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AUG 15 2012

OFRS

July 13, 2011

To: Tracy Snow
Vernard Howard

From: Norm Beal

Enclosed is our 6/30/12 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 6/30/12, 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)



August 1, 2012

TO: All Member Companies

ATTN: Chief Executive Officer in Charge of FAIR Plans

RE: Quarterly Statement ending 6/30/12

Enclosed is the Quarterly Statement of the Ohio FAIR Plan Underwriting Association for the period ending 6/30/12. Written Premium for the year to date amounted to \$12,032,373. Year to date Incurred Loss and Loss Adjustment Expenses of \$8,571,021 resulted in an incurred loss and adjustment expense ratio of 76.79%.

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

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
STATEMENT OF ASSETS' LIABILITIES & MEMBERS' EQUITY
AT JUNE 30, 2012

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
ASSETS				
Investment	225,000			225,000
Cash	8,739,023			8,739,023
Accts Receivable	3,105,320		15,932	3,089,388
Furniture & Equipment	237,306		237,306	0
EDP Equipment	137,685		137,685	0
Assessments (EBUB)	6,186,035			6,186,035
Intangible Asset	2,082,016		2,082,016	0
Assessment Receivable	46,228			46,228
Interest Accrued		53		53
	<u>20,758,613</u>	<u>53</u>	<u>2,472,939</u>	<u>18,285,727</u>
TOTAL ASSETS				
LIABILITIES & EQUITY				
Reserves for:				
Unpaid Losses (incl. IBNR)				3,651,784
Unpaid Loss Adj. Expense				419,955
Operating Expenses				351,862
Premium Taxes				45,812
Unearned Premiums				12,358,302
Uncashed Checks				631,250
Advanced Premium				645,666
				<u>18,104,631</u>
TOTAL RESERVES				
Payables for:				
Post Retirement Benefits				1,916,119
Other Payables				120,346
Pension Liability				617,570
				<u>2,654,035</u>
TOTAL PAYABLES				
MEMBERS EQUITY				
				<u>(2,472,939)</u>
TOTAL LIABILITIES & EQUITY				
				<u>18,285,727</u>

EXHIBIT 2

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
 INCOME STATEMENT AND EQUITY ACCOUNT
 FOR PERIOD ENDING JUNE 30, 2012

UNDERWRITING INCOME	QUARTER	YTD
<hr/>	<hr/>	<hr/>
PREMIUMS EARNED	5,621,808	11,161,653
Deductions:		
Losses Incurred	3,218,101	7,026,090
Loss Exp. Incurred	656,851	1,544,931
Operating Exp. Incurred	1,568,674	3,436,825
Premium Taxes Incurred	24,015	45,812
TOTAL DEDUCTIONS	<hr/> 5,467,641 <hr/>	<hr/> 12,053,658 <hr/>
Net Underwriting Gain or (Loss)	154,167	(892,005)
 OTHER INCOME OR (OUTGO)		
<hr/>		
Net Investment Income	120	878
Premium balance Marked Off	(2,937)	(2,713)
Other Income	28,095	59,835
TOTAL OTHER INCOME OR (OUTGO)	<hr/> 25,278 <hr/>	<hr/> 58,000 <hr/>
Net Income or (Loss)	179,445	(834,005)
Change In Assets Not Admitted	871	50,651
Assessments	6,000,000	6,000,000
Net Effect Of Change In EBUB	(6,179,445)	(5,165,995)
Net Change In Equity	<hr/> 871 <hr/>	<hr/> 50,651 <hr/>
 EQUITY ACCOUNT		
<hr/>		
Member's Equity (Prior Period) 03/31/12	(2,473,810)	12/31/11 (2,523,590)
Member's Equity (Current Period) 06/30/12	(2,472,939)	06/30/12 (2,472,939)

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED JUNE 30, 2012

EXHIBIT 3A

ITEM DESCRIPTION	QUARTER							YEAR TO DATE						
	2012	2011	2010	2009	2008	2007	TOTAL	2012	2011	2010	2009	2008	2007	TOTAL
<u>Income Received</u>														
1 Premiums Written	6,497,034	(128,833)	(1,531)	0	0	0	6,366,670	12,704,013	(662,990)	(7,622)	(1,028)	0	0	12,032,373
2 Interest Received	726	0	0	0	0	0	726	1,476	0	0	0	0	0	1,476
Misc Income	28,095	0	0	0	0	0	28,095	59,835	0	0	0	0	0	59,835
3 TOTAL	6,525,855	(128,833)	(1,531)	0	0	0	6,395,491	12,765,324	(662,990)	(7,622)	(1,028)	0	0	12,093,684
<u>Expenses Paid</u>														
4 Losses	3,151,211	571,757	14,630	(92,882)	96,459	0	3,741,175	4,474,915	3,428,043	128,540	(34,882)	100,000	0	8,096,616
5 Loss Adj. Expense	642,047	21,078	37,561	6,598	9,721	0	717,005	1,525,197	62,494	49,769	19,082	11,500	0	1,668,042
6 Commissions	745,998	(14,143)	(71)	0	0	0	731,784	1,381,882	6,042	(803)	(123)	0	0	1,386,998
7 Operating Expense	834,605	0	0	0	0	0	834,605	1,697,965	383,685	0	0	0	0	2,081,650
8 Premium Taxes	0	0	0	0	0	0	0	42,570	0	0	0	0	0	42,570
9 Premium Bal. Chgd. Off	2,937	0	0	0	0	0	2,937	2,713	0	0	0	0	0	2,713
10 TOTAL EXPENSES PAID	5,376,798	578,692	52,120	(86,284)	106,180	0	6,027,506	9,125,242	3,880,264	177,506	(15,923)	111,500	0	13,278,589
11 Net Cash Change	1,149,057	(707,525)	(53,651)	86,284	(106,180)	0	367,985	3,640,082	(4,543,254)	(185,128)	14,895	(111,500)	0	(1,184,905)
<u>Reserves</u>														
(Deduct Current Period)														
12 Unpaid Losses	2,732,752	494,531	254,001	170,500	0	0	3,651,784	2,732,752	494,531	254,001	170,500	0	0	3,651,784
13 Unpaid Loss Expense	314,266	56,871	29,210	19,608	0	0	419,955	314,266	56,871	29,210	19,608	0	0	419,955
14 Operating Expense	0	351,862	0	0	0	0	351,862	0	351,862	0	0	0	0	351,862
15 Premium Taxes	0	45,812	0	0	0	0	45,812	0	45,812	0	0	0	0	45,812
16 Unearned Premiums	9,628,044	2,730,258	0	0	0	0	12,358,302	9,628,044	2,730,258	0	0	0	0	12,358,302
TOTAL	12,675,062	3,679,334	283,211	190,108	0	0	16,827,715	12,675,062	3,679,334	283,211	190,108	0	0	16,827,715
<u>Reserves</u>														
(Add Prior Period)														
17 Unpaid Losses	2,771,262	877,595	264,001	111,000	151,000	0	4,174,858	0	3,910,896	456,723	254,691	100,000	0	4,722,310
18 Unpaid Loss Expense	318,695	100,924	30,360	12,765	17,365	0	480,109	0	449,754	52,523	29,289	11,500	0	543,066
19 Operating Expense	349,577	0	0	0	0	0	349,577	0	383,685	0	0	0	0	383,685
20 Premium Taxes	21,797	0	0	0	0	0	21,797	0	42,570	0	0	0	0	42,570
21 Unearned Premiums	5,439,926	6,173,514	0	0	0	0	11,613,440	0	11,486,797	785	0	0	0	11,487,582
TOTAL	8,901,257	7,152,033	294,361	123,765	168,365	0	16,639,781	0	16,273,702	510,031	283,980	111,500	0	17,179,213
22 Net Reserve Change	(3,773,805)	3,472,699	11,150	(66,343)	168,365	0	(187,934)	(12,675,062)	12,594,368	226,820	93,872	111,500	0	351,498
<u>Other Changes</u>														
(Deduct (Prior Period))														
23 Interest Accrued	659	0	0	0	0	0	659	0	651	0	0	0	0	651
24 Assets Not Admitted	(1,249,516)	0	0	0	0	0	(1,249,516)	0	(1,299,296)	0	0	0	0	(1,299,296)
25 Change In EBUB	11,150,323	0	0	0	0	0	11,150,323	0	10,136,873	0	0	0	0	10,136,873
Add (Current Period)														
26 Interest Accrued	53	0	0	0	0	0	53	53	0	0	0	0	0	53
27 Assets Not Admitted	(1,248,645)	0	0	0	0	0	(1,248,645)	(1,248,645)	0	0	0	0	0	(1,248,645)
28 Change In EBUB	4,970,878	0	0	0	0	0	4,970,878	4,970,878	0	0	0	0	0	4,970,878
29 Net Other Changes	(6,179,180)	0	0	0	0	0	(6,179,180)	3,722,286	(8,838,228)	0	0	0	0	(5,115,942)
30 Assessments Or (Distributions)	3,500,000	3,600,000	0	(798,768)	506,506	(807,738)	6,000,000	3,500,000	3,600,000	0	(798,768)	506,506	(807,738)	6,000,000
Change In Member's Equity	(5,303,928)	6,365,174	(42,501)	(778,827)	568,691	(807,738)	871	(1,812,694)	2,812,886	41,692	(690,001)	506,506	(807,738)	50,651

EXHIBIT 3B

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
POLICY YEARS-INCEPTION TO 6/30/12

ITEM DESCRIPTION	2012	2011	2010	2009	2008	2007	TOTAL
INCOME RECEIVED							
1 Premium Written	12,704,013	22,414,895	22,274,943	20,763,967	22,374,271	26,064,683	126,596,772
2 Interest Received	1,476	12,170	13,956	23,952	159,712	245,842	457,108
Miscellaneous Income	59,835	105,199	96,752	74,993	88,491	98,969	524,239
3 TOTAL INCOME	12,765,324	22,532,264	22,385,651	20,862,912	22,622,474	26,409,494	127,578,119
EXPENSES PAID							
4 Losses	4,474,915	17,970,335	17,094,182	20,256,051	25,256,800	23,920,662	108,972,945
5 Loss Adj. Expense	1,525,197	3,316,892	3,306,988	3,385,322	3,631,894	3,262,292	18,428,585
6 Commissions	1,381,882	2,588,554	2,580,897	2,408,616	2,601,432	3,036,508	14,597,889
7 Operating Expense	1,697,965	4,282,224	3,740,112	3,693,485	3,518,619	3,852,000	20,784,405
8 Premium Taxes	42,570	195,748	95,821	90,053	104,313	125,577	654,082
9 Premium Chgd. Off	2,713	(10,567)	10,254	7,991	15,922	22,490	48,803
10 TOTAL EXPENSE PAID	9,125,242	28,343,186	26,828,254	29,841,518	35,128,980	34,219,529	163,486,709
11 Net Cash Change	3,640,082	(5,810,922)	(4,442,603)	(8,978,606)	(12,506,506)	(7,810,035)	(35,908,590)
RESERVES							
(Deduct Current)							
12 Unpaid Losses	2,732,752	494,531	254,001	170,500	0	0	3,651,784
13 Unpaid Loss Exp.	314,266	56,871	29,210	19,608	0	0	419,955
14 Operating Expense	0	351,862	0	0	0	0	351,862
15 Premium Taxes	0	45,812	0	0	0	0	45,812
16 Unearned Premium	9,628,044	2,730,258	0	0	0	0	12,358,302
17 TOTAL CURRENT	12,675,062	3,679,334	283,211	190,108	0	0	16,827,715
OTHER CHANGES							
(Add Current)							
18 Interest Accrued	53	0	0	0	0	0	53
19 Assets Not Admitted	(2,548,996)	0	0	0	0	0	(2,548,996)
20 TOTAL OTHER CHANGES	(2,548,943)	0	0	0	0	0	(2,548,943)
21 Change In Effect EBUB	6,194,536	0	0	0	0	0	6,194,536
22 Assessments	3,500,000	8,100,000	5,000,000	9,701,232	12,506,506	7,810,035	46,617,773
NET MEMBERS' EQUITY	(1,889,387)	(1,390,256)	274,186	532,518	0	0	(2,472,939)

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED JUNE 30, 2012

EXHIBIT 4A

ITEM DESCRIPTION	QUARTER							YEAR TO DATE						
	2012	2011	2010	2009	2008	2007	TOTAL	2012	2011	2010	2009	2008	2007	TOTAL
PREMIUMS WRITTEN														
1 Fire	1,474,463	(27,325)	(593)	0	0	0	1,446,545	2,968,799	(133,322)	(1,141)	0	0	0	2,834,336
2 Allied Lines	529,849	(9,816)	(389)	0	0	0	519,644	1,032,924	(44,787)	(570)	0	0	0	987,567
3 Homeowners	4,480,942	(91,542)	(549)	0	0	0	4,388,851	8,677,156	(465,228)	(5,911)	(1,028)	0	0	8,184,989
4 Other Liability	9,864	(150)	0	0	0	0	9,714	19,970	382	0	0	0	0	20,352
5 Crime	1,916	0	0	0	0	0	1,916	5,164	(35)	0	0	0	0	5,129
6 TOTAL	6,497,034	(128,833)	(1,531)	0	0	0	6,366,670	12,704,013	(662,990)	(7,622)	(1,028)	0	0	12,032,373
UNEARNED PREMIUMS														
(Prior Period)														
7 Fire	1,306,966	1,456,735	0	0	0	0	2,763,701	0	2,701,228	0	0	0	0	2,701,228
8 Allied Lines	440,213	486,727	0	0	0	0	926,940	0	900,705	0	0	0	0	900,705
9 Homeowners	3,680,959	4,216,940	0	0	0	0	7,897,899	0	7,861,666	785	0	0	0	7,862,451
10 Other Liability	8,822	11,204	0	0	0	0	20,026	0	19,435	0	0	0	0	19,435
11 Crime	2,966	1,908	0	0	0	0	4,874	0	3,763	0	0	0	0	3,763
12 TOTAL	5,439,926	6,173,514	0	0	0	0	11,613,440	0	11,486,797	785	0	0	0	11,487,582
UNEARNED PREMIUMS														
(Current Period)														
13 Fire	2,223,094	649,236	0	0	0	0	2,872,330	2,223,094	649,236	0	0	0	0	2,872,330
14 Allied Lines	777,507	215,851	0	0	0	0	993,358	777,507	215,851	0	0	0	0	993,358
15 Homeowners	6,608,867	1,859,367	0	0	0	0	8,468,234	6,608,867	1,859,367	0	0	0	0	8,468,234
16 Other Liability	14,761	5,022	0	0	0	0	19,783	14,761	5,022	0	0	0	0	19,783
17 Crime	3,815	782	0	0	0	0	4,597	3,815	782	0	0	0	0	4,597
18 TOTAL	9,628,044	2,730,258	0	0	0	0	12,358,302	9,628,044	2,730,258	0	0	0	0	12,358,302
EARNED PREMIUMS														
19 Fire	558,335	780,174	(593)	0	0	0	1,337,916	745,705	1,918,670	(1,141)	0	0	0	2,663,234
20 Allied Lines	192,555	261,060	(389)	0	0	0	453,226	255,417	640,067	(570)	0	0	0	894,914
21 Homeowners	1,553,034	2,266,031	(549)	0	0	0	3,818,516	2,068,289	5,517,071	(5,126)	(1,028)	0	0	7,579,206
22 Other Liability	3,925	6,032	0	0	0	0	9,957	5,209	14,795	0	0	0	0	20,004
23 Crime	1,067	1,126	0	0	0	0	2,193	1,349	2,946	0	0	0	0	4,295
24 TOTAL	2,308,916	3,314,423	(1,531)	0	0	0	5,621,808	3,075,969	8,093,549	(6,837)	(1,028)	0	0	11,161,653

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED JUNE 30, 2012

EXHIBIT 4B

LINE DESCRIPTION	QUARTER						TOTAL	YEAR TO DATE						TOTAL
	2012	2011	2010	2009	2008	2007		2012	2011	2010	2009	2008	2007	
Paid Losses														
1 Fire	634,726	45,834	0	(233)	50	0	680,377	1,199,426	873,704	0	(233)	0	0	2,072,897
2 Allied Lines	396,355	74,111	0	0	0	0	470,466	579,873	274,708	2,239	0	0	0	856,820
3 Homeowner	2,114,185	451,812	14,630	(92,649)	96,409	0	2,584,387	2,688,073	2,279,631	126,301	(34,649)	100,000	0	5,159,356
4 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5 Crime	5,945	0	0	0	0	0	5,945	7,543	0	0	0	0	0	7,543
6 TOTAL	3,151,211	571,757	14,630	(92,882)	96,459	0	3,741,175	4,474,915	3,428,043	128,540	(34,882)	100,000	0	8,096,616
Outstanding Losses														
Current Period (incl IBNR)														
7 Fire	704,000	35,000	1	0	0	0	739,001	704,000	35,000	1	0	0	0	739,001
8 Allied Lines	137,000	24,450	0	0	0	0	161,450	137,000	24,450	0	0	0	0	161,450
9 Homeowner	1,890,752	435,081	254,000	170,500	0	0	2,750,333	1,890,752	435,081	254,000	170,500	0	0	2,750,333
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	1,000	1,000	0	0	0	0	0	1,000
12 TOTAL	2,732,752	494,531	254,001	170,500	0	0	3,651,784	2,732,752	494,531	254,001	170,500	0	0	3,651,784
Outstanding Losses														
Prior Period (incl IBNR)														
13 Fire	589,280	74,734	1	0	0	0	664,015	0	1,032,912	1	23,000	0	0	1,055,913
14 Allied Lines	277,819	64,730	0	0	0	0	342,549	0	204,500	20,222	0	0	0	224,722
15 Homeowners	1,903,163	738,131	264,000	111,000	151,000	0	3,167,294	0	2,672,484	436,500	231,691	100,000	0	3,440,675
16 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17 Crime	1,000	0	0	0	0	0	1,000	0	1,000	0	0	0	0	1,000
18 TOTAL	2,771,262	877,595	264,001	111,000	151,000	0	4,174,858	0	3,910,896	456,723	254,691	100,000	0	4,722,310
Incurred Losses														
19 Fire	749,446	6,100	0	(233)	50	0	755,363	1,903,426	(124,208)	0	(23,233)	0	0	1,755,985
20 Allied Lines	255,536	33,831	0	0	0	0	289,367	716,873	94,658	(17,983)	0	0	0	793,548
21 Homeowner	2,101,774	148,762	4,630	(33,149)	(54,591)	0	2,167,426	4,578,825	42,228	(56,199)	(95,840)	0	0	4,469,014
22 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23 Crime	5,945	0	0	0	0	0	5,945	8,543	(1,000)	0	0	0	0	7,543
24 TOTAL	3,112,701	188,693	4,630	(33,382)	(54,541)	0	3,218,101	7,207,667	11,678	(74,182)	(119,073)	0	0	7,026,090
IBNR (Current Period)														
25 Fire	311,000	0	0	0	0	0	311,000	311,000	0	0	0	0	0	311,000
26 Allied Lines	46,000	0	0	0	0	0	46,000	46,000	0	0	0	0	0	46,000
27 Homeowner	642,000	0	0	0	0	0	642,000	642,000	0	0	0	0	0	642,000
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	1,000	1,000	0	0	0	0	0	1,000
30 TOTAL	1,000,000	0	0	0	0	0	1,000,000	1,000,000	0	0	0	0	0	1,000,000
IBNR (Prior Period)														
31 Fire	311,000	0	0	0	0	0	311,000	0	311,000	0	0	0	0	311,000
32 Allied Lines	46,000	0	0	0	0	0	46,000	0	46,000	0	0	0	0	46,000
33 Homeowner	642,000	0	0	0	0	0	642,000	0	642,000	0	0	0	0	642,000
34 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35 Crime	1,000	0	0	0	0	0	1,000	0	1,000	0	0	0	0	1,000
36 TOTAL	1,000,000	0	0	0	0	0	1,000,000	0	1,000,000	0	0	0	0	1,000,000

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED JUNE 30, 2012

EXHIBIT 4C

LINE DESCRIPTION	QUARTER						YEAR TO DATE						TOTAL	
	2012	2011	2010	2009	2008	2007	2012	2011	2010	2009	2008	2007		
Loss Expenses Paid														
1 Fire	164,345	3,229	15,372	1,152	(104)	0	183,994	453,258	13,684	18,938	1,388	0	0	487,268
2 Allied Lines	71,752	7,931	3,090	0	0	0	82,773	153,944	19,240	4,465	0	0	0	177,649
3 Homeowner	405,950	9,918	19,099	5,446	9,825	0	450,238	917,995	29,570	26,366	17,694	11,500	0	1,003,125
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	642,047	21,078	37,561	6,598	9,721	0	717,005	1,525,197	62,484	49,769	19,082	11,500	0	1,668,042
Unpaid Loss Expenses (Current Period)														
7 Fire	80,960	4,025	0	0	0	0	84,985	80,960	4,025	0	0	0	0	84,985
8 Allied Lines	15,755	2,812	0	0	0	0	18,567	15,755	2,812	0	0	0	0	18,567
9 Homeowner	217,436	50,034	29,210	19,608	0	0	316,288	217,436	50,034	29,210	19,608	0	0	316,288
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	314,266	56,871	29,210	19,608	0	0	419,955	314,266	56,871	29,210	19,608	0	0	419,955
Unpaid Loss Expenses (Prior Period)														
13 Fire	67,767	8,594	0	0	0	0	76,361	0	118,784	0	2,645	0	0	121,429
14 Allied Lines	31,949	7,445	0	0	0	0	39,394	0	23,519	2,326	0	0	0	25,845
15 Homeowners	218,864	84,885	30,360	12,765	17,365	0	364,239	0	307,336	50,197	26,644	11,500	0	395,677
16 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17 Crime	115	0	0	0	0	0	115	0	115	0	0	0	0	115
18 TOTAL	318,695	100,924	30,360	12,765	17,365	0	480,109	0	449,754	52,523	29,289	11,500	0	543,066
Incurred Loss Expenses														
19 Fire	177,538	(1,340)	15,372	1,152	(104)	0	192,618	534,218	(101,075)	18,938	(1,257)	0	0	450,824
20 Allied Lines	55,558	3,298	3,090	0	0	0	61,946	169,699	(1,467)	2,139	0	0	0	170,371
21 Homeowner	404,522	(24,933)	17,949	12,289	(7,540)	0	402,287	1,135,431	(227,732)	5,379	10,658	0	0	923,736
22 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23 Crime	0	0	0	0	0	0	0	115	(115)	0	0	0	0	0
24 TOTAL	637,618	(22,975)	36,411	13,441	(7,644)	0	656,851	1,839,463	(330,389)	26,456	9,401	0	0	1,544,931

**OHIO FAIR PLAN UNDERWRITING ASSOCIATION
OPERATIONS REPORT
QUARTER ENDED 06/30/12**

FORM A

NEW	QUARTER ENDED 06/30/11	QUARTER ENDED 06/30/12	CHANGE %	YEAR TO DATE 06/30/11	YEAR TO DATE 06/30/12	CHANGE %	INCEPTION TO DATE
1. APPLICATIONS RECEIVED	2,303	2,374	3%	4,688	4,860	4%	479,173
Commercial	52	86	65%	126	164	30%	-
Dwelling	999	935	-6%	2,037	1,947	-4%	-
Homeowners	1,252	1,353	8%	2,525	2,749	9%	-
2. BINDERS ISSUED	1,965	1,939	-1%	3,907	3,864	-1%	N/A
3. BINDERS IN EFFECT	789	697	-12%	789	697	-12%	N/A
4. INSPECTIONS COMPLETE	2,036	2,073	2%	3,970	4,273	8%	462,808
5. POLICIES ISSUED	1,535	1,651	8%	2,972	3,376	14%	361,435
Commercial	36	37	3%	63	78	24%	-
Dwelling	736	660	-10%	1,474	1,431	-3%	-
Homeowners	763	954	25%	1,435	1,867	30%	-
RENEWALS							
1. POLICIES EXPIRED	7,681	7,124	-7%	16,068	15,240	-5%	1,107,340
Commercial	207	141	-32%	363	293	-19%	-
Dwelling	3,678	3,309	-10%	7,851	7,372	-6%	-
Homeowners	3,796	3,674	-3%	7,854	7,575	-4%	-
2. REPLACEMENT INSPECTIONS	413	192	-54%	533	401	-25%	138,029
3. TOTAL RENEWALS ISSUED	6,684	6,380	-5%	14,232	13,236	-7%	920,257
Commercial	135	128	-5%	250	237	-5%	-
Dwelling	3,095	3,007	-3%	6,882	6,483	-6%	-
Homeowners	3,454	3,245	-6%	7,100	6,516	-8%	-
NEW & RENEWALS							
1. POLICIES ISSUED	8,219	8,031	-2%	17,204	16,612	-3%	1,281,692
Commercial	171	165	-4%	313	315	1%	-
Dwelling	3,831	3,667	-4%	8,356	7,914	-5%	-
Homeowners	4,217	4,199	0%	8,535	8,383	-2%	-
APPEALS							
1. APPEALS	11	6	-45%	16	11	-31%	1,964
Appeals Upheld	11	6	-45%	16	11	-31%	1,717
Appeals Reversed	0	0	-	0	0	-	247
CLAIMS							
1. CLAIMS REPORTED	890	514	-42%	1,515	955	-37%	86,286
Commercial	15	8	-47%	19	17	-11%	11,402
Dwelling	284	151	-47%	501	305	-39%	34,990
Homeowners	591	355	-40%	995	633	-36%	39,894
CRIME							
1. POLICIES ISSUED	18	18	0%	31	37	19%	2,848
Commercial	0	0	-	1	1	-	311
Dwelling	18	18	0%	30	36	20%	2,537
2. CLAIMS REPORTED	0	2	200%	0	4	400%	130
Commercial	0	0	-	0	0	-	34
Dwelling	0	2	200%	0	4	400%	96

PART 3 (000 omitted)
LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE
As Of June 30, 2012

Years in Which Losses Occurred	1 Prior Year-End Known Case Loss & LAE Reserves	2 Prior Year-End IBNR Loss & LAE Reserves	3 Total Prior Year-End Loss & LAE Reserves (Cols 1+2)	4 2012 Loss and LAE Payments on Claims Reported as of Prior Year-End	5 2012 Loss and LAE Payments on Claims Unreported as of Prior Year-End	6 Total 2012 Loss & LAE Payments (Cols 4+5)	7 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year-End	8 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year-End	9 Q.S. Date IBNR Loss & LAE Reserves	10 Total Q.S. Loss & LAE Reserves (Cols 7+8+9)	11 Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 4 + 7 - 1)	12 Prior Year-End IBNR Loss & LAE Reserves Developed (Savings)/Deficiency (Cols. 5 + 8 + 9 - 2)	13 Prior Year-End Total Loss & LAE Reserve Developed (Savings)/Deficiency (Col. 11 + 12)
1. 2009 + Prior	395	0	395	102	0	102	191	0	0	191	(102)	0	(102)
2. 2010	509	0	509	184	7	191	283	0	0	283	(42)	7	(35)
3. Subtotals 2010 + prior	904	0	904	286	7	293	474	0	0	474	(144)	7	(137)
4. 2011	3,246	1,115	4,361	3,263	624	3,887	545	6	0	551	562	(485)	77
5. Subtotals 2011 + prior	4,150	1,115	5,265	3,549	631	4,180	1,019	6	0	1,025	418	(478)	(60)
6. 2012	XXX	XXX	XXX	XXX	5,585	5,585	XXX	1,932	1,115	3,047	XXX	XXX	XXX
7. Totals	4,150	1,115	5,265	3,549	6,216	9,765	1,019	1,938	1,115	4,072	418	(478)	(60)

8. Prior Year-End Surplus As Regards Policyholders

(2,524)

	Col. 11, Line 7 As % of Col. 1 Line 7	Col. 12, Line 7 As % of Col. 2 Line 7	Col. 13, Line 7 As % of Col. 3 Line 7
1.	10.072	(42.870)	(1.140)
			Col. 13, Line 7 Line 8
4.			2.377