

CALIFORNIA FAIR PLAN ASSOCIATION  
DIV II - BUSINESSOWNERS  
STATEMENT OF ASSETS, LIABILITIES AND MEMBERS' EQUITY  
Tuesday, December 31, 2019

EXHIBIT 1

		NON-ADMITTED	NET ADMITTED
	ASSETS	ASSETS	ASSETS
ASSETS:			
SHORT TERM NOTES AND CERTIFICATES OF DEPOSIT	\$ 990,196	\$ -	\$ 990,196
CASH & CASH EQUIVALENTS	1,003,771	-	1,003,771
PREMIUM RECEIVABLE - NET	51,142	-	51,142
ACCRUED INVESTMENT INCOME	15,092	-	15,092
OTHER ASSETS	12,191	-	12,191
TOTAL ASSETS	<u>\$ 2,072,392</u>	<u>\$ -</u>	<u>\$ 2,072,392</u>
LIABILITIES AND MEMBERS' EQUITY:			
RESERVES FOR:			
UNPAID LOSSES		\$	169,702
UNPAID LOSS ADJUSTMENT			27,313
UNEARNED PREMIUMS			<u>246,077</u>
			443,092
PAYABLE FOR:			
ADVANCE & UNAPPLIED PREMIUMS			13,574
COMMISSIONS PAYABLE			<u>2,299</u>
			<u>15,873</u>
TOTAL LIABILITIES			458,965
MEMBERS' EQUITY:			
2015 COMBINED POOL			202,987
2016 COMBINED POOL			46,430
2017 COMBINED POOL			239,302
2018 COMBINED POOL			681,113
2019 COMBINED POOL			518,715
2020 COMBINED POOL			<u>(75,121)</u>
TOTAL MEMBERS' EQUITY			<u>1,613,427</u>
TOTAL LIABILITIES AND MEMBERS' EQUITY			<u>\$ 2,072,392</u>

CALIFORNIA FAIR PLAN ASSOCIATION  
DIV II - BUSINESSOWNERS  
STATEMENT OF INCOME AND EQUITY ACCOUNT  
FISCAL YEAR 2020  
For the Three Months Ending Tuesday, December 31, 2019

	QUARTER	YEAR-TO-DATE
UNDERWRITING INCOME:		
PREMIUMS WRITTEN	\$ 154,416	\$ 154,416
CHANGE IN UNEARNED PREMIUMS	(41,360)	(41,360)
PREMIUMS EARNED	<u>113,056</u>	<u>113,056</u>
LOSS & LOSS ADJUSTMENT EXPENSES INCURRED:		
LOSSES INCURRED	126,918	126,918
LOSS ADJUSTMENT EXP INCURRED	<u>7,542</u>	<u>7,542</u>
TOTAL LOSSES & LOSS ADJ EXP INCURRED	<u>134,460</u>	<u>134,460</u>
UNDERWRITING EXPENSES INCURRED:		
COMMISSIONS	10,614	10,614
OTHER UNDERWRITING EXPENSES	<u>36,468</u>	<u>36,468</u>
TOTAL UNDERWRITING EXPENSES	<u>47,082</u>	<u>47,082</u>
TOTAL LOSSES & UNDERWRITING EXPENSES	<u>181,542</u>	<u>181,542</u>
NET UNDERWRITING GAIN (LOSS)	<u>(68,486)</u>	<u>(68,486)</u>
NET INVESTMENT INCOME (EXPENSE)	1,303	1,303
NET INCOME (LOSS)	<u>\$ (67,183)</u>	<u>\$ (67,183)</u>
STATEMENT OF MEMBER'S EQUITY (DEFICIT):		
MEMBERS' EQUITY (DEFICIT) - BEGINNING	\$ 1,680,610	\$ 1,680,610
NET INCOME (LOSS)	<u>(67,183)</u>	<u>(67,183)</u>
MEMBERS' EQUITY (DEFICIT) - ENDING	<u>\$ 1,613,427</u>	<u>\$ 1,613,427</u>

## CALIFORNIA FAIR PLAN ASSOCIATION

EXHIBIT 3A

## DIV II - BUSINESSOWNERS

## MEMBERS' ACCOUNT

## FISCAL YEAR 2020

For the Three Months Ending Tuesday, December 31, 2019

	QUARTER							YEAR-TO-DATE						
	POOL YEAR							POOL YEAR						
	2015	2016	2017	2018	2019	2020	TOTAL	2015	2016	2017	2018	2019	2020	TOTAL
INCOME RECEIVED:														
PREMIUMS WRITTEN	\$ -	\$ -	\$ -	\$ -	\$ (19,838)	\$ 174,254	\$ 154,416	\$ -	\$ -	\$ -	\$ -	\$ (19,838)	\$ 174,254	\$ 154,416
NET WRITTEN PREMIUMS	-	-	-	-	(19,838)	174,254	154,416	-	-	-	-	(19,838)	174,254	154,416
NET INVESTMENT INCOME (EXPENSE)	382	87	468	1,320	1,400	163	3,820	382	87	468	1,320	1,400	163	3,820
TOTAL INCOME	382	87	468	1,320	(18,438)	174,417	158,236	382	87	468	1,320	(18,438)	174,417	158,236
EXPENSES PAID:														
LOSSES	-	-	-	-	4,918	-	4,918	-	-	-	-	4,918	-	4,918
LOSS ADJUSTMENT EXPENSES	-	294	957	1,472	4,330	490	7,542	-	294	957	1,472	4,330	490	7,542
COMMISSIONS	-	-	-	-	(1,725)	12,339	10,614	-	-	-	-	(1,725)	12,339	10,614
OPERATING EXPENSES	-	-	-	-	-	36,468	36,468	-	-	-	-	-	36,468	36,468
TOTAL EXPENSES PAID:	-	294	957	1,472	7,523	49,297	59,542	-	294	957	1,472	7,523	49,297	59,542
NET CASH CHANGE	382	(207)	(489)	(152)	(25,961)	125,120	98,694	382	(207)	(489)	(152)	(25,961)	125,120	98,694
CHANGE IN RESERVES:														
UNPAID LOSSES	-	-	-	-	(74,000)	(48,000)	(122,000)	-	-	-	-	(74,000)	(48,000)	(122,000)
UNEARNED PREMIUMS	-	-	-	-	111,042	(152,402)	(41,360)	-	-	-	-	111,042	(152,402)	(41,360)
NET RESERVE CHANGE	-	-	-	-	37,042	(200,402)	(163,360)	-	-	-	-	37,042	(200,402)	(163,360)
OTHER CHANGES:														
CHANGE IN ACCRUED INTEREST	(234)	(69)	(304)	(823)	(1,248)	162	(2,517)	(234)	(69)	(304)	(823)	(1,248)	162	(2,517)
NET OTHER CHANGES	(234)	(69)	(304)	(823)	(1,248)	162	(2,517)	(234)	(69)	(304)	(823)	(1,248)	162	(2,517)
CHANGE IN MEMBERS' EQUITY	148	(276)	(793)	(975)	9,833	(75,120)	(67,182)	148	(276)	(793)	(975)	9,833	(75,120)	(67,182)
MEMBERS' EQUITY (DEFICIT) - BEG	202,839	46,705	240,095	682,088	508,882	-	1,680,609	202,839	46,705	240,095	682,088	508,882	-	1,680,609
MEMBERS' EQUITY (DEFICIT) - END	\$ 202,987	\$ 46,429	\$ 239,302	\$ 681,113	\$ 518,715	\$ (75,120)	\$ 1,613,427	\$ 202,987	\$ 46,429	\$ 239,302	\$ 681,113	\$ 518,715	\$ (75,120)	\$ 1,613,427

CALIFORNIA FAIR PLAN ASSOCIATION  
DIVISION II - BUSINESSOWNERS  
STATISTICAL REPORT OF PREMIUMS  
FISCAL YEAR 2020  
For the Three Months Ending Tuesday, December 31, 2019

EXHIBIT 4A

	QUARTER			YEAR-TO-DATE		
	POOL YEAR			POOL YEAR		
	2019	2020	TOTAL	2019	2020	TOTAL
PREMIUMS WRITTEN						
PROPERTY	\$ (10,037)	\$ 90,612	\$ 80,575	\$ (10,037)	\$ 90,612	\$ 80,575
LIABILITY	(9,801)	83,642	73,841	(9,801)	83,642	73,841
TOTAL PREMIUMS WRITTEN	(19,838)	174,254	154,416	(19,838)	174,254	154,416
CHANGE IN UNEARNED PREMIUMS						
PROPERTY	57,742	(79,249)	(21,507)	57,742	(79,249)	(21,507)
LIABILITY	53,300	(73,153)	(19,853)	53,300	(73,153)	(19,853)
TOTAL CHANGE IN UNEARNED PREMIUMS	111,042	(152,402)	(41,360)	111,042	(152,402)	(41,360)
EARNED PREMIUMS						
PROPERTY	47,705	11,363	59,068	47,705	11,363	59,068
LIABILITY	43,499	10,489	53,988	43,499	10,489	53,988
NET EARNED PREMIUMS	\$ 91,204	\$ 21,852	\$ 113,056	\$ 91,204	\$ 21,852	\$ 113,056

CALIFORNIA FAIR PLAN ASSOCIATION  
DIV II - BUSINESSOWNERS  
STATISTICAL REPORT OF LOSSES  
FISCAL YEAR 2020  
For the Three Months Ending Tuesday, December 31, 2019

EXHIBIT 4B

	QUARTER POOL YEAR 2020			YEAR-TO-DATE POOL YEAR 2020		
	2019		TOTAL	2019		TOTAL
LOSSES PAID						
PROPERTY	\$ 4,918	\$ -	\$ 4,918	\$ 4,918	\$ -	\$ 4,918
TOTAL LOSSES PAID:	4,918	-	4,918	4,918	-	4,918
CHANGE IN LOSS RESERVES						
PROPERTY	74,000	48,000	122,000	74,000	48,000	122,000
TOTAL CHANGE IN LOSS RESERVES:	74,000	48,000	122,000	74,000	48,000	122,000
LOSSES INCURRED						
PROPERTY	78,918	48,000	126,918	78,918	48,000	126,918
TOTAL LOSSES INCURRED:	\$ 78,918	\$ 48,000	\$ 126,918	\$ 78,918	\$ 48,000	\$ 126,918

CALIFORNIA FAIR PLAN ASSOCIATION  
 DIV II - BUSINESSOWNERS  
 STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES  
 FISCAL YEAR 2020  
 For the Three Months Ending Tuesday, December 31, 2019

	QUARTER POOL YEAR						YEAR-TO-DATE POOL YEAR					
	2016	2017	2018	2019	2019	TOTAL	2016	2017	2018	2019	2019	TOTAL
LOSS ADJUSTMENT PAID												
PROPERTY	\$ 294	\$ 294	\$ 883	\$ 3,741	\$ 294	\$ 5,507	\$ 294	\$ 294	\$ 883	\$ 3,741	\$ 294	\$ 5,507
LIABILITY	-	662	589	589	196	2,036	-	662	589	589	196	2,036
TOTAL LOSS ADJ EXP PAID	294	956	1,472	4,330	490	7,542	294	956	1,472	4,330	490	7,542
CHANGE IN LOSS ADJ. RES												
TOTAL CHANGE IN LOSS ADJ RES	-	-	-	-	-	-	-	-	-	-	-	-
LOSS ADJ EXP INCURRED												
PROPERTY	294	294	883	3,741	294	5,507	294	294	883	3,741	294	5,507
LIABILITY	-	662	589	589	196	2,036	-	662	589	589	196	2,036
TOTAL LOSS ADJ INCURRED	\$ 294	\$ 956	\$ 1,472	\$ 4,330	\$ 490	\$ 7,542	\$ 294	\$ 956	\$ 1,472	\$ 4,330	\$ 490	\$ 7,542

CALIFORNIA FAIR PLAN ASSOCIATION  
DIV II - BUSINESSOWNERS  
QUARTERLY RESERVES EXHIBIT  
FISCAL YEAR 2020  
For the Three Months Ending Tuesday, December 31, 2019

	09/30/2019					12/31/2019				
	POOL YEAR					POOL YEAR				
	2017	2018	2019	2020	TOTAL	2017	2018	2019	2020	TOTAL
UNEARNED PREMIUM RESERVES:										
PROPERTY	\$ -	\$ -	\$ 106,453	\$ -	\$ 106,453	\$ -	\$ -	\$ 48,711	\$ 79,249	\$ 127,960
LIABILITY	-	-	98,264	-	98,264	-	-	44,964	73,153	118,117
TOTAL UNEARNED PREM RESERVES	-	-	204,717	-	204,717	-	-	93,675	152,402	246,077
LOSS RESERVES:										
LOSS RESERVES: CASE										
PROPERTY	\$ -	\$ 4,300	\$ 5,000	\$ -	\$ 9,300	\$ -	\$ 4,300	\$ 79,000	\$ 48,000	\$ 131,300
LIABILITY	5,000	-	-	-	5,000	5,000	-	-	-	5,000
TOTAL CASE RESERVES	5,000	4,300	5,000	-	14,300	5,000	4,300	79,000	48,000	136,300
LOSS RESERVES: IBNR										
PROPERTY	1,393	4,300	13,512	-	19,205	1,393	4,300	13,512	-	19,205
LIABILITY	1,030	3,179	9,988	-	14,197	1,030	3,179	9,988	-	14,197
TOTAL IBNR RESERVES	2,423	7,479	23,500	-	33,402	2,423	7,479	23,500	-	33,402
TOTAL LOSS RESERVES:										
PROPERTY	1,393	8,600	18,512	-	28,505	1,393	8,600	92,512	48,000	150,505
LIABILITY	6,030	3,179	9,988	-	19,197	6,030	3,179	9,988	-	19,197
TOTAL LOSS RESERVES	7,423	11,779	28,500	-	47,702	7,423	11,779	102,500	48,000	169,702
LOSS EXPENSE RESERVES:										
PROPERTY	1,565	5,208	8,931	-	15,704	1,565	5,208	8,931	-	15,704
LIABILITY	1,157	3,850	6,602	0	11,609	1,157	3,850	6,602	0	11,609
TOTAL LOSS EXPENSE RESERVES	\$ 2,722	\$ 9,058	\$ 15,533	\$ -	\$ 27,313	\$ 2,722	\$ 9,058	\$ 15,533	\$ -	\$ 27,313