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3/25/13

May 11, 2011

To: Tracy Snow
✓ Vernard Howard

From: Norm Beal

Enclosed is our 3/31/12 Quarterly Report which we send to all our member companies. This report provides our members a balance sheet, income statement and member accounting of unsettled years. If you have specific questions on this report, please contact Shelley Knodell, our Accounting Manager.

Also included is a Quarterly Report (Form A) as of 3/31/12, which gives you information on numbers of policies and claims, and the Quarterly Part 3 Loss Schedule.

Hopefully this will provide you the information you need. We will endeavor to get this same information to you approximately 45-60 days after the close of any quarter.

Cc: S. Knodell
D. Radel (w/o enclosures)



May 9, 2012

TO: All Member Companies

ATTN: Chief Executive Officer in Charge of FAIR Plans

RE: Quarterly Statement ending 3/31/12

Enclosed is the Quarterly Statement of the Ohio FAIR Plan Underwriting Association for the period ending 3/31/12. Written Premium for the year to date amounted to \$5,665,703. Year to date Incurred Loss and Loss Adjustment Expenses of \$4,696,069 resulted in an incurred loss and adjustment expense ratio of 84.77%.

Sincerely,

A handwritten signature in black ink that reads "Norman E. Beal". The signature is written in a cursive style with a large initial "N".

Norman E. Beal
President

NEB/mlf
Enclosure

EXHIBIT 1

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
STATEMENT OF ASSETS, LIABILITIES & MEMBERS' EQUITY
AT MARCH 31, 2012

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NON ADMITTED	ADMITTED ASSETS
ASSETS				
Investment	499,339			499,339
Cash	2,360,411			2,360,411
Accts Receivable	2,920,694		16,803	2,903,891
Furniture & Equipment	237,306		237,306	0
EDP Equipment	137,685		137,685	0
Assessments (EBUB)	12,365,480			12,365,480
Intangible Asset	2,082,016		2,082,016	0
Interest Accrued		659		659
	20,602,931	659	2,473,810	18,129,780
 TOTAL ASSETS				
LIABILITIES & EQUITY				
Reserves for:				
Unpaid Losses (incl. IBNR)				4,174,858
Unpaid Loss Adj. Expense				480,109
Operating Expenses				349,577
Premium Taxes				21,797
Unearned Premiums				11,613,440
Uncashed Checks				627,019
Advanced Premium				682,599
 TOTAL RESERVES				17,949,399
 Payables for:				
Post Retirement Benefits				1,916,119
Other Payables				120,502
Pension Liability				617,570
 TOTAL PAYABLES				2,654,191
 MEMBERS EQUITY				(2,473,810)
 TOTAL LIABILITIES & EQUITY				18,129,780

EXHIBIT 2

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
INCOME STATEMENT AND EQUITY ACCOUNT
FOR PERIOD ENDING MARCH 31, 2012

UNDERWRITING INCOME	QUARTER		YTD	
PREMIUMS EARNED		5,539,845		5,539,845
Deductions:				
Losses Incurred		3,807,989		3,807,989
Loss Exp. Incurred		888,080		888,080
Operating Exp. Incurred		1,868,151		1,868,151
Premium Taxes Incurred		21,797		21,797
TOTAL DEDUCTIONS		6,586,017		6,586,017
Net Underwriting Gain or (Loss)		(1,046,172)		(1,046,172)
OTHER INCOME OR (OUTGO)				
Net Investment Income		758		758
Premium balance Marked Off		224		224
Other Income		31,740		31,740
TOTAL OTHER INCOME OR (OUTGO)		32,722		32,722
Net Income or (Loss)		(1,013,450)		(1,013,450)
Change In Assets Not Admitted		49,780		49,780
Assessments		0		0
Net Effect Of Change In EBUB		1,013,450		1,013,450
Net Change In Equity		49,780		49,780
EQUITY ACCOUNT				
Member's Equity (Prior Period)	12/31/11	(2,523,590)	12/31/11	(2,523,590)
Member's Equity (Current Period)	03/31/12	(2,473,810)	03/31/12	(2,473,810)

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED MARCH 31, 2012

ITEM DESCRIPTION	QUARTER						YEAR TO DATE							
	2012	2011	2010	2009	2008	2007	TOTAL	2012	2011	2010	2009	2008	2007	TOTAL
Income Received:														
1 Premiums Written	6,206,979	(534,157)	(6,091)	(1,028)	0	0	5,665,703	6,206,979	(534,157)	(6,091)	(1,028)	0	0	5,665,703
2 Interest Received	750	0	0	0	0	0	750	750	0	0	0	0	0	750
3 Misc Income	31,740	0	0	0	0	0	31,740	31,740	0	0	0	0	0	31,740
4 TOTAL	6,239,469	(534,157)	(6,091)	(1,028)	0	0	5,698,193	6,239,469	(534,157)	(6,091)	(1,028)	0	0	5,698,193
Expenses Paid														
5 Losses	1,323,704	2,856,286	113,910	58,000	3,541	0	4,355,441	1,323,704	2,856,286	113,910	58,000	3,541	0	4,355,441
6 Loss Adj. Expense	883,150	41,416	12,208	12,484	1,779	0	951,037	883,150	41,416	12,208	12,484	1,779	0	951,037
7 Commissions	835,884	20,185	(732)	(123)	0	0	855,214	835,884	20,185	(732)	(123)	0	0	855,214
8 Operating Expense	863,360	383,685	0	0	0	0	1,247,045	863,360	383,685	0	0	0	0	1,247,045
9 Premium Taxes	42,570	0	0	0	0	0	42,570	42,570	0	0	0	0	0	42,570
10 Premium Bal. Chgd. Off	(224)	0	0	0	0	0	(224)	(224)	0	0	0	0	0	(224)
11 TOTAL EXPENSES PAID	3,748,444	3,301,572	125,386	70,381	5,320	0	7,251,083	3,748,444	3,301,572	125,386	70,381	5,320	0	7,251,083
12 Net Cash Change	2,491,025	(3,835,729)	(131,477)	(71,389)	(5,320)	0	(1,552,890)	2,491,025	(3,835,729)	(131,477)	(71,389)	(5,320)	0	(1,552,890)
Reserve:														
(Deduct Current Period)														
13 Unpaid Losses	2,771,262	877,595	284,001	111,000	151,000	0	4,174,858	2,771,262	877,595	284,001	111,000	151,000	0	4,174,858
14 Unpaid Loss Expense	318,695	100,924	30,360	12,765	17,365	0	480,109	318,695	100,924	30,360	12,765	17,365	0	480,109
15 Operating Expense	349,577	0	0	0	0	0	349,577	349,577	0	0	0	0	0	349,577
16 Premium Taxes	21,797	0	0	0	0	0	21,797	21,797	0	0	0	0	0	21,797
17 Unearned Premiums	5,439,926	6,173,514	0	0	0	0	11,613,440	5,439,926	6,173,514	0	0	0	0	11,613,440
TOTAL	8,901,257	7,152,033	294,361	123,765	168,365	0	16,639,781	8,901,257	7,152,033	294,361	123,765	168,365	0	16,639,781
Reserve:														
(Add Prior Period)														
18 Unpaid Losses	0	3,910,896	456,723	254,691	100,000	0	4,722,310	0	3,910,896	456,723	254,691	100,000	0	4,722,310
19 Unpaid Loss Expense	0	449,754	52,523	29,289	11,500	0	543,066	0	449,754	52,523	29,289	11,500	0	543,066
20 Operating Expense	0	383,685	0	0	0	0	383,685	0	383,685	0	0	0	0	383,685
21 Premium Taxes	0	42,570	785	0	0	0	42,570	0	42,570	785	0	0	0	42,570
22 Unearned Premiums	0	11,486,797	0	0	0	0	11,487,592	0	11,486,797	785	0	0	0	11,487,592
TOTAL	0	16,273,702	510,031	283,980	111,500	0	17,179,213	0	16,273,702	510,031	283,980	111,500	0	17,179,213
23 Net Reserve Change	(8,901,257)	9,121,669	215,670	160,215	(56,865)	0	539,432	(8,901,257)	9,121,669	215,670	160,215	(56,865)	0	539,432
Other Changes:														
(Deduct Prior Period)														
24 Interest Accrued	0	651	0	0	0	0	651	0	651	0	0	0	0	651
25 Assets Not Admitted	0	(1,299,296)	0	0	0	0	(1,299,296)	0	(1,299,296)	0	0	0	0	(1,299,296)
26 Change in EBUS	0	10,136,873	0	0	0	0	10,136,873	0	10,136,873	0	0	0	0	10,136,873
Add (Current Period)														
27 Interest Accrued	659	0	0	0	0	0	659	659	0	0	0	0	0	659
28 Assets Not Admitted	(1,249,516)	0	0	0	0	0	(1,249,516)	(1,249,516)	0	0	0	0	0	(1,249,516)
29 Change in EBUS	11,150,323	0	0	0	0	0	11,150,323	11,150,323	0	0	0	0	0	11,150,323
30 Net Other Changes	9,901,466	(6,838,228)	0	0	0	0	1,063,238	9,901,466	(6,838,228)	0	0	0	0	1,063,238
31 Assessments Or (Distributions)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Change in Member's Equity	3,491,234	(3,552,268)	84,193	88,826	(62,185)	0	49,760	3,491,234	(3,552,268)	84,193	88,826	(62,185)	0	49,760

EXHIBIT 3B

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
POLICY YEARS-INCEPTION TO 3/31/12

ITEM DESCRIPTION	2012	2011	2010	2009	2008	2007	TOTAL
INCOME RECEIVED							
1 Premium Written	6,206,979	22,543,728	22,276,474	20,763,967	22,374,271	26,064,683	120,230,102
2 Interest Received	750	12,170	13,956	23,952	159,712	245,842	456,382
Miscellaneous Income	31,740	105,199	96,752	74,993	88,491	98,969	496,144
3 TOTAL INCOME	6,239,469	22,661,097	22,387,182	20,862,912	22,622,474	26,409,494	121,182,628
EXPENSES PAID							
4 Losses	1,323,704	17,398,578	17,079,552	20,348,933	25,160,341	23,920,662	105,231,770
5 Loss Adj. Expense	883,150	3,295,814	3,269,427	3,378,724	3,622,173	3,262,292	17,711,580
6 Commissions	635,884	2,602,697	2,580,968	2,408,616	2,601,432	3,036,508	13,866,105
7 Operating Expense	863,360	4,282,224	3,740,112	3,693,485	3,518,619	3,852,000	19,949,800
8 Premium Taxes	42,570	195,748	95,821	90,053	104,313	125,577	654,082
9 Premium Chgd. Off	(224)	(10,567)	10,254	7,991	15,922	22,490	45,866
10 TOTAL EXPENSE PAID	3,748,444	27,764,494	26,776,134	29,927,802	35,022,800	34,219,529	157,459,203
11 Net Cash Change	2,491,025	(5,103,397)	(4,388,952)	(9,064,890)	(12,400,326)	(7,810,035)	(36,276,575)
RESERVES							
(Deduct Current)							
12 Unpaid Losses	2,771,262	877,595	264,001	111,000	151,000	0	4,174,858
13 Unpaid Loss Exp.	318,695	100,924	30,360	12,765	17,365	0	480,109
14 Operating Expense	349,577	0	0	0	0	0	349,577
15 Premium Taxes	21,797	0	0	0	0	0	21,797
16 Unearned Premium	5,438,926	6,173,514	0	0	0	0	11,613,440
17 TOTAL CURRENT	8,901,257	7,152,033	294,361	123,765	168,365	0	16,639,781
OTHER CHANGES							
(Add Current)							
18 Interest Accrued	659	0	0	0	0	0	659
19 Assets Not Admitted	(1,249,516)	(1,300,351)	0	0	0	0	(2,549,867)
20 TOTAL OTHER CHANGES	(1,248,857)	(1,300,351)	0	0	0	0	(2,549,208)
21 Change in Effect EBUB	11,150,323	1,223,658	0	0	0	0	12,373,981
22 Assessments	0	4,500,000	5,000,000	10,500,000	12,000,000	8,617,773	40,617,773
NET MEMBERS' EQUITY	3,491,234	(7,832,123)	318,687	1,311,345	(588,691)	807,738	(2,473,810)

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED MARCH 31, 2012

EXHIBIT 4A

ITEM DESCRIPTION	QUARTER					YEAR TO DATE				
	2012	2011	2010	2009	2008	2007	TOTAL	2008	2009	TOTAL
PREMIUMS WRITTEN:										
1 Fire	1,494,336	(105,997)	(548)	0	0	0	1,387,791	0	0	1,387,791
2 Allied Lines	503,075	(34,971)	(181)	0	0	0	467,923	0	0	467,923
3 Homeowners	4,198,214	(393,686)	(5,382)	(1,028)	0	0	3,798,138	0	0	3,798,138
4 Other Liability	10,108	532	0	0	0	0	10,638	0	0	10,638
5 Crime	3,248	(35)	0	0	0	0	3,213	0	0	3,213
6 TOTAL	6,206,979	(534,157)	(6,091)	(1,028)	0	0	5,665,703	(1,028)	0	5,665,703
UNEARNED PREMIUMS										
(Prior Period)										
7 Fire	0	2,701,228	0	0	0	0	2,701,228	0	0	2,701,228
8 Allied Lines	0	900,705	0	0	0	0	900,705	0	0	900,705
9 Homeowners	0	7,861,666	785	0	0	0	7,862,451	0	0	7,862,451
10 Other Liability	0	18,435	0	0	0	0	18,435	0	0	18,435
11 Crime	0	3,763	0	0	0	0	3,763	0	0	3,763
12 TOTAL	0	11,486,797	785	0	0	0	11,487,582	0	0	11,487,582
UNEARNED PREMIUMS										
(Current Period)										
13 Fire	1,306,966	1,456,735	0	0	0	0	2,763,701	0	0	2,763,701
14 Allied Lines	440,213	486,727	0	0	0	0	926,940	0	0	926,940
15 Homeowners	3,680,959	4,216,940	0	0	0	0	7,897,899	0	0	7,897,899
16 Other Liability	8,822	11,204	0	0	0	0	20,026	0	0	20,026
17 Crime	2,966	1,908	0	0	0	0	4,874	0	0	4,874
18 TOTAL	5,439,926	6,173,514	0	0	0	0	11,613,440	0	0	11,613,440
EARNED PREMIUMS										
19 Fire	187,370	1,138,486	(548)	0	0	0	1,325,318	0	0	1,325,318
20 Allied Lines	82,862	378,007	(181)	0	0	0	441,688	0	0	441,688
21 Homeowners	515,255	3,251,040	(4,577)	(1,028)	0	0	3,780,690	(1,028)	0	3,780,690
22 Other Liability	1,284	8,763	0	0	0	0	10,047	0	0	10,047
23 Crime	282	1,820	0	0	0	0	2,102	0	0	2,102
24 TOTAL	787,053	4,778,126	(5,306)	(1,028)	0	0	5,536,845	(1,028)	0	5,536,845

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED MARCH 31, 2012

LINE DESCRIPTION	QUARTER					YEAR TO DATE							TOTAL	
	2012	2011	2010	2009	2008	2007	TOTAL	2012	2011	2010	2009	2008		2007
Paid Losses														
1 Fire	564,700	827,870		0		(50)	0	564,700	827,870	0	0	0	(50)	0
2 Allied Lines	183,518	200,597	2,239	0	0	0	0	183,518	200,597	2,239	0	0	0	0
3 Homeowner	573,888	1,827,819	111,671	58,000	3,591	0	0	573,888	1,827,819	111,671	58,000	3,591	0	0
4 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5 Crime	1,598	0	0	0	0	0	0	1,598	0	0	0	0	0	0
6 TOTAL	1,323,704	2,856,286	113,910	58,000	3,541	0	0	1,323,704	2,856,286	113,910	58,000	3,541	0	0
Outstanding Losses														
Current Period (incl IBNR)														
7 Fire	589,280	74,734	1	0	0	0	0	589,280	74,734	1	0	0	0	0
8 Allied Lines	277,819	64,730	0	0	0	0	0	277,819	64,730	0	0	0	0	0
9 Homeowner	1,903,163	738,131	284,000	111,000	151,000	0	0	1,903,163	738,131	284,000	111,000	151,000	0	0
10 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11 Crime	1,000	0	0	0	0	0	0	1,000	0	0	0	0	0	0
12 TOTAL	2,771,262	877,595	284,001	111,000	151,000	0	0	2,771,262	877,595	284,001	111,000	151,000	0	0
Outstanding Losses														
Prior Period (incl IBNR)														
13 Fire	0	1,032,912	1	23,000	0	0	0	0	1,032,912	1	23,000	0	0	0
14 Allied Lines	0	204,500	20,222	0	0	0	0	0	204,500	20,222	0	0	0	0
15 Homeowners	0	2,872,484	438,500	231,691	100,000	0	0	0	2,872,484	438,500	231,691	100,000	0	0
16 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17 Crime	0	1,000	0	0	0	0	0	0	1,000	0	0	0	0	0
18 TOTAL	0	3,910,896	458,723	254,691	100,000	0	0	0	3,910,896	458,723	254,691	100,000	0	0
Incurred Losses														
19 Fire	1,153,980	(130,308)	0	(23,000)		(50)	0	1,153,980	(130,308)	0	(23,000)		(50)	0
20 Allied Lines	461,337	60,827	(17,983)	0	0	0	0	461,337	60,827	(17,983)	0	0	0	0
21 Homeowner	2,477,051	(106,534)	(60,829)	(82,691)	54,591	0	0	2,477,051	(106,534)	(60,829)	(82,691)	54,591	0	0
22 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23 Crime	2,598	(1,000)	0	0	0	0	0	2,598	(1,000)	0	0	0	0	0
24 TOTAL	4,094,966	(177,015)	(78,812)	(85,691)	54,541	0	0	4,094,966	(177,015)	(78,812)	(85,691)	54,541	0	0
IBNR (Current Period)														
25 Fire	311,000	0	0	0	0	0	0	311,000	0	0	0	0	0	0
26 Allied Lines	46,000	0	0	0	0	0	0	46,000	0	0	0	0	0	0
27 Homeowner	642,000	0	0	0	0	0	0	642,000	0	0	0	0	0	0
28 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29 Crime	1,000	0	0	0	0	0	0	1,000	0	0	0	0	0	0
30 TOTAL	1,000,000	0	0	0	0	0	0	1,000,000	0	0	0	0	0	0
IBNR (Prior Period)														
31 Fire	0	311,000	0	0	0	0	0	0	311,000	0	0	0	0	0
32 Allied Lines	0	46,000	0	0	0	0	0	0	46,000	0	0	0	0	0
33 Homeowner	0	642,000	0	0	0	0	0	0	642,000	0	0	0	0	0
34 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35 Crime	0	1,000	0	0	0	0	0	0	1,000	0	0	0	0	0
36 TOTAL	0	1,000,000	0	0	0	0	0	0	1,000,000	0	0	0	0	0
TOTAL														
4,355,441														
4,174,858														
4,722,310														
1,000,622														
504,181														
2,301,588														
1,598														
3,807,989														
311,000														
46,000														
642,000														
1,000														
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311,000														
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OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED MARCH 31, 2012

LINE DESCRIPTION	QUARTER					YEAR TO DATE								
	2012	2011	2010	2009	2008	2007	TOTAL	2012	2011	2010	2009	2008	2007	TOTAL
Loss Expenses Paid														
1 Fire	288,913	10,455	3,566	236	104	0	303,274	288,913	10,455	3,566	236	104	0	303,274
2 Allied Lines	82,192	11,309	1,375	0	0	0	94,878	82,192	11,309	1,375	0	0	0	94,878
3 Homeowner	512,045	19,652	7,267	12,248	1,675	0	552,887	512,045	19,652	7,267	12,248	1,675	0	552,887
4 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6 TOTAL	883,150	41,416	12,208	12,484	1,779	0	951,037	883,150	41,416	12,208	12,484	1,779	0	951,037
Unpaid Loss Expenses (Current Period)														
7 Fire	67,767	8,594	0	0	0	0	76,361	67,767	8,594	0	0	0	0	76,361
8 Allied Lines	31,949	7,445	0	0	0	0	39,394	31,949	7,445	0	0	0	0	39,394
9 Homeowner	218,864	84,885	30,360	12,765	17,365	0	364,239	218,864	84,885	30,360	12,765	17,365	0	364,239
10 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11 Crime	115	0	0	0	0	0	115	115	0	0	0	0	0	115
12 TOTAL	318,695	100,924	30,360	12,765	17,365	0	480,109	318,695	100,924	30,360	12,765	17,365	0	480,109
Unpaid Loss Expenses (Prior Period)														
13 Fire	0	118,784	0	2,845	0	0	121,429	0	118,784	0	2,845	0	0	121,429
14 Allied Lines	0	23,519	2,326	0	0	0	25,845	0	23,519	2,326	0	0	0	25,845
15 Homeowners	0	307,336	50,197	26,644	11,500	0	395,877	0	307,336	50,197	26,644	11,500	0	395,877
16 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17 Crime	0	115	0	0	0	0	115	0	115	0	0	0	0	115
18 TOTAL	0	449,754	52,523	29,289	11,500	0	543,066	0	449,754	52,523	29,289	11,500	0	543,066
Incurred Loss Expenses														
19 Fire	356,680	(99,735)	3,566	(2,409)	104	0	258,206	356,680	(99,735)	3,566	(2,409)	104	0	258,206
20 Allied Lines	114,141	(4,765)	(951)	0	0	0	108,425	114,141	(4,765)	(951)	0	0	0	108,425
21 Homeowner	730,909	(202,799)	(12,570)	(1,831)	7,540	0	521,449	730,909	(202,799)	(12,570)	(1,831)	7,540	0	521,449
22 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23 Crime	115	(115)	0	0	0	0	0	115	(115)	0	0	0	0	0
24 TOTAL	1,201,845	(307,414)	(9,955)	(4,040)	7,644	0	888,080	1,201,845	(307,414)	(9,955)	(4,040)	7,644	0	888,080

**OHIO FAIR PLAN UNDERWRITING ASSOCIATION
OPERATIONS REPORT
MONTH ENDED 03/31/12**

FORM A

NEW	MONTH ENDED 03/31/11	MONTH ENDED 03/31/12	CHANGE %	YEAR TO DATE 03/31/11	YEAR TO DATE 03/31/12	CHANGE %	INCEPTION TO DATE
1. APPLICATIONS RECEIVED	932	856	-8%	2,385	2,486	4%	476,799
Commercial	33	21	-36%	74	78	5%	-
Dwelling	373	337	-10%	1,038	1,012	-3%	-
Homeowners	526	498	-5%	1,273	1,396	10%	-
2. BINDERS ISSUED	762	708	-7%	1,942	1,925	-1%	N/A
3. BINDERS IN EFFECT	820	744	-9%	820	744	-9%	N/A
4. INSPECTIONS COMPLETE	708	810	14%	1,934	2,200	14%	460,735
5. POLICIES ISSUED	475	675	42%	1,437	1,725	20%	359,784
Commercial	4	15	275%	27	41	52%	-
Dwelling	232	306	32%	738	771	4%	-
Homeowners	239	354	48%	672	913	36%	-
RENEWALS							
1. POLICIES EXPIRED	2,780	2,628	-5%	8,387	8,116	-3%	1,100,216
Commercial	49	53	8%	156	152	-3%	-
Dwelling	1,375	1,286	-6%	4,173	4,063	-3%	-
Homeowners	1,356	1,289	-5%	4,058	3,901	-4%	-
2. REPLACEMENT INSPECTIONS	45	52	16%	120	209	74%	137,837
3. TOTAL RENEWALS ISSUED	2,704	2,306	-15%	7,548	6,856	-9%	913,877
Commercial	35	35	0%	115	109	-5%	-
Dwelling	1,359	1,149	-15%	3,787	3,476	-8%	-
Homeowners	1,310	1,122	-14%	3,646	3,271	-10%	-
NEW & RENEWALS							
1. POLICIES ISSUED	3,179	2,981	-6%	8,985	8,581	-4%	1,273,661
Commercial	39	50	28%	142	150	6%	-
Dwelling	1,591	1,455	-9%	4,525	4,247	-6%	-
Homeowners	1,549	1,476	-5%	4,318	4,184	-3%	-
APPEALS							
1. APPEALS	1	0	-100%	5	5	0%	1,958
Appeals Upheld	1	0	-100%	5	5	0%	1,711
Appeals Reversed	0	0	-	0	0	-	247
CLAIMS							
1. CLAIMS REPORTED	243	180	-26%	625	441	-29%	85,772
Commercial	2	3	50%	4	9	125%	11,394
Dwelling	92	57	-38%	217	154	-29%	34,839
Homeowners	149	120	-19%	404	278	-31%	39,539
CRIME							
1. POLICIES ISSUED	9	8	-11%	13	19	46%	2,830
Commercial	1	1	0%	1	1	0%	311
Dwelling	8	7	-13%	12	18	50%	2,519
2. CLAIMS REPORTED	0	1	100%	0	2	200%	128
Commercial	0	0	-	0	0	-	34
Dwelling	0	1	100%	0	2	200%	94

PART 3 (000 omitted)
LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE
As Of March 31, 2012

1	2	3	4	5	6	7	8	9	10	11	12	13
Prior Year-End Known Case Loss & LAE Reserves	Prior Year-End IBNR Loss & LAE Reserves	Total Prior Year-End Loss & LAE Reserves (Cols 1+2)	2012 Loss and LAE Payments on Claims Reported as of Prior Year-End	2012 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2012 Loss & LAE Payments (Cols 4+5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year-End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year-End	Q.S. Date IBNR Loss & LAE Reserves	Total Q.S. Loss & LAE Reserves (Cols 7+8+9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 4 + 7 - 1)	Prior Year-End IBNR Loss & LAE Reserves Developed (Savings)/Deficiency (Cols. 5 + 8 + 9 - 2)	Prior Year-End Total Loss & LAE Reserve Developed (Savings)/Deficiency (Cols. 11 + 12)
395	0	395	82	0	82	292	0	0	292	(21)	0	(21)
509	0	509	131	7	138	294	0	0	294	(84)	7	(77)
904	0	904	213	7	220	586	0	0	586	(105)	7	(98)
3,246	1,115	4,361	2,864	367	3,231	973	6	0	979	591	(742)	(151)
4,150	1,115	5,265	3,077	374	3,451	1,559	6	0	1,565	486	(735)	(249)
XXX	XXX	XXX	XXX	1,855	1,855	XXX	1,975	1,115	3,090	XXX	XXX	XXX
4,150	1,115	5,265	3,077	2,229	5,306	1,559	1,981	1,115	4,655	486	(735)	(249)

(2,524)

Col. 11, Line 7	Col. 12, Line 7	Col. 13, Line 7
As % of Col. 1	As % of Col. 2	As % of Col. 3
Line 7	Line 7	Line 7
1. 11,711	2. (65,919)	3. (4,729)
Col. 13, Line 7	Col. 13, Line 7	Col. 13, Line 7
Line 8	Line 8	Line 8
4. 9,865		