

MISSOURI PROPERTY INSURANCE PLACEMENT FACILITY  
 PREMIUM, LOSS & LOSS EXPENSE  
 January 1 through December 31, 2025

PREMIUM

	POLICY YEAR	HABITATIONAL			COMMERCIAL		
		FIRE	ALLIED LINES	TOTAL	FIRE	ALLIED LINES	TOTAL
Premium written	2025	\$ 1,280,223.00	\$ 837,602.00	\$ 2,117,825.00	\$ 186,150.11	\$ 82,888.00	\$ 269,038.11
	Total	\$ 1,280,223.00	\$ 837,602.00	\$ 2,117,825.00	\$ 186,150.11	\$ 82,888.00	\$ 269,038.11
Unearned current	2025	\$ 633,673.63	\$ 419,920.02	\$ 1,053,593.65	\$ 92,838.28	\$ 35,341.00	\$ 128,179.28
	Total	\$ 633,673.63	\$ 419,920.02	\$ 1,053,593.65	\$ 92,838.28	\$ 35,341.00	\$ 128,179.28
Unearned prior	2024	\$ 602,390.02	\$ 400,825.51	\$ 1,003,215.53	\$ 132,234.18	\$ 44,009.09	\$ 176,243.27
Premium earned	2025	\$ 1,248,939.39	\$ 818,507.49	\$ 2,067,446.88	\$ 225,546.01	\$ 91,556.09	\$ 317,102.10
	Total	\$ 1,248,939.39	\$ 818,507.49	\$ 2,067,446.88	\$ 225,546.01	\$ 91,556.09	\$ 317,102.10

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PREMIUM

	POLICY YEAR	HABITATIONAL			COMMERCIAL		
		FIRE	ALLIED LINES	TOTAL	FIRE	ALLIED LINES	TOTAL
Premium written	2025	\$ 289,230.00	\$ 186,398.00	\$ 475,628.00	\$ 46,000.00	\$ 23,687.00	\$ 69,687.00
	2024						
	2023						
Total		\$ 289,230.00	\$ 186,398.00	\$ 475,628.00	\$ 46,000.00	\$ 23,687.00	\$ 69,687.00
Unearned current	2025	\$ 633,673.63	\$ 419,920.02	\$ 1,053,593.65	\$ 92,838.28	\$ 35,341.00	\$ 128,179.28
	2024						
Total		\$ 633,673.63	\$ 419,920.02	\$ 1,053,593.65	\$ 92,838.28	\$ 35,341.00	\$ 128,179.28
Unearned prior	2025	\$ 665,375.99	\$ 442,879.25	\$ 1,108,255.24	\$ 90,686.23	\$ 33,395.00	\$ 124,081.23
	2024						
Total		\$ 665,375.99	\$ 442,879.25	\$ 1,108,255.24	\$ 90,686.23	\$ 33,395.00	\$ 124,081.23
Premium earned	2025	\$ 320,932.36	\$ 209,357.23	\$ 530,289.59	\$ 43,847.95	\$ 21,741.00	\$ 65,588.95
	2024						
	2023						
Total		\$ 320,932.36	\$ 209,357.23	\$ 530,289.59	\$ 43,847.95	\$ 21,741.00	\$ 65,588.95

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LOSSES

	POLICY YEAR	HABITATIONAL			COMMERCIAL		
		FIRE	ALLIED LINES	TOTAL	FIRE	ALLIED LINES	TOTAL
Losses paid	2025	\$ 540,243.91	\$ 2,769,730.12	\$ 3,309,974.03	\$ 175,495.19	\$ 142,528.09	\$ 318,023.28
	Total	\$ 540,243.91	\$ 2,769,730.12	\$ 3,309,974.03	\$ 175,495.19	\$ 142,528.09	\$ 318,023.28
Outstanding current	2025	\$ _____	\$ 26,500.00	\$ 26,500.00	\$ _____	\$ 10,000.00	\$ 10,000.00
	Total	\$ _____	\$ 26,500.00	\$ 26,500.00	\$ _____	\$ 10,000.00	\$ 10,000.00
IBNR - Current	2025	\$ 214,696.00	\$ 238,085.00	\$ 452,781.00	\$ 29,616.00	\$ 35,027.00	\$ 64,643.00
	Total	\$ 214,696.00	\$ 238,085.00	\$ 452,781.00	\$ 29,616.00	\$ 35,027.00	\$ 64,643.00
Outstanding prior	2024	\$ 4,000.00	\$ 8,000.00	\$ 12,000.00	\$ _____	\$ _____	\$ _____
	Total	\$ 4,000.00	\$ 8,000.00	\$ 12,000.00	\$ _____	\$ _____	\$ _____
IBNR - Prior	2024	\$ 195,362.00	\$ 159,936.00	\$ 355,298.00	\$ 76,788.00	\$ 46,352.00	\$ 123,140.00
Losses incurred	2025	\$ 555,577.91	\$ 2,866,379.12	\$ 3,421,957.03	\$ 128,323.19	\$ 141,203.09	\$ 269,526.28
	Total	\$ 555,577.91	\$ 2,866,379.12	\$ 3,421,957.03	\$ 128,323.19	\$ 141,203.09	\$ 269,526.28

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LOSSES

	POLICY YEAR	HABITATIONAL			COMMERCIAL		
		FIRE	ALLIED LINES	TOTAL	FIRE	ALLIED LINES	TOTAL
Losses paid	2025	\$ 130,000.00	\$ 152,954.92	\$ 282,954.92	\$	\$	\$
	2024						
	2023						
	2022						
	Total	\$ 130,000.00	\$ 152,954.92	\$ 282,954.92	\$	\$	\$
Outstanding current	2025	\$	\$ 26,500.00	\$ 26,500.00	\$	\$ 10,000.00	\$ 10,000.00
	2024						
	2023						
	2022						
	Total	\$	\$ 26,500.00	\$ 26,500.00	\$	\$ 10,000.00	\$ 10,000.00
IBNR	2025	\$ 214,696.00	\$ 238,085.00	\$ 452,781.00	\$ 29,616.00	\$ 35,027.00	\$ 64,643.00
	2024						
	Total	\$ 214,696.00	\$ 238,085.00	\$ 452,781.00	\$ 29,616.00	\$ 35,027.00	\$ 64,643.00
Outstanding prior	2025	\$	\$ 60,500.00	\$ 60,500.00	\$	\$ 10,000.00	\$ 10,000.00

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LOSS ADJUSTMENT EXPENSE

	POLICY YEAR	HABITATIONAL			COMMERCIAL		
		FIRE	ALLIED LINES	TOTAL	FIRE	ALLIED LINES	TOTAL
LAE paid	2025	\$ 37,085.58	\$ 315,782.18	\$ 352,867.76	\$ 8,559.37	\$ 24,205.98	\$ 32,765.35
	Total	\$ 37,085.58	\$ 315,782.18	\$ 352,867.76	\$ 8,559.37	\$ 24,205.98	\$ 32,765.35
Outstanding current	2025	\$ 112,782.74	\$ 26,459.00	\$ 139,241.74	\$ 9,710.84	\$ 4,503.00	\$ 14,213.84
	Total	\$ 112,782.74	\$ 26,459.00	\$ 139,241.74	\$ 9,710.84	\$ 4,503.00	\$ 14,213.84
Balance Sheet Total (subtracting 2013 adj. to equity)		82,053.13	26,459.00	108,512.13	7,460.99	4,503.00	11,963.99
Outstanding prior	2024	\$ 111,058.74	\$ 16,794.00	\$ 127,852.74	\$ 14,417.84	\$ 4,635.00	\$ 19,052.84
	Total	\$ 111,058.74	\$ 16,794.00	\$ 127,852.74	\$ 14,417.84	\$ 4,635.00	\$ 19,052.84
LAE incurred	2025	\$ 38,809.58	\$ 325,447.18	\$ 364,256.76	\$ 3,852.37	\$ 24,073.98	\$ 27,926.35
	Total	\$ 38,809.58	\$ 325,447.18	\$ 364,256.76	\$ 3,852.37	\$ 24,073.98	\$ 27,926.35

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LOSS ADJUSTMENT EXPENSE

	POLICY YEAR	HABITATIONAL			COMMERCIAL		
		FIRE	ALLIED LINES	TOTAL	FIRE	ALLIED LINES	TOTAL
LAE paid	2025	\$ 7,893.81	\$ 60,519.26	\$ 68,413.07	\$ 681.38	\$ 4,081.90	\$ 4,763.28
	2024						
	2023						
	2022						
	Total	\$ 7,893.81	\$ 60,519.26	\$ 68,413.07	\$ 681.38	\$ 4,081.90	\$ 4,763.28
Outstanding current	2025	\$ 112,782.74	\$ 26,459.00	\$ 139,241.74	\$ 9,710.84	\$ 4,503.00	\$ 14,213.84
	2024						
	2023						
	2022						
	Total	\$ 112,782.74	\$ 26,459.00	\$ 139,241.74	\$ 9,710.84	\$ 4,503.00	\$ 14,213.84
Balance Sheet Total (subtracting 2013 adj. to equity)		82,053.13	26,459.00	108,512.13	7,460.99	4,503.00	11,963.99
Outstanding prior	2025	\$ 113,328.74	\$ 27,093.00	\$ 140,421.74	\$ 11,518.84	\$ 4,648.00	\$ 16,166.84
	2024						
	2023						