(239,366)	(1,187,716)	0	0	(1,187,716)
	Reinsurance Ceded - EC	(200,901)		0	(200,901)	(861,704)	0	0	(861,704)
	Reinsurance Ceded - HO	(177,421)		0	(177,421)	(604,970)	0	0	(604,970)
	Reinsurance Ceded - Total	(617,689)	0	0	(617,689)	(2,654,390)	0	0	(2,654,390)
6C	Total (Net) (6a-6b)	4,649,306	(16,868)	1	4,632,439	22,776,764	(562,144)	(3,399)	22,211,221
UNEARNED PR.: (PRIOR)									
7	Fire	4,893,334	263,695	0	5,157,029	0	4,683,124	0	4,683,124
8	E.C. & VMM	3,972,933	227,746	0	4,200,679	0	4,114,663	0	4,114,663
9	Homeowners	3,649,838	222,335	0	3,872,173	0	3,738,343	0	3,738,343
10	Crime	7,124	481	0	7,604	0	8,641	0	8,641
11	Liability	248,474	14,573	0	263,047	0	266,589	0	266,589
12	Total	12,771,702	728,831	0	13,500,533	0	12,811,361	0	12,811,361
UNEARNED PR.: (CURRENT)									
13	Fire	4,850,301	0	0	4,850,301	4,850,301	0	0	4,850,301
14	E.C. & VMM	3,945,376	0	0	3,945,376	3,945,376	0	0	3,945,376
15	Homeowners	3,612,924	0	0	3,612,924	3,612,924	0	0	3,612,924
16	Crime	7,595	0	0	7,595	7,595	0	0	7,595
17	Liability	244,130	0	0	244,130	244,130	0	0	244,130
18	Total	12,660,325	0	0	12,660,325	12,660,325	0	0	12,660,325
EARNED PREMIUMS:									
19	Fire (1+7-13)	2,058,023	259,667	1	2,317,690	4,831,220	4,484,110	(902)	9,314,428
20	E.C. & VMM (2+8-14)	1,674,035	222,723	0	1,896,758	3,988,376	3,936,792	(700)	7,924,468
21	Homeowners (3+9-15)	1,540,472	214,635	0	1,755,107	3,682,292	3,566,405	(1,797)	7,246,900
22	Crime (4+10-16)	2,867	481	0	3,348	6,117	8,641	0	14,758
23	Liability (5+11-17)	102,975	14,457	0	117,432	262,823	253,268	0	516,092
24A	Total (Gross) (6A+12-18)	5,378,372	711,963	1	6,090,336	12,770,829	12,249,217	(3,399)	25,016,647
24B	Reinsurance Ceded - Fire	(239,366)	0	0	(239,366)	(1,187,716)	0	0	(1,187,716)
	Reinsurance Ceded - EC	(200,901)	0	0	(200,901)	(861,704)	0	0	(861,704)
	Reinsurance Ceded - HO	(177,421)	0	0	(177,421)	(604,970)	0	0	(604,970)
	Reinsurance Ceded - Total (6B)	(617,689)	0	0	(617,689)	(2,654,390)	0	0	(2,654,390)
24C	Total (Net) (6C+12-18)	4,760,683	711,963	1	5,472,647	10,116,439	11,377,859	(3,399)	21,490,899

GEORGIA UNDERWRITING ASSOCIATION
STATISTICAL REPORT OF PREMIUMS
QUARTER ENDED September 30, 2015

STATEWIDE COMMERCIAL

rter: 07/01/2015 - 09/30/ Year-To-Date: 10/01/14 - 09/30/15

Line	Description	Policy Year			Policy Year		
		2015	2014	Total	2015	2014	Total
PREMIUMS WRITTEN:							
1	Fire	110,886	(455)	110,431	735,777	(39,553)	696,224
2	E.C. & VMM	217,966	(2,839)	215,127	884,372	(21,553)	862,819
3	Homeowners	n/a	n/a	n/a	n/a	n/a	n/a
4	Crime	0	0	0	1,591	114	1,705
5	Liability	n/a	n/a	n/a	n/a	n/a	n/a
6A	Total (Gross)	328,852	(3,294)	325,558	1,621,740	(60,992)	1,560,748
6B	Reinsurance Ceded - Fire	(26,285)	0	(26,285)	(52,508)	0	(52,508)
	Reinsurance Ceded - EC	(13,142)	0	(13,142)	(407,664)	0	(407,664)
	Reinsurance Ceded -Total	(39,427)	0	(39,427)	(460,172)	0	(460,172)
6C	Total (Net)	289,425	(3,294)	286,131	1,161,568	(60,992)	1,100,576
UNEARNED PR.: (PRIOR)							
7	Fire	496,730	12,713	509,444	0	424,437	424,437
8	E.C. & VMM	57,535	443,604	501,139	0	924,539	924,539
9	Homeowners	n/a	n/a	n/a	n/a	n/a	n/a
10	Crime	1,412	156	1,569	0	1,677	1,677
11	Liability	n/a	n/a	n/a	n/a	n/a	n/a
12	Total	555,678	456,473	1,012,151	0	1,350,653	1,350,653
UNEARNED PR.: (CURRENT)							
13	Fire	436,368	0	436,368	436,368	0	436,368
14	E.C. & VMM	469,138	0	469,138	469,138	0	469,138
15	Homeowners	n/a	n/a	n/a	n/a	n/a	n/a
16	Crime	1,019	0	1,019	1,019	0	1,019
17	Liability	n/a	n/a	n/a	n/a	n/a	n/a
18	Total	906,525	0	906,525	906,525	0	906,525
EARNED PREMIUMS:							
19	Fire (1+7-13)	171,248	12,258	183,507	299,409	384,884	684,293
20	E.C. & VMM (2+8-14)	(193,637)	440,765	247,128	415,234	902,986	1,318,220
21	Homeowners (3+9-15)	n/a	n/a	n/a	n/a	n/a	n/a
22	Crime (4+10-16)	393	156	550	572	1,791	2,363
23	Liability (5+11-17)	n/a	n/a	n/a	n/a	n/a	n/a
24A	Total (Gross) (6A+12-18)	(21,995)	453,179	431,184	715,215	1,289,661	2,004,876
24B	Reinsurance Ceded - Fire	(26,285)	0	(26,285)	(52,508)	0	(52,508)
	Reinsurance Ceded - EC	(13,142)	0	(13,142)	(407,664)	0	(407,664)
	Reinsurance Ceded - Total	(39,427)	0	(39,427)	(460,172)	0	(460,172)
24C	Total (Net) (6C+12-18)	(61,422)	453,179	391,757	255,043	1,289,661	1,544,704

GEORGIA UNDERWRITING ASSOCIATION
STATISTICAL REPORT OF LOSSES - STATEWIDE COMMERCIAL
QUARTER ENDED September 30, 2015

EXHIBIT 4B

Quarter: 07/01/2015 - 09/30/2015

Year-To-Date: 10/01/14 - 09/30/15

Line	Description	Policy Year				Policy Year				Total		
		2015	2014	2013	Total	2015	2014	2013	2012		2011	2010
PAID LOSSES:												
1	Fire	0	0	0	0	0	8,377	89,000	0	0	0	97,377
2	E.C. & VMM	13,522	0	0	13,522	65,493	99,840	28,827	0	0	0	194,160
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	13,522	0	0	13,522	65,493	108,217	117,827	0	0	0	291,537
OUTSTANDING LOSSES (CURRENT PERIOD)												
7	Fire	21,721	0	0	21,721	21,721	0	0	0	0	0	21,721
8	E.C. & VMM	28,401	3,000	0	31,401	28,401	3,000	0	0	0	0	31,401
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	50,122	3,000	0	53,122	50,122	3,000	0	0	0	0	53,122
OUTSTANDING LOSSES (PRIOR PERIOD)												
13	Fire	29,834	537	0	30,371	0	23,155	0	0	0	0	23,155
14	E.C. & VMM	10,367	27,714	0	38,081	0	45,850	18,376	0	0	0	64,226
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	40,201	28,251	0	68,452	0	69,005	18,376	0	0	0	87,381
INCURRED LOSSES:												
19	Fire (1+7-13)	(8,113)	(537)	0	(8,650)	21,721	(14,778)	0	0	0	0	6,943
20	E.C. & VMM (2+8-14)	31,556	(24,714)	0	6,842	93,894	56,990	0	0	0	0	150,884
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)	627	0	0	627	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)	24,070	(25,251)	0	(1,181)	115,615	42,212	0	0	0	0	157,827
IBNR (CURRENT PERIOD)												
25	Fire (incl. in line 7)	21,721	0	0	21,721	21,721	0	0	0	0	0	21,721
26	E.C. & VMM (incl. in line 8)	28,401	3,000	0	31,401	28,401	3,000	0	0	0	0	31,401
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)	50,122	3,000	0	53,122	50,122	3,000	0	0	0	0	53,122
IBNR (PRIOR PERIOD)												
31	Fire (incl. in line 13)	29,834	537	0	30,371	0	18,155	0	0	0	0	18,155
32	E.C. & VMM (incl. in line 14)	10,367	27,714	0	38,081	0	40,850	0	0	0	0	40,850
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)	40,201	28,251	0	68,452	0	59,005	0	0	0	0	59,005

GEORGIA UNDERWRITING ASSOCIATION
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES - STATEWIDE PERSONAL LINES
QUARTER ENDED September 30, 2015

EXHIBIT 4C

Quarter: 07/01/2015 - 09/30/2015

0
Policy Year

Line	Description	2015	2014	2013	Policy Year			Total	2015	2014	2013	Policy Year			Total
					2012	2011	2010				2012	2011	2010		
LOSS EXPENSES PAID:															
1	Fire	22,925	30,462	50,785	6,283	0	0	110,455	85,743	201,949	50,785	13,029	0	8	351,514
2	E.C. & VMM	59,454	41,042	34,751	428	0	0	135,675	141,358	161,481	34,751	2,996	0	0	340,586
3	Homeowners	52,708	34,302	29,388	1,914	0	0	118,312	98,153	183,094	29,388	16,763	0	0	327,398
4	Crime	0	375	400	0	0	0	775	0	375	400	0	0	0	775
5	Liability	0	0	0	0	0	0	0	0	0	0	0	689	0	689
6	Total	<u>135,087</u>	<u>106,181</u>	<u>115,324</u>	<u>8,625</u>	<u>0</u>	<u>0</u>	<u>365,217</u>	<u>325,254</u>	<u>546,899</u>	<u>115,324</u>	<u>32,788</u>	<u>689</u>	<u>8</u>	<u>1,020,962</u>
UNPAID LOSS EXPENSES (CURRENT PERIOD)															
7	Fire	63,387	66,903	23,184	3,000	0	0	156,474	63,387	66,903	23,184	3,000	0	0	156,474
8	E.C. & VMM	51,721	13,403	1,086	2,400	0	0	68,610	51,721	13,403	1,086	2,400	0	0	68,610
9	Homeowners	67,544	11,519	20,046	11,700	0	0	110,809	67,544	11,519	20,046	11,700	0	0	110,809
10	Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	Liability	4,383	11,000	5,000	0	0	0	20,383	4,383	11,000	5,000	0	0	0	20,383
12	Total	<u>187,035</u>	<u>102,826</u>	<u>49,316</u>	<u>17,100</u>	<u>0</u>	<u>0</u>	<u>356,277</u>	<u>187,035</u>	<u>102,826</u>	<u>49,316</u>	<u>17,100</u>	<u>0</u>	<u>0</u>	<u>356,277</u>
UNPAID LOSS EXPENSES (PRIOR PERIOD)															
13	Fire	186,856	69,743	21,993	3,000	0	0	281,592	0	150,054	63,551	20,002	3,000	0	236,607
14	E.C. & VMM	99,379	12,435	845	1,200	0	0	113,859	0	35,903	8,687	1,326	0	0	45,916
15	Homeowners	88,626	10,522	20,123	8,700	0	0	127,971	0	40,417	13,287	28,767	0	0	82,471
16	Crime	0	0	0	0	0	0	0	0	0	0	600	0	0	600
17	Liability	4,807	11,481	5,000	0	0	0	21,288	0	1,734	11,000	6,200	0	0	18,934
18	Total	<u>379,668</u>	<u>104,181</u>	<u>47,961</u>	<u>12,900</u>	<u>0</u>	<u>0</u>	<u>544,710</u>	<u>0</u>	<u>228,108</u>	<u>96,525</u>	<u>56,895</u>	<u>3,000</u>	<u>0</u>	<u>384,528</u>
INCURRED LOSS EXPENSES:															
19	Fire (1+7-13)	(100,544)	27,622	51,976	6,283	0	0	(14,663)	149,130	118,798	10,418	(3,973)	(3,000)	0	271,373
20	E.C. & VMM (2+8-14)	11,796	42,010	34,992	1,628	0	0	90,427	193,079	138,981	27,150	4,070	0	0	363,280
21	Homeowners (3+9-15)	31,626	35,299	29,311	4,914	0	0	101,150	165,697	154,196	36,147	(304)	0	0	355,736
22	Crime (4+10-16)	0	375	400	0	0	0	775	0	375	400	(600)	0	0	175
23	Liability (5+11-17)	(424)	(481)	0	0	0	0	(905)	4,383	9,266	(6,000)	(6,200)	689	0	2,138
24	Total (6+12-18)	<u>(57,546)</u>	<u>104,826</u>	<u>116,679</u>	<u>12,825</u>	<u>0</u>	<u>0</u>	<u>176,784</u>	<u>512,289</u>	<u>421,617</u>	<u>68,115</u>	<u>(7,007)</u>	<u>(2,311)</u>	<u>0</u>	<u>992,703</u>

GEORGIA UNDERWRITING ASSOCIATION
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES - STATEWIDE COMMERCIAL
QUARTER ENDED September 30, 2015

Line	Description	Quarter: 07/01/2015 - 09/30/2015				YTD-10/01/2014-09/30/2015				
		Policy Year				Policy Year				
		2015	2014	2013	Total	2015	2014	2013	Total	
LOSS EXPENSES PAID:										
1	Fire	540	0	0	540	540	3,413	3,552	7,505	
2	E.C. & VMM	2,423	79	0	2,502	4,393	54,326	18,754	77,473	
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	3,552	3,552	
5	Liability	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
6	Total	<u>2,963</u>	<u>79</u>	<u>0</u>	<u>3,042</u>	<u>4,933</u>	<u>57,739</u>	<u>25,858</u>	<u>88,530</u>	
UNPAID LOSS EXPENSES (CURRENT PERIOD)										
7	Fire	15,027	0	0	15,027	15,027	0	0	15,027	
8	E.C. & VMM	11,273	180	0	11,453	11,273	180	0	11,453	
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	<u>26,300</u>	<u>180</u>	<u>0</u>	<u>26,480</u>	<u>26,300</u>	<u>180</u>	<u>0</u>	<u>26,480</u>	
UNPAID LOSS EXPENSES (PRIOR PERIOD)										
13	Fire	473	1,351	0	1,824	0	2,611	0	2,611	
14	E.C. & VMM	1,184	3,040	64	4,288	0	5,580	1,166	6,746	
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	0	
17	Liability		n/a	n/a	n/a	n/a	n/a	n/a	n/a	
18	Total	<u>1,657</u>	<u>4,391</u>	<u>64</u>	<u>6,112</u>	<u>0</u>	<u>8,191</u>	<u>1,166</u>	<u>9,357</u>	
INCURRED LOSS EXPENSES:										
19	Fire	(1+7-13)	15,094	(1,351)	0	13,743	15,567	802	3,552	19,921
20	E.C. & VMM	(2+8-14)	12,512	(2,781)	(64)	9,667	15,666	48,926	17,588	82,180
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	3,552	3,552
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)	<u>27,606</u>	<u>(4,132)</u>	<u>(64)</u>	<u>23,410</u>	<u>31,233</u>	<u>49,728</u>	<u>24,692</u>	<u>105,653</u>