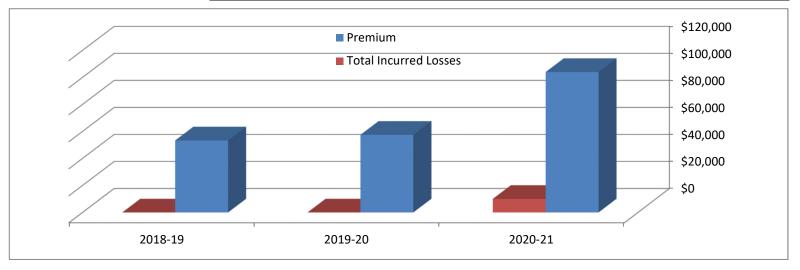


El Camino Real Alliance Commercial General Liablity Premium and Loss Summary

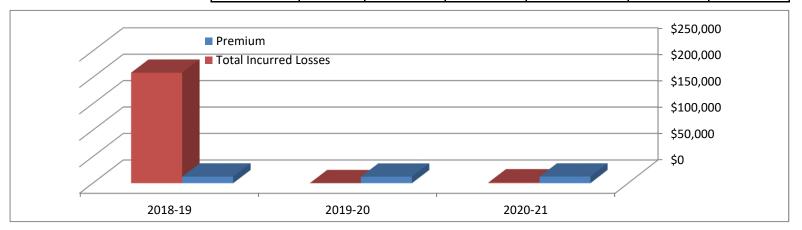
Year	Carrier	Premium	Total Claims	Paid Losses	Reserved Losses	Total Incurred Losses	Avg. Cost Per Claim	Loss Ratio
2020-21	Hanover	\$103,946	1	\$0	\$10,000	\$10,000	\$10,000	10%
2019-20	Hanover	\$57,459	0	\$0	\$0	\$0	\$0	0%
2018-19	Hanover	\$53,298	0	\$0	\$0	\$0	\$0	0%
		\$214,703	1	\$93	\$10,000	\$10,000	\$10,000	5%





El Camino Real Alliance Educators Legal Liability Liablity Premium and Loss Summary

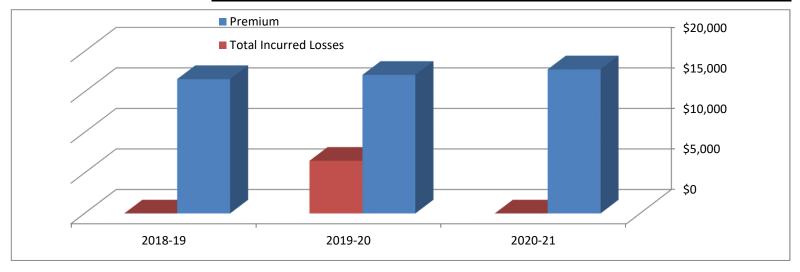
Year	Carrier	Premium	Total Claims	Paid Losses	Reserved Losses	Total Incurred Losses	Avg. Cost Per Claim	Loss Ratio
2020-21	Hanover	\$12,551	2	\$0	\$1,500	\$1,500	\$750	12%
2019-20	Hanover	\$12,366	6	\$112	\$0	\$112	\$19	1%
2018-19	Hanover	\$12,487	8	\$208,842	\$0	\$208,842	\$26,105	1672%
		\$37,404	16	\$208,954	\$1,500	\$210,454	\$13,153	563%





El Camino Real Alliance Commercial Property Liablity Premium and Loss Summary

Year	Carrier	Premium	Total Claims	Paid Losses	Reserved Losses	Total Incurred Losses	Avg. Cost Per Claim	Loss Ratio
2020-21	Hanover	\$17,775	0	\$0	\$0	\$0	\$0	0%
2019-20	Hanover	\$17,092	1	\$6,496	\$0	\$6,496	\$6,496	38%
2018-19	Hanover	\$16,575	0	\$0	\$0	\$0	\$0	0%
		\$51,442	1	\$6,496	\$0	\$6,496	\$6,495.67	13%





El Camino Real Alliance Workers' Compensation Liablity Premium and Loss Summary

Year	Carrier	Premium	Total Claims	Paid Losses	Reserved Losses	Total Incurred Losses	Avg. Cost Per Claim	Loss Ratio
2020-21	Benchmark	\$228,642	1	\$47,802	\$37,128	\$84,930	\$84,930	37%
2019-20	Benchmark	\$243,801	7	\$12,167	\$21,442	\$33,609	\$4,801	14%
2018-19	Benchmark	\$272,706	20	\$94,336	\$61,356	\$155,692	\$7,785	57%
		\$745,149	28	\$154,305	\$119,927	\$274,232	\$0	37%

