

**VIRGINIA PROPERTY INSURANCE ASSOCIATION
STATEMENT OF ASSETS AND LIABILITIES
AS OF SEPTEMBER 30, 2008**

<u>DESCRIPTION</u>	<u>LEDGER ASSETS</u>	<u>NON-LEDGER ASSETS</u>	<u>ASSETS NOT ADMITTED</u>	<u>ADMITTED ASSETS</u>
ASSETS:				
CASH	(\$975,874.58)	\$0.00	\$0.00	(975,874.58)
SHORT-TERM INVESTMENTS	\$30,901,237.91	\$0.00	\$0.00	30,901,237.91
ACCRUED INTEREST	\$315,547.19	\$0.00	\$0.00	315,547.19
UNREALIZED GAIN ON TREAS. NOTE	\$0.00	\$0.00	\$0.00	0.00
PREMIUMS RECEIVABLE	\$108,194.00	\$0.00	\$0.00	108,194.00
ALLOWANCE FOR DOUBTFUL ACCTS	(\$40,000.00)	\$0.00	\$0.00	(40,000.00)
RECEIVABLES: DUE FROM AGENTS	\$15,938.50	\$0.00	\$2,718.00	13,220.50
ASSESSMENTS RECEIVABLE	\$0.00	\$0.00	\$0.00	0.00
PP&E, PREPAID PENSION & OTHERS	\$411,105.32	\$0.00	\$411,105.32	0.00
TOTAL ASSETS	<u>\$30,736,148.34</u>	<u>\$0.00</u>	<u>\$413,823.32</u>	<u>30,322,325.02</u>
 LIABILITIES AND EQUITY:				
RESERVE FOR:				
UNPAID LOSSES				1,671,076.16
UNPAID IBNR				756,883.50
UNPAID LOSS ADJUSTMENT EXP.				314,517.58
PREMIUM TAXES, FEES & FUNDS				553,799.19
UNPAID OPERATING EXPENSES				605,280.91
UNEARNED PREMIUM RESERVE				8,115,311.00
ADVANCE PREMIUMS NOT YET DUE				<u>645,734.46</u>
TOTAL RESERVES				<u>12,662,602.80</u>
 OTHER LIABILITIES:				
COMMISSION PAYABLE TO AGENTS				125,068.49
OLD UNCASHED CHECKS				0.00
UNREALIZED LOSS (GAIN) ON TREAS. NOTES				546,249.96
CEDED REINSURANCE PREMIUMS PAYABLE				<u>0.00</u>
TOTAL PAYABLES				<u>671,318.45</u>
 MEMBERS' EQUITY (DEFICIT)				 <u>16,988,403.77</u>
 TOTAL LIABILITIES AND EQUITY				 <u>30,322,325.02</u>

**VIRGINIA PROPERTY INSURANCE ASSOCIATION
MEMBERS INCOME AND EQUITY ACCOUNT
QUARTER ENDED SEPTEMBER 30, 2008**

DESCRIPTION	QUARTER	YEAR-TO-DATE
UNDERWRITING INCOME:		
PREMIUMS EARNED	\$3,672,557.04	\$14,784,661.94
DEDUCTIONS:		
LOSSES INCURRED (INCLUDES IBNR)	\$1,603,216.11	\$8,069,585.63
LOSS ADJUSTMENT EXPENSE	\$362,093.52	\$1,375,391.61
COMMISSION EXPENSE	\$411,658.47	\$1,531,284.10
GENERAL OPERATING EXPENSES	\$575,836.79	\$2,172,617.96
PREMIUM TAXES, FEES AND FUNDS	\$195,930.58	\$553,357.69
TOTAL DEDUCTIONS	<u>\$3,148,735.47</u>	<u>\$13,702,236.99</u>
NET UNDERWRITING GAIN OR (LOSS)	<u>\$523,821.57</u>	<u>\$1,082,424.95</u>
OTHER INCOME OR (OUTGO):		
NET INVESTMENT INCOME	\$573,613.55	\$986,214.15
MISCELLANEOUS INCOME	\$1,286.47	(\$237.01)
TOTAL OTHER INCOME OR (OUTGO)	<u>\$574,900.02</u>	<u>\$985,977.14</u>
EQUITY ACCOUNT:		
MEMBERS' EQUITY (DEFICIT)(PRIOR PERIOD)	\$15,955,152.91	\$14,858,012.34
NET INCOME OR (LOSS)	\$1,098,721.59	\$2,068,402.09
OPERATIONAL ASSESSMENT	\$0.00	\$0.00
CLOSING ASSESSMENTS & EQUITY ADJ.S	\$0.00	\$0.00
FISCAL YEAR CLOSEOUTS	\$0.00	\$0.00
ASSETS NON-ADMITTED	(\$65,470.73)	\$61,989.34
NET CHANGE IN EQUITY	<u>\$1,033,250.86</u>	<u>\$2,130,391.43</u>
MEMBERS' EQUITY (DEFICIT)(CURRENT PERIOD)	<u>\$16,988,403.77</u>	<u>\$16,988,403.77</u>

VIRGINIA PROPERTY INSURANCE ASSOCIATION
MEMBERS' ACCOUNT BY POLICY YEAR
QUARTER ENDED SEPTEMBER 30, 2008

Item	DESCRIPTION	QUARTER					TOTAL	
		2004	2005	2006	2007	2008		
INCOME RECEIVED:								
1	PREMIUMS WRITTEN	0.00	(55.00)	(1,145.82)	(19,096.62)	3,909,981.48	0.00	3,889,684.04
2	INTEREST RECEIVED	0.00	0.00	0.00	0.00	299,269.86	0.00	299,269.86
2A	MISC. INCOME RECEIVED	0.00	0.00	0.00	0.00	1,286.47	0.00	1,286.47
3	Total Inc. (Items 1 Thru 2A)	0.00	(55.00)	(1,145.82)	(19,096.62)	4,210,537.81	0.00	4,190,240.37
EXPENSES PAID:								
4	LOSSES (LESS SALVAGE)	0.00	0.00	1,921.02	483,470.50	1,230,202.71	0.00	1,715,594.23
5	LOSS ADJUST. EXPENSES	137.00	2,166.50	2,184.00	16,175.05	317,243.89	0.00	337,906.44
6	COMMISSION EXPENSE	(21.11)	3.22	(37.95)	(3,927.86)	202,886.30	217,462.30	416,364.90
7	GENERAL OPERATING EXP.S	0.00	0.00	0.00	0.00	464,839.36	0.00	464,839.36
7A	PREMIUM TAXES & FEES	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	Total Exp.s (Items 4 Thru 7A)	115.89	2,169.72	4,067.07	495,717.69	2,215,172.26	217,462.30	2,934,704.93
9	Net Cash Chg (Item 3 Less 8)	(115.89)	(2,224.72)	(5,212.89)	(514,814.31)	1,995,365.55	(217,462.30)	1,255,535.44
RESERVES:								
DEDUCT (CURRENT PERIOD)								
10	UNPAID LOSSES (INCL. IBNR)	0.00	263,236.60	53,077.42	135,914.50	1,975,731.14	0.00	2,427,959.66
11	UNPAID LOSS ADJ. EXP.S	0.00	25,143.99	5,069.88	12,982.37	271,321.34	0.00	314,517.58
12	UNPAID GENERAL EXP.S	0.00	0.00	0.00	0.00	605,280.91	0.00	605,280.91
13	COMMISSIONS PAYABLE	0.00	(4.85)	(100.90)	(1,681.67)	344,318.21	(217,462.30)	125,068.49
14	PREMIUM TAXES & FEES	0.00	8,270.90	7,242.61	4,126.49	534,159.19	0.00	553,799.19
15	UNEARNED PREMIUM	0.00	0.00	0.00	0.00	8,115,311.00	0.00	8,115,311.00
ADD (PRIOR PERIOD)								
16	UNPAID LOSSES (INCL. IBNR)	264,868.00	0.00	57,865.42	573,920.42	1,643,683.94	0.00	2,540,337.78
17	UNPAID LOSS ADJ. EXP.S	25,812.21	0.00	5,639.17	36,209.85	222,669.27	0.00	290,330.50
18	UNPAID GENERAL EXP.	0.00	0.00	0.00	0.00	494,283.48	0.00	494,283.48
19	COMMISSIONS PAYABLE	(21.11)	3.87	(35.35)	(4,134.83)	133,962.34	0.00	129,774.92
20	PREMIUM TAXES & FEES	(4.43)	5.32	(196.66)	(19,629.61)	377,693.99	0.00	357,868.61
21	UNEARNED PREMIUM	0.00	0.00	0.00	486,355.00	7,411,829.00	0.00	7,898,184.00
22	Net Resrv Chg (Items 10 - 21)	(290,654.67)	296,637.45	2,016.43	(921,379.14)	1,561,999.77	(217,462.30)	431,157.54
OTHER CHANGES:								
DEDUCT (PRIOR PERIOD)								
23	ACCRUED INTEREST	0.00	0.00	0.00	0.00	(505,046.46)	0.00	(505,046.46)
23A	MISC. INCOME REC'D	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	ASSETS NOT ADMITTED	(2,410.50)	(129,682.08)	(26,402.63)	(80,748.71)	(106,390.67)	0.00	(345,634.59)
ADD (CURRENT PERIOD)								
25	ACCRUED INTEREST	0.00	0.00	0.00	0.00	(230,702.77)	0.00	(230,702.77)
25A	MISC. INCOME REC'D	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	ASSETS NOT ADMITTED	0.00	(130,951.28)	(24,304.37)	(71,430.98)	(184,418.69)	0.00	(411,105.32)
27	Net Chg (Items 23 Thru 26)	2,410.50	(1,269.20)	2,098.26	9,317.73	196,315.67	0.00	208,872.96
28	ADD: ASSMNTS & EQUITY ADJ	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28A	FISCAL YEAR CLOSEOUTS	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CHANGE IN EQUITY		292,949.28	(300,131.37)	(5,131.06)	415,882.56	629,681.45	0.00	1,033,250.86
(Items 9, 22, 27 AND 28)								
BEGINNING EQUITY (DEFICIT)		8,033,105.45	5,134,221.06	4,954,263.27	1,916,318.46	(4,082,755.33)	0.00	15,955,152.91
ENDING EQUITY (DEFICIT)		8,326,054.73	4,834,089.69	4,949,132.21	2,332,201.02	(3,453,073.88)	0.00	16,988,403.77

VIRGINIA PROPERTY INSURANCE ASSOCIATION
MEMBERS' ACCOUNT BY POLICY YEAR
QUARTER ENDED SEPTEMBER 30, 2008

Item	DESCRIPTION	YEAR TO DATE					2009	TOTAL
		2004	2005	2006	2007	2008		
INCOME RECEIVED:								
1	PREMIUMS WRITTEN	(133.00)	104.69	(7,051.62)	(608,574.36)	15,252,143.23	0.00	14,636,488.94
2	INTEREST RECEIVED	0.00	0.00	0.00	0.00	1,701,823.58	0.00	1,701,823.58
2A	MISC. INCOME RECEIVED	0.00	0.00	0.00	0.00	(237.01)	0.00	(237.01)
3	Total Inc. (Items 1 Thru 2A)	(133.00)	104.69	(7,051.62)	(608,574.36)	16,953,729.80	0.00	16,338,075.51
EXPENSES PAID:								
4	LOSSES (LESS SALVAGE)	164,971.51	134,076.87	290,756.58	5,460,037.74	3,112,893.65	0.00	9,162,736.35
5	LOSS ADJUST. EXPENSES	38,563.39	7,653.65	7,724.61	118,693.99	1,227,577.28	0.00	1,400,212.92
6	COMMISSION EXPENSE	11.67	(92.63)	(2,530.46)	281,050.83	1,045,274.79	217,462.30	1,541,176.50
7	GENERAL OPERATING EXP.S	0.00	0.00	0.00	0.00	2,055,461.91	0.00	2,055,461.91
7A	PREMIUM TAXES & FEES	0.00	0.00	0.00	0.00	503,092.00	0.00	503,092.00
8	Total Exp.s (Items 4 Thru 7A)	203,546.57	141,637.89	295,950.73	5,859,782.56	7,944,299.63	217,462.30	14,662,679.68
9	Net Cash Chg (Item 3 Less 8)	(203,679.57)	(141,533.20)	(303,002.35)	(6,468,356.92)	9,009,430.17	(217,462.30)	1,675,395.83
RESERVES:								
DEDUCT (CURRENT PERIOD)								
10	UNPAID LOSSES (INCL. IBNR)	0.00	263,236.60	53,077.42	135,914.50	1,975,731.14	0.00	2,427,959.66
11	UNPAID LOSS ADJ. EXP.S	0.00	25,143.99	5,069.88	12,982.37	271,321.34	0.00	314,517.58
12	UNPAID GENERAL EXP.	0.00	0.00	0.00	0.00	605,280.91	0.00	605,280.91
13	COMMISSIONS PAYABLE	0.00	(4.85)	(100.90)	(1,681.67)	344,318.21	(217,462.30)	125,068.49
14	PREMIUM TAXES & FEES	0.00	8,270.90	7,242.61	4,126.49	534,159.19	0.00	553,799.19
15	UNEARNED PREMIUM	0.00	0.00	0.00	0.00	8,115,311.00	0.00	8,115,311.00
ADD (PRIOR PERIOD)								
16	UNPAID LOSSES (INCL. IBNR)	514,368.00	101,000.00	309,042.71	2,596,699.67	0.00	0.00	3,521,110.38
17	UNPAID LOSS ADJ. EXP.S	44,865.62	8,809.70	26,956.18	258,707.39	0.00	0.00	339,338.89
18	UNPAID GENERAL EXP.	0.00	0.00	0.00	488,124.86	0.00	0.00	488,124.86
19	COMMISSIONS PAYABLE	7.17	(91.98)	(1,881.26)	338,187.76	(201,260.80)	0.00	134,960.89
20	PREMIUM TAXES & FEES	(13.39)	(155.75)	(24,347.50)	528,050.14	0.00	0.00	503,533.50
21	UNEARNED PREMIUM	0.00	0.00	0.00	8,263,484.00	0.00	0.00	8,263,484.00
22	Net Resrv Chg (Items 10 - 21)	(559,227.40)	187,084.67	(244,481.12)	(12,321,912.13)	12,047,382.59	(217,462.30)	(1,108,615.69)
OTHER CHANGES:								
DEDUCT (PRIOR PERIOD)								
23	ACCRUED INTEREST	0.00	0.00	0.00	484,906.66	0.00	0.00	484,906.66
23A	MISC. INCOME REC'D	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	ASSETS NOT ADMITTED	(6,878.74)	(150,220.96)	(17,359.91)	(298,635.05)	0.00	0.00	(473,094.66)
ADD (CURRENT PERIOD)								
25	ACCRUED INTEREST	0.00	0.00	0.00	0.00	(230,702.77)	0.00	(230,702.77)
25A	MISC. INCOME REC'D	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	ASSETS NOT ADMITTED	0.00	(130,951.28)	(24,304.37)	(71,430.98)	(184,418.69)	0.00	(411,105.32)
27	Net Chg (Items 23 Thru 26)	6,878.74	19,269.68	(6,944.46)	(257,702.59)	(415,121.46)	0.00	(653,620.09)
28	ADD: ASSMNTS & EQUITY ADJ	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28A	FISCAL YEAR CLOSEOUTS	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CHANGE IN EQUITY		362,426.57	(309,348.19)	(65,465.69)	5,595,852.62	(3,453,073.88)	0.00	2,130,391.43
(Items 9, 22, 27 AND 28)								
BEGINNING EQUITY (DEFICIT)		7,963,628.16	5,143,437.88	5,014,597.90	(3,263,651.60)	0.00	0.00	14,858,012.34
ENDING EQUITY (DEFICIT)		8,326,054.73	4,834,089.69	4,949,132.21	2,332,201.02	(3,453,073.88)	0.00	16,988,403.77

**VIRGINIA PROPERTY INSURANCE ASSOCIATION
MEMBER'S ACCOUNT BY POLICY YEAR
QUARTER ENDED SEPTEMBER 30, 2008**

EXHIBIT 3C

	FISCAL YEAR						
DESCRIPTION	1968 TO 2003	2004	2005	2006	2007	2008	TOTAL
PREMIUMS WRITTEN	133,648,230.03	16,098,599.98	16,388,750.92	16,431,800.05	15,248,787.34	15,252,143.23	213,068,311.55
UNEARNED PREM.	0.00	0.00	0.00	0.00	0.00	8,115,311.00	8,115,311.00
EARNED PREMIUMS	133,648,230.03	16,098,599.98	16,388,750.92	16,431,800.05	15,248,787.34	7,136,832.23	204,953,000.55
LOSSES PAID	83,980,387.29	6,095,487.20	6,491,359.64	7,022,174.69	8,123,331.90	3,112,893.65	114,825,634.37
UNPAID LOSSES	0.00	0.00	263,236.60	53,077.42	135,914.50	1,975,731.14	2,427,959.66
INCURRED LOSSES	83,980,387.29	6,095,487.20	6,754,596.24	7,075,252.11	8,259,246.40	5,088,624.79	117,253,594.03
LAE PAID ALLOCATED	11,450,231.49	921,581.61	888,269.78	625,971.04	1,554,827.28	1,227,577.28	16,668,458.48
LAE PAID UNALLOCATED	0.00	0.00	0.00	0.00	0.00	0.00	0.00
UNPAID LAE ALLOCATED	0.00	0.00	25,143.99	5,069.88	12,982.37	271,321.34	314,517.58
UNPAID LAE UNALLOCATED	0.00	0.00	0.00	0.00	0.00	0.00	0.00
INCURRED LAE	11,450,231.49	921,581.61	913,413.77	631,040.92	1,567,809.65	1,498,898.62	16,982,976.06
OPERATING EXPENSE	26,046,609.92	2,015,613.25	2,095,739.31	2,167,251.41	2,200,838.40	2,055,461.91	36,581,514.20
COMMISSION EXPENSES	12,572,524.37	1,592,933.50	1,627,800.25	1,648,124.00	1,586,600.87	1,463,997.89	20,491,980.88
MEMBER EXPENSES	817,245.11	0.00	0.00	0.00	0.00	0.00	817,245.11
PREMIUM TAXES	3,530,755.67	445,318.00	541,531.00	541,378.00	546,443.00	503,092.00	6,108,517.67
UNPAID GENERAL EXP.S	0.00	0.00	0.00	0.00	0.00	605,280.91	605,280.91
COMMISSIONS PAY.	0.00	0.00	(4.85)	(100.90)	(1,681.67)	126,855.91	125,068.49
UNPAID MEMBER EXP.	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PREMIUM TAXES PAYABLE	0.00	0.00	8,270.90	7,242.61	4,126.49	534,159.19	553,799.19
UNDWRT. EXP. INCURRED	42,967,135.07	4,053,864.75	4,273,336.61	4,363,895.12	4,336,327.09	5,288,847.81	65,283,406.45
UNDERWRITING GAIN (LOSS)	(4,749,523.82)	5,027,666.42	4,447,404.30	4,361,611.90	1,085,404.20	(4,739,538.99)	5,433,024.01
INVESTMENT INC. REC'D	4,520,751.84	127,364.36	393,966.44	611,577.58	1,312,320.00	1,701,823.58	8,667,803.80
INVESTMNT INC. ACC'D	0.00	0.00	0.00	0.00	0.00	(230,702.77)	(230,702.77)
MISC. INCOME RECEIVED	30,733.02	81.82	869.98	247.10	5,907.80	(237.01)	37,602.71
INVESTMENT GAIN (LOSS)	4,551,484.86	127,446.18	394,836.42	611,824.68	1,318,227.80	1,470,883.80	8,474,703.74
MEMBERS EQUITY							
SURPLUS / (DEFICIT)	(198,038.96)	5,155,112.60	4,842,240.72	4,973,436.58	2,403,632.00	(3,268,655.19)	13,907,727.75
OPERATIONAL ASSESSMENT	4,903,350.00	0.00	0.00	0.00	0.00	0.00	4,903,350.00
CLOSING ADJUSTMENTS	(684,513.47)	3,170,942.13	122,800.25	0.00	0.00	0.00	2,609,228.91
ASSESSMENTS / (DISTRIBUTIONS)	(4,197,704.18)	0.00	0.00	0.00	0.00	0.00	(4,197,704.18)
LESS NON-ADMITTED ASSETS	(176,906.61)	0.00	130,951.28	24,304.37	71,430.98	184,418.69	234,198.71
MEMBERS EQUITY	(0.00)	8,326,054.73	4,834,089.69	4,949,132.21	2,332,201.02	(3,453,073.88)	16,988,403.77

**VIRGINIA PROPERTY INSURANCE ASSOCIATION
STATISTICAL REPORT OF PREMIUMS BY POLICY YEAR
QUARTER ENDED SEPTEMBER 30, 2008**

ITEM	DESCRIPTION	QUARTER					2009	TOTAL
		2004	2005	2006	2007	2008		
PREMIUMS WRITTEN								
1	FIRE	\$0.00	(\$55.00)	(\$684.82)	(\$13,983.62)	\$2,607,898.76	\$0.00	\$2,593,175.32
3.1	EXTENDED COVERAGE	\$0.00	\$0.00	(\$403.00)	(\$4,196.00)	\$1,119,809.07	\$0.00	\$1,115,210.07
3.2	LIABILITY	\$0.00	\$0.00	(\$58.00)	(\$774.00)	\$165,076.25	\$0.00	\$164,244.25
3.3	THEFT	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>(\$143.00)</u>	<u>\$17,197.40</u>	<u>\$0.00</u>	<u>\$17,054.40</u>
5	TOTAL	\$0.00	(\$55.00)	(\$1,145.82)	(\$19,096.62)	\$3,909,981.48	\$0.00	\$3,889,684.04
UNEARNED PREMIUM (PRIOR PERIOD)								
6	FIRE	\$0.00	\$0.00	\$0.00	\$353,066.00	\$5,072,908.77	\$0.00	\$5,425,974.77
8.1	EXTENDED COVERAGE	\$0.00	\$0.00	\$0.00	\$109,076.00	\$2,008,753.76	\$0.00	\$2,117,829.76
8.2	LIABILITY	\$0.00	\$0.00	\$0.00	\$21,121.00	\$296,859.17	\$0.00	\$317,980.17
8.3	THEFT	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$3,092.00</u>	<u>\$33,307.30</u>	<u>\$0.00</u>	<u>\$36,399.30</u>
10	TOTAL	\$0.00	\$0.00	\$0.00	\$486,355.00	\$7,411,829.00	\$0.00	\$7,898,184.00
UNEARNED PREMIUMS (CURRENT PERIOD)								
11	FIRE	\$0.00	\$0.00	\$0.00	\$0.00	\$5,520,495.05	\$0.00	\$5,520,495.05
13.1	EXTENDED COVERAGE	\$0.00	\$0.00	\$0.00	\$0.00	\$2,240,532.83	\$0.00	\$2,240,532.83
13.2	LIABILITY	\$0.00	\$0.00	\$0.00	\$0.00	\$320,978.42	\$0.00	\$320,978.42
13.3	THEFT	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$33,304.70</u>	<u>\$0.00</u>	<u>\$33,304.70</u>
15	TOTAL	\$0.00	\$0.00	\$0.00	\$0.00	\$8,115,311.00	\$0.00	\$8,115,311.00
EARNED PREMIUMS								
16	FIRE (1+6-11)	\$0.00	(\$55.00)	(\$684.82)	\$339,082.38	\$2,160,312.48	\$0.00	\$2,498,655.04
18.1	EXTENDED COVERAGE (3.1+8.1-13.1)	\$0.00	\$0.00	(\$403.00)	\$104,880.00	\$888,030.00	\$0.00	\$992,507.00
18.2	LIABILITY (3.2+8.2-13.2)	\$0.00	\$0.00	(\$58.00)	\$20,347.00	\$140,957.00	\$0.00	\$161,246.00
18.3	THEFT (3.3+8.3-13.3)	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$2,949.00</u>	<u>\$17,200.00</u>	<u>\$0.00</u>	<u>\$20,149.00</u>
20	TOTAL (5+10-15)	<u>\$0.00</u>	<u>(\$55.00)</u>	<u>(\$1,145.82)</u>	<u>\$467,258.38</u>	<u>\$3,206,499.48</u>	<u>\$0.00</u>	<u>\$3,672,557.04</u>

**VIRGINIA PROPERTY INSURANCE ASSOCIATION
STATISTICAL REPORT OF PREMIUMS BY POLICY YEAR
QUARTER ENDED SEPTEMBER 30, 2008**

ITEM	DESCRIPTION	YEAR TO DATE					2009	TOTAL
		POLICY YEAR						
		2004	2005	2006	2007	2008		
PREMIUMS WRITTEN								
1	FIRE	(\$137.00)	\$104.69	(\$5,194.62)	(\$459,758.36)	\$10,342,434.54	\$0.00	\$9,877,449.25
3.1	EXTENDED COVERAGE	\$4.00	\$0.00	(\$1,523.00)	(\$119,330.00)	\$4,185,310.02	\$0.00	\$4,064,461.02
3.2	LIABILITY	\$0.00	\$0.00	(\$334.00)	(\$24,025.00)	\$648,132.49	\$0.00	\$623,773.49
3.3	THEFT	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>(\$5,461.00)</u>	<u>\$76,266.18</u>	<u>\$0.00</u>	<u>\$70,805.18</u>
5	TOTAL	(\$133.00)	\$104.69	(\$7,051.62)	(\$608,574.36)	\$15,252,143.23	\$0.00	\$14,636,488.94
UNEARNED PREMIUM (PRIOR PERIOD)								
6	FIRE	\$0.00	\$0.00	\$0.00	\$6,114,311.74	\$0.00	\$0.00	\$6,114,311.74
8.1	EXTENDED COVERAGE	\$0.00	\$0.00	\$0.00	\$1,731,718.81	\$0.00	\$0.00	\$1,731,718.81
8.2	LIABILITY	\$0.00	\$0.00	\$0.00	\$364,072.93	\$0.00	\$0.00	\$364,072.93
8.3	THEFT	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$53,380.52</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$53,380.52</u>
10	TOTAL	\$0.00	\$0.00	\$0.00	\$8,263,484.00	\$0.00	\$0.00	\$8,263,484.00
UNEARNED PREMIUMS (CURRENT PERIOD)								
11	FIRE	\$0.00	\$0.00	\$0.00	\$0.00	\$5,520,495.05	\$0.00	\$5,520,495.05
13.1	EXTENDED COVERAGE	\$0.00	\$0.00	\$0.00	\$0.00	\$2,240,532.83	\$0.00	\$2,240,532.83
13.2	LIABILITY	\$0.00	\$0.00	\$0.00	\$0.00	\$320,978.42	\$0.00	\$320,978.42
13.3	THEFT	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$33,304.70</u>	<u>\$0.00</u>	<u>\$33,304.70</u>
15	TOTAL	\$0.00	\$0.00	\$0.00	\$0.00	\$8,115,311.00	\$0.00	\$8,115,311.00
EARNED PREMIUMS								
16	FIRE (1+6-11)	(\$137.00)	\$104.69	(\$5,194.62)	\$5,654,553.38	\$4,821,939.49	\$0.00	\$10,471,265.94
18.1	EXTENDED COVERAGE (3.1+8.1-13.1)	\$4.00	\$0.00	(\$1,523.00)	\$1,612,388.81	\$1,944,777.19	\$0.00	\$3,555,647.00
18.2	LIABILITY (3.2+8.2-13.2)	\$0.00	\$0.00	(\$334.00)	\$340,047.93	\$327,154.07	\$0.00	\$666,868.00
18.3	THEFT (3.3+8.3-13.3)	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$47,919.52</u>	<u>\$42,961.48</u>	<u>\$0.00</u>	<u>\$90,881.00</u>
20	TOTAL (5+10-15)	(\$133.00)	\$104.69	(\$7,051.62)	\$7,654,909.64	\$7,136,832.23	\$0.00	\$14,784,661.94

**VIRGINIA PROPERTY INSURANCE ASSOCIATION
STATISTICAL REPORT OF LOSSES BY POLICY YEAR
QUARTER ENDED SEPTEMBER 30, 2008**

ITEM DESCRIPTION	QUARTER						TOTAL
	POLICY YEAR						
	2004	2005	2006	2007	2008	2009	
PAID LOSSES (LESS SALVAGE)							
1 FIRE	\$0.00	\$0.00	\$921.02	\$323,065.83	\$831,987.71	\$0.00	\$1,155,974.56
3.1 EXTENDED COVERAGE	\$0.00	\$0.00	\$0.00	\$158,484.35	\$396,323.37	\$0.00	\$554,807.72
3.2 LIABILITY	\$0.00	\$0.00	\$1,000.00	\$1,920.32	\$1,891.63	\$0.00	\$4,811.95
3.3 THEFT	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>
5 TOTAL	\$0.00	\$0.00	\$1,921.02	\$483,470.50	\$1,230,202.71	\$0.00	\$1,715,594.23
OUTSTANDING LOSSES (CURRENT PERIOD)							
6 FIRE	\$0.00	\$0.00	\$47,865.42	\$55,688.50	\$1,134,908.77	\$0.00	\$1,238,462.69
8.1 EXTENDED COVERAGE	\$0.00	\$236,736.60	\$0.00	\$20,646.32	\$292,488.41	\$0.00	\$549,871.33
8.2 LIABILITY	\$0.00	\$26,500.00	\$5,212.00	\$59,579.68	\$547,261.00	\$0.00	\$638,552.68
8.3 THEFT	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$1,072.96</u>	<u>\$0.00</u>	<u>\$1,072.96</u>
10 TOTAL	\$0.00	\$263,236.60	\$53,077.42	\$135,914.50	\$1,975,731.14	\$0.00	\$2,427,959.66
OUTSTANDING LOSSES (PRIOR PERIOD)							
11 FIRE	\$0.00	\$0.00	\$51,865.42	\$264,529.52	\$953,785.59	\$0.00	\$1,270,180.53
13.1 EXTENDED COVERAGE	\$238,368.00	\$0.00	\$0.00	\$93,629.29	\$221,113.53	\$0.00	\$553,110.82
13.2 LIABILITY	\$26,500.00	\$0.00	\$6,000.00	\$215,456.75	\$467,870.25	\$0.00	\$715,827.00
13.3 THEFT	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$304.86</u>	<u>\$914.57</u>	<u>\$0.00</u>	<u>\$1,219.43</u>
15 TOTAL	\$264,868.00	\$0.00	\$57,865.42	\$573,920.42	\$1,643,683.94	\$0.00	\$2,540,337.78
INCURRED LOSSES							
16 FIRE (1+6-11)	\$0.00	\$0.00	(\$3,078.98)	\$114,224.81	\$1,013,110.89	\$0.00	\$1,124,256.72
18.1 EXTENDED COVERAGE (3.1+8.1-13.1)	(\$238,368.00)	\$236,736.60	\$0.00	\$85,501.38	\$467,698.25	\$0.00	\$551,568.23
18.2 LIABILITY (3.2+8.2-13.2)	(\$26,500.00)	\$26,500.00	\$212.00	(\$153,956.75)	\$81,282.38	\$0.00	(\$72,462.37)
18.3 THEFT (3.3+8.3-13.3)	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>(\$304.86)</u>	<u>\$158.39</u>	<u>\$0.00</u>	<u>(\$146.47)</u>
20 TOTAL (5+10-15)	(\$264,868.00)	\$263,236.60	(\$2,866.98)	\$45,464.58	\$1,562,249.91	\$0.00	\$1,603,216.11
IBNR (CURRENT PERIOD)							
21 FIRE (INCL'D IN LINE 6)	\$0.00	\$0.00	\$0.00	\$0.00	\$154,534.37	\$0.00	\$154,534.37
23.1 EXTENDED COVERAGE (INCL'D IN LINE 8.1)	\$0.00	\$0.00	\$0.00	\$0.00	\$58,015.17	\$0.00	\$58,015.17
23.2 LIABILITY (INCL'D IN LINE 8.2)	\$0.00	\$0.00	\$0.00	\$0.00	\$543,261.00	\$0.00	\$543,261.00
23.3 THEFT (INCL'D IN LINE 8.3)	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$1,072.96</u>	<u>\$0.00</u>	<u>\$1,072.96</u>
25 TOTAL (INCLUDED IN LINE 10)	\$0.00	\$0.00	\$0.00	\$0.00	\$756,883.50	\$0.00	\$756,883.50
IBNR (PRIOR PERIOD)							
26 FIRE (INCL'D IN LINE 11)	\$0.00	\$0.00	\$0.00	\$39,417.08	\$118,251.24	\$0.00	\$157,668.32
28.1 EXTENDED COVERAGE (INCL'D IN LINE 13.1)	\$0.00	\$0.00	\$0.00	\$13,679.84	\$41,039.52	\$0.00	\$54,719.36
28.2 LIABILITY (INCL'D IN LINE 13.2)	\$0.00	\$0.00	\$0.00	\$148,956.75	\$446,870.25	\$0.00	\$595,827.00
28.3 THEFT (INCL'D IN LINE 13.3)	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$304.86</u>	<u>\$914.57</u>	<u>\$0.00</u>	<u>\$1,219.43</u>
30 TOTAL (INCLUDED IN LINE 15)	\$0.00	\$0.00	\$0.00	\$202,358.53	\$607,075.58	\$0.00	\$809,434.11

VIRGINIA PROPERTY INSURANCE ASSOCIATION
 STATISTICAL REPORT OF LOSSES BY POLICY YEAR
 QUARTER ENDED SEPTEMBER 30, 2008

		YEAR TO DATE						
		POLICY YEAR						
ITEM DESCRIPTION		2004	2005	2006	2007	2008	2009	TOTAL
PAID LOSSES (LESS SALVAGE)								
1	FIRE	\$143,180.48	\$32,663.18	\$256,581.22	\$4,318,048.41	\$2,253,817.96	\$0.00	\$7,004,291.25
3.1	EXTENDED COVERAGE	(\$3,208.97)	\$413.69	\$6,175.36	\$1,137,080.44	\$856,184.06	\$0.00	\$1,996,644.58
3.2	LIABILITY	\$25,000.00	\$101,000.00	\$28,000.00	\$3,880.27	\$2,891.63	\$0.00	\$160,771.90
3.3	THEFT	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$1,028.62</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$1,028.62</u>
5	TOTAL	\$164,971.51	\$134,076.87	\$290,756.58	\$5,460,037.74	\$3,112,893.65	\$0.00	\$9,162,736.35
OUTSTANDING LOSSES (CURRENT PERIOD)								
6	FIRE	\$0.00	\$0.00	\$47,865.42	\$55,688.50	\$1,134,908.77	\$0.00	\$1,238,462.69
8.1	EXTENDED COVERAGE	\$0.00	\$236,736.60	\$0.00	\$20,646.32	\$292,488.41	\$0.00	\$549,871.33
8.2	LIABILITY	\$0.00	\$26,500.00	\$5,212.00	\$59,579.68	\$547,261.00	\$0.00	\$638,552.68
8.3	THEFT	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$1,072.96</u>	<u>\$0.00</u>	<u>\$1,072.96</u>
10	TOTAL	\$0.00	\$263,236.60	\$53,077.42	\$135,914.50	\$1,975,731.14	\$0.00	\$2,427,959.66
OUTSTANDING LOSSES (PRIOR PERIOD)								
11	FIRE	\$249,500.00	\$0.00	\$272,486.18	\$1,662,613.00	\$0.00	\$0.00	\$2,184,599.18
13.1	EXTENDED COVERAGE	\$238,368.00	\$0.00	\$18,556.53	\$179,532.67	\$0.00	\$0.00	\$436,457.20
13.2	LIABILITY	\$26,500.00	\$101,000.00	\$18,000.00	\$753,029.31	\$0.00	\$0.00	\$898,529.31
13.3	THEFT	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$1,524.69</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$1,524.69</u>
15	TOTAL	\$514,368.00	\$101,000.00	\$309,042.71	\$2,596,699.67	\$0.00	\$0.00	\$3,521,110.38
INCURRED LOSSES								
16	FIRE (1+6-11)	(\$106,319.52)	\$32,663.18	\$31,960.46	\$2,711,123.91	\$3,388,726.73	\$0.00	\$6,058,154.76
18.1	EXTENDED COVERAGE (3.1+8.1-13.1)	(\$241,576.97)	\$237,150.29	(\$12,381.17)	\$978,194.09	\$1,148,672.47	\$0.00	\$2,110,058.71
18.2	LIABILITY (3.2+8.2-13.2)	(\$1,500.00)	\$26,500.00	\$15,212.00	(\$689,569.36)	\$550,152.63	\$0.00	(\$99,204.73)
18.3	THEFT (3.3+8.3-13.3)	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>(\$496.07)</u>	<u>\$1,072.96</u>	<u>\$0.00</u>	<u>\$576.89</u>
20	TOTAL (5+10-15)	(\$349,396.49)	\$296,313.47	\$34,791.29	\$2,999,252.57	\$5,088,624.79	\$0.00	\$8,069,585.63
IBNR (CURRENT PERIOD)								
21	FIRE (INCL'D IN LINE 6)	\$0.00	\$0.00	\$0.00	\$0.00	\$154,534.37	\$0.00	\$154,534.37
23.1	EXTENDED COVERAGE (INCL'D IN LINE 8.1)	\$0.00	\$0.00	\$0.00	\$0.00	\$58,015.17	\$0.00	\$58,015.17
23.2	LIABILITY (INCL'D IN LINE 8.2)	\$0.00	\$0.00	\$0.00	\$0.00	\$543,261.00	\$0.00	\$543,261.00
23.3	THEFT (INCL'D IN LINE 8.3)	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$1,072.96</u>	<u>\$0.00</u>	<u>\$1,072.96</u>
25	TOTAL (INCLUDED IN LINE 10)	\$0.00	\$0.00	\$0.00	\$0.00	\$756,883.50	\$0.00	\$756,883.50
IBNR (PRIOR PERIOD)								
26	FIRE (INCL'D IN LINE 11)	\$0.00	\$0.00	\$0.00	\$186,165.83	\$0.00	\$0.00	\$186,165.83
28.1	EXTENDED COVERAGE (INCL'D IN LINE 13.1)	\$0.00	\$0.00	\$0.00	\$50,225.27	\$0.00	\$0.00	\$50,225.27
28.2	LIABILITY (INCL'D IN LINE 13.2)	\$0.00	\$0.00	\$0.00	\$749,815.31	\$0.00	\$0.00	\$749,815.31
28.3	THEFT (INCL'D IN LINE 13.3)	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$1,524.69</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$1,524.69</u>
30	TOTAL (INCLUDED IN LINE 15)	\$0.00	\$0.00	\$0.00	\$987,731.10	\$0.00	\$0.00	\$987,731.10

**VIRGINIA PROPERTY INSURANCE ASSOCIATION
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
QUARTER ENDED SEPTEMBER 30, 2008**

ITEM	DESCRIPTION	QUARTER					TOTAL	
		2004	2005	2006	2007	2008		
LOSS EXPENSES PAID								
1	FIRE: ALLOCATED	\$0.00	\$126.50	\$1,749.00	\$2,386.65	\$271,668.88	\$0.00	\$275,931.03
3.1	EXTENDED COVERAGE: ALLOC'D	\$137.00	\$0.00	\$119.00	\$13,494.40	\$41,703.01	\$0.00	\$55,453.41
3.2	LIABILITY: ALLOCATED	\$0.00	\$2,040.00	\$316.00	\$294.00	\$3,461.87	\$0.00	\$6,111.87
3.3	THEFT: ALLOCATED	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$410.13</u>	<u>\$0.00</u>	<u>\$410.13</u>
5	TOTAL	\$137.00	\$2,166.50	\$2,184.00	\$16,175.05	\$317,243.89	\$0.00	\$337,906.44
UNPAID LOSS EXPENSES (CURRENT PERIOD)								
6	FIRE: ALLOCATED	\$0.00	\$0.00	\$4,572.04	\$5,319.29	\$191,306.30	\$0.00	\$201,197.63
8.1	EXTENDED COVERAGE: ALLOC'D	\$0.00	\$22,612.75	\$0.00	\$1,972.11	\$73,231.27	\$0.00	\$97,816.13
8.2	LIABILITY: ALLOCATED	\$0.00	\$2,531.24	\$497.84	\$5,690.97	\$6,105.68	\$0.00	\$14,825.73
8.3	THEFT: ALLOCATED	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$678.09</u>	<u>\$0.00</u>	<u>\$678.09</u>
10	TOTAL	\$0.00	\$25,143.99	\$5,069.88	\$12,982.37	\$271,321.34	\$0.00	\$314,517.58
UNPAID LOSS EXPENSES (PRIOR PERIOD)								
11	FIRE: ALLOCATED	\$0.00	\$0.00	\$5,054.45	\$21,937.90	\$167,459.95	\$0.00	\$194,452.30
13.1	EXTENDED COVERAGE: ALLOC'D	\$23,229.70	\$0.00	\$0.00	\$7,791.32	\$47,407.37	\$0.00	\$78,428.39
13.2	LIABILITY: ALLOCATED	\$2,582.51	\$0.00	\$584.72	\$6,480.63	\$7,136.54	\$0.00	\$16,784.40
13.3	THEFT: ALLOCATED	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$665.41</u>	<u>\$0.00</u>	<u>\$665.41</u>
15	TOTAL	\$25,812.21	\$0.00	\$5,639.17	\$36,209.85	\$222,669.27	\$0.00	\$290,330.50
INCURRED LOSS EXPENSES								
16	FIRE: ALLOCATED (1+6-11)	\$0.00	\$126.50	\$1,266.59	(\$14,231.96)	\$295,515.23	\$0.00	\$282,676.36
18.1	EXT. COVERG: ALLOC'D (3.1+8.1-13.1)	(\$23,092.70)	\$22,612.75	\$119.00	\$7,675.19	\$67,526.91	\$0.00	\$74,841.15
18.2	LIABILITY: ALLOCATED (3.2+8.2-13.2)	(\$2,582.51)	\$4,571.24	\$229.12	(\$495.66)	\$2,431.01	\$0.00	\$4,153.20
18.3	THEFT: ALLOCATED (3.3+8.3-13.3)	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$422.81</u>	<u>\$0.00</u>	<u>\$422.81</u>
20	TOTAL (5+10-15)	<u>(\$25,675.21)</u>	<u>\$27,310.49</u>	<u>\$1,614.71</u>	<u>(\$7,052.43)</u>	<u>\$365,895.96</u>	<u>\$0.00</u>	<u>\$362,093.52</u>

**VIRGINIA PROPERTY INSURANCE ASSOCIATION
STATISTICAL REPORT OF LOSS ADJUSTMENT EXPENSES
QUARTER ENDED SEPTEMBER 30, 2008**

ITEM	DESCRIPTION	YEAR TO DATE					2009	TOTAL
		2004	2005	2006	2007	2008		
LOSS EXPENSES PAID								
1	FIRE: ALLOCATED	\$34,877.31	\$2,584.68	\$6,619.35	\$100,459.23	\$1,098,810.14	\$0.00	\$1,243,350.71
3.1	EXTENDED COVERAGE: ALLOC'D	\$369.58	\$250.97	\$479.25	\$17,440.76	\$110,229.15	\$0.00	\$128,769.71
3.2	LIABILITY: ALLOCATED	\$3,316.50	\$4,818.00	\$626.01	\$794.00	\$16,332.18	\$0.00	\$25,886.69
3.3	THEFT: ALLOCATED	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$2,205.80</u>	<u>\$0.00</u>	<u>\$2,205.80</u>
5	TOTAL	\$38,563.39	\$7,653.65	\$7,724.61	\$118,693.99	\$1,227,577.28	\$0.00	\$1,400,212.92
UNPAID LOSS EXPENSES (CURRENT PERIOD)								
6	FIRE: ALLOCATED	\$0.00	\$0.00	\$4,572.04	\$5,319.29	\$191,306.30	\$0.00	\$201,197.63
8.1	EXTENDED COVERAGE: ALLOC'D	\$0.00	\$22,612.75	\$0.00	\$1,972.11	\$73,231.27	\$0.00	\$97,816.13
8.2	LIABILITY: ALLOCATED	\$0.00	\$2,531.24	\$497.84	\$5,690.97	\$6,105.68	\$0.00	\$14,825.73
8.3	THEFT: ALLOCATED	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$678.09</u>	<u>\$0.00</u>	<u>\$678.09</u>
10	TOTAL	\$0.00	\$25,143.99	\$5,069.88	\$12,982.37	\$271,321.34	\$0.00	\$314,517.58
UNPAID LOSS EXPENSES (PRIOR PERIOD)								
11	FIRE: ALLOCATED	\$21,762.57	\$0.00	\$23,767.54	\$217,318.93	\$0.00	\$0.00	\$262,849.04
13.1	EXTENDED COVERAGE: ALLOC'D	\$20,791.59	\$0.00	\$1,618.59	\$35,164.79	\$0.00	\$0.00	\$57,574.97
13.2	LIABILITY: ALLOCATED	\$2,311.46	\$8,809.70	\$1,570.05	\$5,498.56	\$0.00	\$0.00	\$18,189.77
13.3	THEFT: ALLOCATED	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$725.11</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$725.11</u>
15	TOTAL	\$44,865.62	\$8,809.70	\$26,956.18	\$258,707.39	\$0.00	\$0.00	\$339,338.89
INCURRED LOSS EXPENSES								
16	FIRE: ALLOCATED (1+6-11)	\$13,114.74	\$2,584.68	(\$12,576.15)	(\$111,540.41)	\$1,290,116.44	\$0.00	\$1,181,699.30
18.1	EXT. COVERG: ALLOC'D (3.1+8.1-13.1)	(\$20,422.01)	\$22,863.72	(\$1,139.34)	(\$15,751.92)	\$183,460.42	\$0.00	\$169,010.87
18.2	LIABILITY: ALLOCATED (3.2+8.2-13.2)	\$1,005.04	(\$1,460.46)	(\$446.20)	\$986.41	\$22,437.86	\$0.00	\$22,522.65
18.3	THEFT: ALLOCATED (3.3+8.3-13.3)	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>(\$725.11)</u>	<u>\$2,883.89</u>	<u>\$0.00</u>	<u>\$2,158.78</u>
20	TOTAL (5+10-15)	<u>(\$6,302.23)</u>	<u>\$23,987.94</u>	<u>(\$14,161.69)</u>	<u>(\$127,031.03)</u>	<u>\$1,498,898.62</u>	<u>\$0.00</u>	<u>\$1,375,391.61</u>