

CALIFORNIA FAIR PLAN ASSOCIATION
DIVISION I - PROPERTY INSURANCE PLAN
STATEMENT OF ASSETS, LIABILITIES & MEMBERS' EQUITY
September 30, 2019

EXHIBIT 1

		NON-ADMITTED	NET ADMITTED
	ASSETS	ASSETS	ASSETS
ASSETS			
INVESTMENTS	\$ 61,131,263		\$ 61,131,263
CASH & CASH EQUIVALENTS	41,283,896		41,283,896
FURNITURE & EQUIPMENT	684,445	684,445	
COMPUTER SOFTWARE	2,023,393	2,023,393	
PREPAID REINSURANCE PREMIUMS	1,096,192	1,096,192	
RENT DEPOSIT	7,831	7,831	
PREMIUM RECEIVABLE - NET	15,294,668		15,294,668
ACCRUED INVESTMENT INCOME	121,329		121,329
MUTUAL FUNDS-457(b)	50,191		50,191
OTHER ASSETS	100,003		100,003
TOTAL ASSETS	\$ 121,793,211	\$ 3,811,861	\$ 117,981,350
LIABILITIES AND MEMBER'S EQUITY			
RESERVES FOR:			
UNPAID LOSSES			\$ 30,931,617
UNPAID LOSS ADJUSTMENT			5,645,240
UNEARNED PREMIUMS			105,708,232
			142,285,089
PAYABLES FOR:			
COMMISSIONS PAYABLE			2,888,154
UNAPPLIED & ADVANCE PREMIUMS			4,657,547
UNPAID GENERAL EXPENSES			462,437
PENSION & POST RETIREMENT BENEFIT ACCRUAL			5,273,474
DEFERRED COMPENSATION-457(b)			51,847
OTHER LIABILITIES			1,550,814
			14,884,273
TOTAL LIABILITIES			157,169,362
MEMBERS' EQUITY (DEFICIT):			
2015 COMBINED PROPERTY POOL			16,215,216
2016 COMBINED PROPERTY POOL			23,440,297
2017 COMBINED PROPERTY POOL			9,934,505
2018 COMBINED PROPERTY POOL			(87,076,139)
2019 COMBINED PROPERTY POOL			(1,701,891)
TOTAL MEMBERS' EQUITY (DEFICIT)			(39,188,012)
TOTAL LIABILITIES AND MEMBERS' EQUITY			117,981,350

CALIFORNIA FAIR PLAN ASSOCIATION
DIV I - PROPERTY INSURANCE PLAN
STATEMENT OF INCOME AND EQUITY ACCOUNT
FISCAL YEAR 2019
For the Twelve Months Ending September 30, 2019

EXHIBIT 2

	QUARTER	YEAR-TO-DATE
UNDERWRITING INCOME:		
NET PREMIUMS EARNED	\$ 34,333,262	\$ 100,577,979
DEDUCTIONS:		
DIRECT LOSSES INCURRED	(1,091,810)	269,378,984
CEDED LOSSES INCURRED	407,668	(133,617,329)
NET LOSSES INCURRED	(684,142)	135,761,655
DIRECT LOSS EXPENSES INCURRED	531,812	7,203,354
CEDED LOSS EXPENSES INCURRED	(407,668)	(1,382,671)
NET LOSS EXPENSES INCURRED	124,144	5,820,683
TOTAL LOSSES & LOSS ADJ EXP INCURRED	(559,998)	141,582,338
OPERATING EXPENSES INCURRED	9,234,543	26,938,461
TOTAL DEDUCTIONS	8,674,545	168,520,799
NET UNDERWRITING INCOME (LOSS)	25,658,717	(67,942,820)
OTHER INCOME:		
NET INVESTMENT INCOME (LOSS)	478,763	2,311,790
OTHER INVESTMENT INCOME (LOSS)	30	1,290
TOTAL OTHER INCOME (LOSS)	478,793	2,313,080
NET INCOME (LOSS)	\$ 26,137,510	\$ (65,629,740)
STATEMENT OF MEMBER'S EQUITY (DEFICIT):		
MEMBERS' EQUITY (DEFICIT) - BEGINNING	\$ (63,873,650)	\$ 28,924,680
NET INCOME (LOSS)	26,137,510	(65,629,740)
CHANGE IN NON-ADMITTED ASSETS	1,348,068	313,774
CHANGE IN OTHER INVESTMENT INCOME	(419)	2,795
FUNDING STATUS RECOGNITION	(2,799,521)	(2,799,521)
MEMBERS' EQUITY (DEFICIT) - ENDING	\$ (39,188,012)	\$ (39,188,012)

CALIFORNIA FAIR PLAN ASSOCIATION
DIV I - PROPERTY INSURANCE PLAN
MEMBERS' ACCOUNT
FISCAL YEAR 2019
For the Twelve Months Ending, September 30, 2019

EXHIBIT 3A

	QUARTER POOL YEAR								YEAR-TO-DATE POOL YEAR							
	2011	2014	2015	2016	2017	2018	2019	TOTAL	2011	2014	2015	2016	2017	2018	2019	TOTAL
INCOME RECEIVED:																
DIRECT WRITTEN PREMIUMS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (63,453)	\$ 64,394,759	\$ 64,331,306	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (2,099,881)	\$ 170,869,052	\$ 168,769,171
REINSURANCE CEDED						(208,242)	(2,290,617)	(2,498,859)						(3,199,467)	(5,331,707)	(8,531,174)
NET WRITTEN PREMIUMS						(271,695)	62,104,142	61,832,447						(5,299,348)	165,537,345	160,237,997
INTEREST RECEIVED			44,604	64,790	35,978		329,059	474,431	135,324	269,029	442,950	633,522	52,461	41,193	1,061,295	2,635,774
TOTAL INCOME			44,604	64,790	35,978	(271,695)	62,433,201	62,306,878	135,324	269,029	442,950	633,522	52,461	(5,258,155)	166,598,640	162,873,771
EXPENSES PAID:																
LOSSES, NET			16,118	(29,569)	846,293	13,102,337	3,746,049	17,681,228	133,429	311,289	842,185	509,587	5,300,823	107,857,202	18,565,157	133,519,672
LOSS ADJUSTMENT																
EXPENSES, NET			19,009	41,070	81,615	867,285	364,936	1,373,914	6,033	37,555	143,954	263,737	435,551	2,823,277	903,395	4,613,502
COMMISSIONS						(5,349)	5,913,369	5,908,020						(177,363)	15,225,760	15,048,397
OPERATING EXPENSES							2,990,479	2,990,479							11,524,236	11,524,236
TOTAL EXPENSES PAID			35,127	11,501	927,908	13,964,273	13,014,833	27,953,641	139,462	348,844	986,139	773,324	5,736,374	110,503,116	46,218,548	164,705,807
NET CASH CHANGE			9,477	53,289	(891,930)	(14,235,968)	49,418,368	34,353,237	(4,138)	(79,815)	(543,189)	(139,802)	(5,683,913)	(115,761,271)	120,380,092	(1,832,036)
CHANGE IN RESERVES:																
UNPAID LOSSES			(4,701)	(4,082)	987,203	17,837,713	(450,762)	18,365,371		89,796	274,639	429,713	5,749,328	3,321,503	(12,106,961)	(2,241,982)
UNPAID LOSS ADJ EXPENSES			48,708	74,841	379,404	968,156	(221,338)	1,249,771		70,565	166,666	354,906	985,209	(1,283,086)	(1,501,442)	(1,207,182)
OPERATING EXPENSES							(336,044)	(336,044)							(365,827)	(365,827)
UNEARNED PREMIUMS						2,806,701	(30,305,887)	(27,499,186)						46,048,213	(105,708,232)	(59,660,019)
NET RESERVE CHANGE			44,007	70,759	1,366,607	21,612,570	(31,314,031)	(8,220,088)		160,361	441,305	784,619	6,734,537	48,086,630	(119,682,462)	(63,475,010)
OTHER CHANGES:																
CHANGE IN ACCRUED																
INTEREST			(3,805)	(5,807)	(3,761)		17,733	4,360	(23,541)	(47,184)	(53,824)	(77,889)	9,003	(212,690)	83,431	(322,694)
NET OTHER CHANGES			(3,805)	(5,807)	(3,761)		17,733	4,360	(23,541)	(47,184)	(53,824)	(77,889)	9,003	(212,690)	83,431	(322,694)
FUNDED STATUS																
RECOGNITION							(2,799,521)	(2,799,521)							(2,799,521)	(2,799,521)
CHANGE IN MEMBERS' EQUITY			49,679	118,241	470,916	7,376,602	15,322,549	23,337,988	(27,679)	33,362	(155,708)	566,928	1,059,627	(67,887,331)	(2,018,460)	(68,429,261)
MEMBERS' EQUITY (DEFICIT) -																
BEG			16,165,537	23,322,056	9,463,589	(94,452,741)	(18,372,090)	(63,873,650)	6,094,495	12,025,983	16,370,924	22,873,369	(9,251,283)	(19,188,808)		28,924,680
CHANGE IN NON ADMITTED																
ASSETS							1,348,068	1,348,068							313,774	313,774
CHANGE IN OTHER																
INVESTMENT INCOME							(418)	(418)							2,795	2,795
EQUITY RETAINED AS CAPITAL																
CONTRIBUTION								(6,066,816)	(12,059,345)				18,126,161			
MEMBERS' EQUITY (DEFICIT) -																
END	\$ -	\$ -	\$ 16,215,216	\$ 23,440,297	\$ 9,934,505	\$ (87,076,139)	\$ (1,701,891)	\$ (39,188,012)	\$ -	\$ -	\$ 16,215,216	\$ 23,440,297	\$ 9,934,505	\$ (87,076,139)	\$ (1,701,891)	\$ (39,188,012)

CALIFORNIA FAIR PLAN ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
AS OF SEPTEMBER 30, 2019

EXHIBIT 3B

	2011	2014	2015	2016	2017	2018	2019	TOTAL
INCOME RECEIVED:								
PREMIUMS WRITTEN	64,023,583	72,926,942	76,562,323	78,759,687	82,293,721	87,021,482	170,869,052	632,456,790
REINSURANCE CEDED	(5,849,874)	(6,151,858)	(5,913,986)	(5,760,939)	(5,781,138)	(6,423,956)	(5,331,707)	(41,213,458)
NET WRITTEN PREMIUMS	58,173,709	66,775,084	70,648,337	72,998,748	76,512,583	80,597,526	165,537,345	591,243,332
INTEREST RECEIVED	238,651	657,782	867,919	1,240,678	573,486	515,325	1,061,295	5,155,136
TOTAL INCOME	58,412,360	67,432,866	71,516,256	74,239,426	77,086,069	81,112,851	166,598,640	596,398,468
EXPENSES PAID:								
LOSSES	23,490,323	22,192,567	34,592,908	29,432,083	63,324,302	125,703,812	18,565,157	317,301,152
LOSS ADJUSTMENT EXPENSES	3,666,196	2,991,798	3,042,444	3,676,426	3,526,516	3,518,125	903,395	21,324,900
COMMISSIONS	5,028,698	5,825,330	6,136,982	6,327,572	6,604,506	7,011,752	15,225,760	52,160,600
OPERATING EXPENSES	9,921,836	8,863,509	8,943,929	9,188,269	9,691,039	9,910,544	11,524,236	68,043,362
TOTAL EXPENSES PAID	42,107,053	39,873,204	52,716,263	48,624,350	83,146,363	146,144,233	46,218,548	458,830,014
NET CASH CHANGE	16,305,307	27,559,662	18,799,993	25,615,076	(6,060,294)	(65,031,382)	120,380,092	137,568,454
DEDUCT:								
RESERVES FOR:								
UNPAID LOSSES		0	91,626	190,454	2,446,760	16,095,816	12,106,961	30,931,617
UNPAID LOSS ADJ EXPENSES		0	16,519	197,682	663,195	3,266,403	1,501,442	5,645,241
OPERATING EXPENSES			255,775	215,833	(136,365)	(10,728)	365,827	690,342
UNEARNED PREMIUMS						0	105,708,232	105,708,232
TOTAL RESERVES	0	0	363,920	603,969	2,973,590	19,351,492	119,682,462	142,975,433
ADD:								
OTHER CHANGES:								
INTEREST ACCRUED	0	0	12,039	17,457	9,691	0	83,431	122,618
ASSETS NOT ADMITTED			0	0	0	(4,125,635)	313,774	(3,811,861)
PREPAID ITEMS RECLASS AS NON-ADMITTED ASSETS			354,337					354,337
CHANGE IN MINIMUM PENSION LIABILITY	(238,491)							(238,491)
RECOGNITION OF PENSION AND RETIREE HEALTH LIABILITY BASED ON FUNDED STATUS		(1,500,317)						(1,500,317)
EFFECT OF ADOPTION OF UPDATED MORTALITY TABLES			(2,587,233)	(1,588,267)	838,413	1,432,370	(2,799,521)	(4,704,238)
CHANGE IN OTHER INVESTMENT INCOME							2,795	2,795
TOTAL OTHER CHANGES	(238,491)	(1,500,317)	(2,220,857)	(1,570,810)	848,104	(2,693,265)	(2,399,521)	(9,775,157)
EQUITY RETAINED AS CAPITAL CONTRIBUTION	(6,066,816)	(12,059,345)			18,126,161			0
DISTRIBUTION APPLIED	(10,000,000)	(14,000,000)						(24,000,000)
ASSESSMENT WRITE OFF					(5,876)			(5,876)
NET MEMBERS' EQUITY	0	(0)	16,215,216	23,440,297	9,934,505	(87,076,139)	(1,701,891)	(39,188,012)

CALIFORNIA FAIR PLAN ASSOCIATION
DIV I - PROPERTY INSURANCE PLAN
STATISTICAL REPORT OF PREMIUMS
FISCAL YEAR 2019
For the Twelve Months Ending September 30, 2019

EXHIBIT 4A

	QUARTER			YEAR-TO-DATE		
	POOL YEAR			POOL YEAR		
	2018	2019	TOTAL	2018	2019	TOTAL
PREMIUMS WRITTEN:						
FIRE	\$ (55,375)	\$ 58,925,454	\$ 58,870,079	\$ (1,782,596)	\$ 153,940,126	\$ 152,157,530
ALLIED LINES	(8,078)	5,469,305	5,461,227	(317,285)	16,928,926	16,611,641
TOTAL PREMIUMS WRITTEN	(63,453)	64,394,759	64,331,306	(2,099,881)	170,869,052	168,769,171
REINSURANCE CEDED:						
FIRE	(170,758)	(1,878,306)	(2,049,064)	(2,623,563)	(4,372,000)	(6,995,563)
ALLIED LINES	(37,484)	(412,311)	(449,795)	(575,904)	(959,707)	(1,535,611)
TOTAL REINSURANCE CEDED	(208,242)	(2,290,617)	(2,498,859)	(3,199,467)	(5,331,707)	(8,531,174)
CHANGE IN UNEARNED PREMIUMS:						
FIRE	2,422,212	(28,325,285)	(25,903,073)	39,281,788	(96,060,114)	(56,778,326)
ALLIED LINES	384,489	(1,980,602)	(1,596,113)	6,766,425	(9,648,118)	(2,881,693)
TOTAL CHANGE IN UNEARNED PREMIUMS	2,806,701	(30,305,887)	(27,499,186)	46,048,213	(105,708,232)	(59,660,019)
NET EARNED PREMIUMS:						
FIRE	2,196,079	28,721,863	30,917,942	34,875,629	53,508,012	88,383,642
ALLIED LINES	338,927	3,076,392	3,415,319	5,873,236	6,321,101	12,194,337
NET EARNED PREMIUMS	\$ 2,535,006	\$ 31,798,255	\$ 34,333,261	\$ 40,748,865	\$ 59,829,113	\$ 100,577,979

CALIFORNIA FAIR PLAN ASSOCIATION
DIV I - PROPERTY INSURANCE PLAN
STATISTICAL REPORT OF LOSSES
FISCAL YEAR 2019
For the Twelve Months Ending September 30, 2019

EXHIBIT 4B

	QUARTER								YEAR-TO-DATE							
	POOL YEAR								POOL YEAR							
	2011	2014	2015	2016	2017	2018	2019	TOTAL	2011	2014	2015	2016	2017	2018	2019	TOTAL
DIRECT LOSSES PAID:																
FIRE	\$ -	\$ -	\$ 15,848	\$ (29,864)	\$ 807,760	\$ 12,864,645	\$ 2,950,785	\$ 16,609,174	\$ 133,429	\$ 226,289	\$ 791,444	\$ 512,673	\$ 5,417,483	\$ 220,865,182	\$ 34,466,346	\$ 262,412,846
ALLIED LINES	0	0	270	295	10,186	437,370	216,265	664,386	0	85,000	50,741	(3,086)	494,986	3,419,175	677,339	4,724,155
TOTAL DIRECT LOSSES PAID	0	0	16,118	(29,569)	817,946	13,302,015	3,167,050	17,273,560	133,429	311,289	842,185	509,587	5,912,469	224,284,357	35,143,685	267,137,001
CEDED LOSSES PAID:																
FIRE	0	0	0	0	28,347	(235,029)	578,999	372,317	0	0	0	0	(611,646)	(115,705,310)	(16,578,528)	(132,895,484)
ALLIED LINES	0	0	0	0	0	35,351	0	35,351	0	0	0	0	0	(721,845)	0	(721,845)
TOTAL CEDED LOSSES PAID	0	0	0	0	28,347	(199,678)	578,999	407,668	0	0	0	0	(611,646)	(116,427,155)	(16,578,528)	(133,617,329)
NET LOSSES PAID:																
FIRE	0	0	15,848	(29,864)	836,107	12,629,616	3,529,784	16,981,491	133,429	226,289	791,444	512,673	4,805,837	105,159,872	17,887,818	129,517,362
ALLIED LINES	0	0	270	295	10,186	472,721	216,265	699,737	0	85,000	50,741	(3,086)	494,986	2,697,330	677,339	4,002,310
TOTAL NET LOSSES PAID	0	0	16,118	(29,569)	846,293	13,102,337	3,746,049	17,681,228	133,429	311,289	842,185	509,587	5,300,823	107,857,202	18,565,157	133,519,672
CHANGE IN LOSS RESERVES:																
FIRE	0	0	4,701	29,208	(827,156)	(17,576,186)	(16,161)	(18,385,594)	0	(25,054)	(251,870)	(425,441)	(5,234,827)	(2,632,786)	10,849,107	2,279,129
ALLIED LINES	0	0	0	(25,126)	(160,047)	(261,527)	466,923	20,223	0	(64,742)	(22,769)	(4,272)	(514,501)	(688,717)	1,257,854	(37,147)
TOTAL CHANGE IN LOSS RESERVES	0	0	4,701	4,082	(987,203)	(17,837,713)	450,762	(18,365,371)	0	(89,796)	(274,639)	(429,713)	(5,749,328)	(3,321,503)	12,106,961	2,241,982
NET LOSSES INCURRED:																
FIRE	0	0	20,549	(656)	8,951	(4,946,570)	3,513,623	(1,404,103)	133,429	201,235	539,574	87,232	(428,990)	102,527,086	28,736,925	131,796,491
ALLIED LINES	0	0	270	(24,831)	(149,861)	211,194	683,188	719,960	0	20,258	27,972	(7,358)	(19,515)	2,008,613	1,935,193	3,965,163
NET LOSSES INCURRED	\$ -	\$ -	\$ 20,819	\$ (25,487)	\$ (140,910)	\$ (4,735,376)	\$ 4,196,811	\$ (684,143)	\$ 133,429	\$ 221,493	\$ 567,546	\$ 79,874	\$ (448,505)	\$ 104,535,699	\$ 30,672,118	\$ 135,761,654

CALIFORNIA FAIR PLAN ASSOCIATION
DIV I - PROPERTY INSURANCE PLAN
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FISCAL YEAR 2019
For the Twelve Months Ending September 30, 2019

EXHIBIT 4C

	QUARTER								YEAR-TO-DATE							
	POOL YEAR								POOL YEAR							
	2011	2014	2015	2016	2017	2018	2019	TOTAL	2011	2014	2015	2016	2017	2018	2019	TOTAL
DIRECT LOSS ADJUSTMENT PAID																
FIRE	\$ -	\$ -	\$ 18,900	\$ 35,312	\$ 64,273	\$ 1,068,653	\$ 314,681	\$ 1,501,819	\$ 6,033	\$ 17,169	\$ 74,371	\$ 109,511	\$ 359,047	\$ 3,548,616	\$ 882,340	\$ 4,997,087
ALLIED LINES	-	0	109	5,758	17,057	153,599	103,241	279,764	-	20,386	69,583	154,226	82,307	465,188	207,397	999,087
TOTAL DIRECT LOSS ADJ EXP PAID	-	0	19,009	41,070	81,330	1,222,252	417,922	1,781,582	6,033	37,555	143,954	263,737	441,354	4,013,803	1,089,737	5,996,173
CEDED LOSS ADJUSTMENT PAID																
FIRE	-	-	-	-	285	(354,193)	(52,986)	(406,894)	-	-	-	-	(5,803)	(1,187,001)	(186,342)	(1,379,146)
ALLIED LINES	-	-	-	-	-	(774)	-	(774)	-	-	-	-	-	(3,525)	-	(3,525)
TOTAL CEDED LOSS ADJ EXP PAID	-	-	-	-	285	(354,967)	(52,986)	(407,668)	-	-	-	-	(5,803)	(1,190,526)	(186,342)	(1,382,671)
NET LOSS ADJUSTMENT PAID																
FIRE	-	0	18,900	35,312	64,558	714,460	261,695	1,094,925	6,033	17,169	74,371	109,511	353,244	2,361,615	695,998	3,617,941
ALLIED LINES	-	0	109	5,758	17,057	152,825	103,241	278,990	-	20,386	69,583	154,226	82,307	461,663	207,397	995,562
TOTAL NET LOSS ADJ EXP PAID	-	0	19,009	41,070	81,615	867,285	364,936	1,373,914	6,033	37,555	143,954	263,737	435,551	2,823,277	903,395	4,613,502
CHANGE IN LOSS ADJ RES																
FIRE	-	0	(8,491)	(20,310)	(185,589)	(904,414)	24,040	(1,094,764)	-	(36,449)	(105,128)	(281,597)	(856,124)	1,488,424	1,001,575	1,210,701
ALLIED LINES	-	0	(40,217)	(54,531)	(193,815)	(63,742)	197,298	(155,007)	-	(34,116)	(61,538)	(73,309)	(129,085)	(205,338)	499,867	(3,519)
TOTAL CHANGE IN LOSS ADJ RESERVES	0	0	(48,708)	(74,841)	(379,404)	(968,156)	221,338	(1,249,771)	0	(70,565)	(166,666)	(354,906)	(985,209)	1,283,086	1,501,442	1,207,182
LOSS ADJ EXP INCURRED																
FIRE	-	-	10,409	15,002	(121,031)	(189,955)	285,735	161	6,033	(19,280)	(30,757)	(172,086)	(502,880)	3,850,039	1,697,573	4,828,642
ALLIED LINES	-	-	(40,108)	(48,773)	(176,758)	89,083	300,539	123,983	-	(13,730)	8,045	80,917	(46,778)	256,325	707,264	992,043
TOTAL LOSS ADJ INCURRED	\$ -	\$ -	\$ (29,699)	\$ (33,771)	\$ (297,789)	\$ (100,871)	\$ 586,274	\$ 124,143	\$ 6,033	\$ (33,010)	\$ (22,712)	\$ (91,169)	\$ (549,658)	\$ 4,106,363	\$ 2,404,837	\$ 5,820,684

CALIFORNIA FAIR PLAN ASSOCIATION
DIV I - PROPERTY INSURANCE PLAN
RESERVES EXHIBIT
FISCAL YEAR 2019

	2015	2016	2017	2018	2019	TOTAL		2015	2016	2017	2018	2019	TOTAL
UNEARNED PREMIUM RESERVES:													
FIRE	\$ -	\$ -	\$ -	\$ 2,422,212	\$ 67,734,829	\$ 70,157,041	\$	-	\$ -	\$ -	\$ 0	\$ 96,060,114	\$ 96,060,114
ALLIED LINES	-	-	-	384,489	7,667,516	8,052,005		-	-	-	0	9,648,118	9,648,118
TOTAL UNEARNED PREM RESERVES	-	-	-	2,806,701	75,402,345	78,209,046		-	-	-	0	105,708,232	105,708,232
LOSS RESERVES: CASE													
FIRE	\$ 86,925	\$ 102,441	\$ 2,479,899	\$ 31,765,563	\$ 8,640,391	\$ 43,075,220	\$	77,132	\$ 77,258	\$ 1,787,556	\$ 14,787,670	\$ 9,272,880	\$ 26,002,497
ALLIED LINES	-	2,252	482,016	829,545	295,755	1,609,569		-	6,752	391,761	518,546	638,041	1,555,101
TOTAL	86,925	104,693	2,961,915	32,595,108	8,936,146	44,684,788		77,132	84,010	2,179,317	15,306,216	9,910,921	27,557,597
LOSS RESERVES: IBNR													
FIRE	-	39,428	339,062	1,174,863	2,224,878	\$ 3,778,231		14,494	93,819	204,249	576,570	1,576,228	2,465,360
ALLIED LINES	-	42,251	132,988	163,555	495,175	833,969		-	12,625	63,196	213,027	619,812	908,660
TOTAL	-	81,679	472,050	1,338,418	2,720,053	4,612,200		14,494	106,444	267,445	789,597	2,196,040	3,374,020
TOTAL LOSS RESERVES:													
FIRE	86,925	141,869	2,818,961	32,940,426	10,865,269	46,853,451		91,626	171,077	1,991,805	15,364,240	10,849,108	28,467,857
ALLIED LINES	-	44,503	615,004	993,100	790,930	2,443,538		-	19,377	454,957	731,573	1,257,853	2,463,761
TOTAL LOSS RESERVES	86,925	186,372	3,433,965	33,933,526	11,656,199	49,296,988		91,626	190,454	2,446,762	16,095,813	12,106,961	30,931,617
LOSS EXPENSE RESERVES:													
FIRE	25,011	90,583	586,907	3,780,927	977,534	5,460,962		16,520	70,273	401,318	2,876,513	1,001,574	4,366,198
ALLIED LINES	40,217	181,940	455,692	453,632	302,568	1,434,049		-	127,409	261,877	389,890	499,866	1,279,042
TOTAL LOSS EXPENSE RESERVES	\$ 65,228	\$ 272,523	\$ 1,042,599	\$ 4,234,559	\$ 1,280,102	\$ 6,895,011	\$	16,520	\$ 197,682	\$ 663,195	\$ 3,266,403	\$ 1,501,440	\$ 5,645,240

CALIFORNIA FAIR PLAN ASSOCIATION
DIV I - PROPERTY INSURANCE PLAN
CATASTROPHE LOSSES REPORT
DATE OF LOSS THROUGH SEPTEMBER 30, 2019

POOL YEAR	CATASTROPHE	DATE OF LOSS	LOSSES		ALLOCATED LOSS ADJ EXPENSE	
			OUTSTANDING	PAID	OUTSTANDING	PAID
2015	VALLEY FIRES	SEPT 2015	\$ -	\$ 5,722,272	\$ 3,458	\$ 115,283
2016	SAND FIRE	JUL 2016	-	5,739,284	17,068	568,936
2016	BLUE CUT FIRE	AUG 2016	-	2,270,338	4,305	143,513
2018	TUBBS FIRE	OCT 2017	143,835	9,879,660	2,356	78,534
2018	THOMAS FIRE	DEC 2017	689,407	18,460,753	12,786	426,209
2018	CREEK FIRE	DEC 2017	1,322,391	13,060,809	13,200	439,999
2018	SKIRBALL FIRE	DEC 2017	-	3,145,524	2,781	92,685
2017	CARR FIRE	DIRECT	-	1,077,877	307	10,227
		CEDED		(611,646)		(5,803)
		NET SUBTOTAL	-	466,231		4,424
2018	CARR FIRE	DIRECT	405,366	5,340,489	1,617	53,911
		CEDED		(3,030,484)		(30,592)
		NET SUBTOTAL	405,366	2,310,005		23,319
TOTAL	CARR FIRE	DIRECT	405,366	6,418,366	1,924	64,138
		CEDED	-	(3,642,130)		(36,395)
		NET TOTAL	405,366	2,776,236	1,924	27,743
2018	CAMP FIRE	DIRECT	415,701	27,728,853	19,520	650,651
		CEDED		(15,734,860)		(369,214)
		NET SUBTOTAL	415,701	11,993,993		281,437
2019	CAMP FIRE	DIRECT	423,043	2,789,553	3,434	114,478
		CEDED		(1,582,945)		(64,961)
		NET SUBTOTAL	423,043	1,206,608		49,517
TOTAL	CAMP FIRE	DIRECT	838,744	30,518,406	22,954	765,129
		CEDED	-	(17,317,805)		(434,175)
		NET TOTAL	838,744	13,200,601	22,954	330,954
2018	WOOLSEY FIRE	DIRECT	11,149,521	172,105,119	41,804	1,393,451
		CEDED		(97,661,811)		(790,720)
		NET SUBTOTAL	11,149,521	74,443,308		602,731
2019	WOOLSEY FIRE	DIRECT	3,540,590	26,426,057	6,417	213,905
		CEDED		(14,995,583)		(121,381)
		NET SUBTOTAL	3,540,590	11,430,474		92,524
TOTAL	WOOLSEY FIRE	DIRECT	14,690,111	198,531,176	48,221	1,607,356
		CEDED	-	(112,657,394)		(912,101)
		NET TOTAL	14,690,111	85,873,782	48,221	695,255

EXHIBIT 7

CALIFORNIA FAIR PLAN ASSOCIATION
DIVISION I - PROPERTY INSURANCE PLAN
REPORTING SCHEDULE P NUMBER OF CLAIMS OUTSTANDING
FOR THE FISCAL YEAR ENDED SEPTEMBER 30, 2019

LINE OF BUSINESS	2019	2018	2017	2016	2015	2014	TOTAL
FIRE	143	278	16	8	3	1	449
ALLIED LINES	13	15	1	0	0	0	29
TOTAL	156	293	17	8	3	1	478

NOTES:

- 1) MEMBERS SHOULD APPLY THEIR RESPECTIVE PERCENTAGE OF PARTICIPATION TO THE REPORTED CLAIMS OUTSTANDING BY LINE AND BY YEAR.
- 2) CLAIM COUNTS ARE SHOWN ON A "PER CLAIM BASIS."

CALIFORNIA FAIR PLAN ASSOCIATION
DATA REPORTING FORM - EARNED PREMIUMS
UNDER THE TERRORISM RISK INSURANCE ACT OF 2002
FISCAL YEAR 2019
FOR THE TWELVE MONTHS ENDING SEPTEMBER 30, 2019

EXHIBIT 8

	<u>TOTAL</u>
DIVISION I - PROPERTY INSURANCE PLAN:	
TOTAL COMMERCIAL EARNED PREMIUMS	\$5,578,083
TOTAL TENANT-OCCUPIED DWELLING EARNED PREMIUMS	<u>\$18,055,207</u>
TOTAL EARNED PREMIUMS - DIVISION I	<u><u>\$23,633,290</u></u>
 DIVISION II - BUSINESSOWNERS:	
TOTAL EARNED PREMIUMS - DIV II	<u><u>\$467,338</u></u>

CALIFORNIA FAIR PLAN ASSOCIATION
DIVISION I - PROPERTY INSURANCE PLAN
SUPPLEMENTAL UNDERWRITING RATIOS

	TWELVE MONTHS ENDED SEPTEMBER 30, 2019				DATE OF INCEPTION THROUGH SEPTEMBER 30, 2019			
	FIRE	ALLIED LINES	EARTHQUAKE	TOTAL	FIRE	ALLIED LINES	EARTHQUAKE	TOTAL
PREMIUMS WRITTEN	152,157,531	16,611,641	0	168,769,172	2,222,959,771	535,378,781	138,006,639	2,896,345,191
NET PREMIUMS WRITTEN	145,161,968	15,076,030	0	160,237,998	2,130,887,362	526,207,103	138,006,639	2,795,101,104
PREMIUMS EARNED	88,383,642	12,194,337	0	100,577,979	2,035,236,447	516,149,777	138,006,639	2,689,392,863
LOSSES INCURRED	131,796,491	3,965,163	0	135,761,654	1,503,508,114	174,193,854	175,352,553	1,853,054,521
LOSS ADJUSTMENT EXP INCURRED	4,828,642	992,043	0	5,820,685	108,323,691	42,655,726	25,171,271	176,150,688
COMMISSIONS	13,597,352	1,451,045	0	15,048,397	226,795,206	55,647,829	15,422,239	297,865,274
OTHER UNDERWRITING EXPENSES	10,719,746	1,170,317	0	11,890,063	231,290,960	55,811,222	11,163,565	298,265,747
UNDERWRITING GAIN (LOSS)	(72,558,589)	4,615,769	0	(67,942,820)	(34,681,523)	187,841,145	(89,102,989)	64,056,633
RATIOS:	%	%	%	%	%	%	%	%
LOSSES INCURRED TO PREMIUMS EARNED	149.12	32.52		134.98	73.87	33.75	127.06	68.90
LOSS ADJUSTMENT EXPENSES INCURRED TO PREMIUMS EARNED	5.46	8.14		5.79	5.32	8.26	18.24	6.55
COMMISSIONS TO PREMIUMS WRITTEN	8.94	8.74		8.92	10.20	10.39	11.17	10.28
OTHER UNDERWRITING EXPENSES TO PREMIUMS WRITTEN	7.05	7.05		7.05	10.40	10.42	8.09	10.30
COMBINED RATIO	170.56	56.43		156.73	99.80	62.83	164.56	96.03

CALIFORNIA FAIR PLAN ASSOCIATION
DIVISION I - PROPERTY INSURANCE PLAN
PROPERTY CATASTROPHE AGGREGATE EXCESS OF LOSS - FIRST AGGREGATE LAYER
REINSURER PARTICIPATION
February 15, 2019 to February 14, 2020

Reinsurer(s)	F.E.I.N./Alien ID	<u>Percent</u>
<u>DOMESTIC REINSURERS:</u>		
American Standard Insurance Company of Wisconsin	39-6040366	<u>3.25%</u>
DOMESTIC TOTAL		<u>3.25%</u>
<u>BERMUDA REINSURERS:</u>		
Allied World Assurance Company, Ltd	AA-3194128	5.00%
Endurance Specialty Insurance Ltd.	AA-3194130	3.50%
Hannover Re (Bermuda) Ltd.	AA-3190060	12.00%
Partner Reinsurance Company Ltd.	AA-3190686	5.00%
XL Bermuda Ltd	AA-3191315	<u>10.00%</u>
BERMUDA TOTAL (Unauthorized)		<u>35.50%</u>
<u>LLOYD'S UNDERWRITERS AND COMPANIES</u>		
<u>Pseudonym</u>	<u>Syndicate No.</u>	
AFB	0623	AA-1126623 0.68%
AUL	1274	AA-1120085 2.00%
	1414	AA-1127414 5.00%
	1686	AA-1120156 2.00%
SJC	2003	AA-1128003 11.00%
AFB	2623	AA-1128623 3.08%
	4242	AA-1120067 1.50%
Lancashire Insurance Company Ltd. (L0304)		AA-3190871 5.00%
LLOYD'S UNDERWRITERS AND COMPANIES TOTAL		<u>30.25%</u>
Total		<u>69.00%</u>

CALIFORNIA FAIR PLAN ASSOCIATION
DIVISION I - PROPERTY INSURANCE PLAN
PROPERTY CATASTROPHE AGGREGATE EXCESS OF LOSS - SECOND AGGREGATE LAYER
REINSURER PARTICIPATION
February 15, 2019 to February 14, 2020

Reinsurer(s)	F.E.I.N./Alien ID	<u>Percent</u>
<u>DOMESTIC REINSURERS:</u>		
American Standard Insurance Company of Wisconsin	39-6040366	3.25%
Odyssey Reinsurance Company	47-0698507	4.40%
DOMESTIC TOTAL		<u>7.65%</u>
<u>BERMUDA REINSURERS:</u>		
Allied World Assurance Company, Ltd	AA-3194128	5.00%
MS Amlin Bermuda Branch	AA-1460019	3.00%
Chubb Tempest Reinsurance Ltd.	AA-3190770	3.00%
DaVinci Reinsurance Ltd.	AA-3194122	0.40%
Endurance Specialty Insurance Ltd.	AA-3194130	2.00%
Hamilton Re, Ltd.	AA-3191289	1.85%
Hannover Re (Bermuda) Ltd.	AA-3190060	12.00%
Partner Reinsurance Company Ltd.	AA-3190686	2.00%
Renaissance Reinsurance Ltd.	AA-3190339	0.60%
XL Bermuda Ltd	AA-3191315	<u>10.00%</u>
BERMUDA TOTAL (Unauthorized)		<u>39.85%</u>
<u>OTHER FOREIGN REINSURERS:</u>		
Länsförsäkringar Sak Forsäkringsaktiebolag (publ)	AA-1440060	<u>1.50%</u>
OTHER FOREIGN TOTAL		<u>1.50%</u>
<u>LLOYD'S UNDERWRITERS AND COMPANIES</u>		
<u>Pseudonym</u>	<u>Syndicate No.</u>	
AFB	0623	AA-1126623 0.27%
CSL	1084	AA-1127084 1.50%
AUL	1274	AA-1120085 0.60%
	1414	AA-1127414 1.00%
	1686	AA-1120156 1.00%
AML	2001	AA-1128001 2.25%
SJC	2003	AA-1128003 10.00%
AFB	2623	AA-1128623 1.23%
	4242	AA-1120067 1.00%
Lancashire Insurance Company Ltd. (L0304)		AA-3190871 2.00%
Houston Casualty Company (H5100)		74-2195939 1.00%
LLOYD'S UNDERWRITERS AND COMPANIES TOTAL		<u>21.85%</u>
Total		<u>70.85%</u>