

NEW YORK PROPERTY INSURANCE UNDERWRITING ASSOCIATION
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
FOR THE CALENDAR YEAR ENDING DECEMBER 31, 2019

LINE DESCRIPTION	POLICY YEAR 2019	POLICY YEAR 2018	POLICY YEAR 2017	POLICY YEAR 2016	POLICY YEAR 2015	POLICY YEAR 2014	POLICY YEAR 2013	POLICY YEAR 2012	TOTAL
LOSS EXPENSES PAID									
FIRE	\$ 1,265,199	\$ 1,999,535	\$ 177,014	\$ 55,551	\$ 9,837	\$ 19,888	\$ 4,041	\$ 51,033	\$ 3,582,098
E.C.	1,395,122	2,048,680	220,785	9,860	8,269	28,359	31,732	227,902	3,970,709
O.A.L.	126,679	175,095	12,408	556	786	1,322	232	4,815	321,893
TOTAL	\$ 2,787,000	\$ 4,223,310	\$ 410,207	\$ 65,967	\$ 18,892	\$ 49,569	\$ 36,005	\$ 283,750	\$ 7,874,700
UNPAID LOSS EXPENSES (CURRENT)									
FIRE	\$ 1,621,568	\$ 305,706	\$ 94,481	\$ 80,177	\$ 69,030	\$ 9,886	\$ 4,845	\$ 30,688	\$ 2,216,381
E.C.	53,433	26,294	94,519	7,823	8,970	14,114	2,155	6,312	213,620
O.A.L.	-	-	-	-	-	-	-	-	-
TOTAL	\$ 1,675,001	\$ 332,000	\$ 189,000	\$ 88,000	\$ 78,000	\$ 24,000	\$ 7,000	\$ 37,000	\$ 2,430,001
UNPAID LOSS EXPENSES (PRIOR)									
FIRE	\$ -	\$ 1,433,740	\$ 182,390	\$ 120,900	\$ 104,720	\$ 33,920	\$ 11,730	\$ 354,760	\$ 2,242,160
E.C.	-	14,630	116,610	9,100	14,280	19,080	5,270	7,240	186,210
O.A.L.	-	14,630	-	-	-	-	-	-	14,630
TOTAL	\$ -	\$ 1,463,000	\$ 299,000	\$ 130,000	\$ 119,000	\$ 53,000	\$ 17,000	\$ 362,000	\$ 2,443,000
INCURRED LOSS EXPENSES									
FIRE	\$ 2,886,767	\$ 871,501	\$ 89,105	\$ 14,828	\$ (25,853)	\$ (4,146)	\$ (2,844)	\$ (273,039)	\$ 3,556,319
E.C.	1,448,555	2,060,344	198,694	8,583	2,959	23,393	28,617	226,974	3,998,119
O.A.L.	126,679	160,465	12,408	556	786	1,322	232	4,815	307,263
TOTAL	\$ 4,462,001	\$ 3,092,310	\$ 300,207	\$ 23,967	\$ (22,108)	\$ 20,569	\$ 26,005	\$ (41,250)	\$ 7,861,701