Ohio FAIR Plan
Underwriting Association

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OFRS

November 13, 2012

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To: Tracy Snow
Vernard Howard

From: Norm Beal

Enclosed is our 9/30/12 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 9/30/12, 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)

2500 Corporate Exchange Dr Suite 250 • Columbus OH 43231 • (800)282-1772 • (614)839-2882 FAX

Ohio FAIR Plan
Underwriting Association

November 7, 2012

TO: All Member Companies

ATTN: Chief Executive Officer in Charge of FAIR Plans

RE: Quarterly Statement ending 9/30/12

Enclosed is the Quarterly Statement of the Ohio FAIR Plan Underwriting Association for the period ending 9/30/12. Written Premium for the year to date amounted to $17,909,271. Year to date Incurred Loss and Loss Adjustment Expenses of $15,400,253 resulted in an incurred loss and adjustment expense ratio of 90.33%.

Sincerely,

Norman E. Beal

Norman E. Beal
President

NEB/mlf
Enclosure

EXHIBIT 1

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

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
Investment	900,000			900,000
Cash	5,463,430			5,463,430
Accts Receivable	3,072,109		18,975	3,053,134
Furniture & Equipment	237,306		237,306	
EDP Equipment	137,685		137,685	
Assessments (EBUB)	8,854,265			8,854,265
Intangible Asset	2,082,016		2,082,016	
Interest Accrued		1,203		1,203
TOTAL ASSETS	20,746,811	1,203	2,475,982	18,272,032
LIABILITIES & EQUITY				
Reserves for:				
Unpaid Losses (incl. IBNR)				3,654,037
Unpaid Loss Adj. Expense				420,214
Operating Expenses				309,341
Premium Taxes				67,929
Unearned Premiums				12,347,970
Uncashed Checks				577,797
Advanced Premium				709,420
TOTAL RESERVES				18,086,708
Payables for:				
Post Retirement Benefits				1,916,119
Other Payables				127,617
Pension Liability				617,570
TOTAL PAYABLES				2,661,306
MEMBERS EQUITY				(2,475,982)
TOTAL LIABILITIES & EQUITY				18,272,032

EXHIBIT 2

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

UNDERWRITING INCOME		QUARTER		YTD
PREMIUMS EARNED		5,887,230		17,048,883
Deductions:				
Losses Incurred		5,849,182		12,875,272
Loss Exp. Incurred		980,050		2,524,981
Operating Exp. Incurred		1,684,594		5,121,419
Premium Taxes Incurred		22,117		67,929
TOTAL DEDUCTIONS		8,535,943		20,589,601
Net Underwriting Gain or (Loss)		(2,648,713)		(3,540,718)
OTHER INCOME OR (OUTGO)				
Net Investment Income		1,141		2,019
Premium balance Marked Off		(1,244)		(3,957)
Other Income		26,814		86,649
TOTAL OTHER INCOME OR (OUTGO)		26,711		84,711
Net Income or (Loss)		(2,622,002)		(3,456,007)
Change In Assets Not Admitted		(3,043)		47,608
Assessments		(46,228)		5,953,772
Net Effect Of Change In EBUB		2,668,230		(2,497,765)
Net Change In Equity		(3,043)		47,608
EQUITY ACCOUNT				
Member's Equity (Prior Period)	06/30/12	(2,472,939)	12/31/11	(2,523,590)
Member's Equity (Current Period)	09/30/12	(2,475,982)	09/30/12	(2,475,982)

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

EXHIBIT 3A

ITEM DESCRIPTION	QUARTER 2012	2011	2010	2009	2008	2007	TOTAL	YEAR TO DATE 2012	2011	2010	2009	2008	2007	TOTAL
Income Received:														
1 Premiums Written	5,938,358	(61,392)	(68)	0	0	0	5,876,898	18,642,371	(724,382)	(7,690)	(1,028)	0	0	17,909,271
2 Interest Received	(9)	0	0	0	0	0	(9)	1,467	0	0	0	0	0	1,467
Misc Income	26,814	0	0	0	0	0	26,814	86,649	0	0	0	0	0	86,649
3 TOTAL	5,965,163	(61,392)	(68)	0	0	0	5,903,703	18,730,487	(724,382)	(7,690)	(1,028)	0	0	17,997,387
Expenses Paid														
4 Losses	5,262,978	473,747	103,500	6,704	0	0	5,846,929	9,737,893	3,901,790	232,040	71,822	0	0	13,943,545
5 Loss Adj. Expense	912,667	15,588	41,229	10,307	0	0	979,791	2,437,864	78,082	90,998	40,889	0	0	2,647,833
6 Commissions	710,690	(7,239)	(8)	0	0	0	703,443	2,092,572	(1,197)	(811)	(123)	0	0	2,090,441
7 Operating Expense	1,023,672	0	0	0	0	0	1,023,672	2,721,637	383,685	0	0	0	0	3,105,322
8 Premium Taxes	0	0	0	0	0	0	0	42,570	0	0	0	0	0	42,570
9 Premium Bal. Chgd. Off	1,244	0	0	0	0	0	1,244	3,957	0	0	0	0	0	3,957
10 TOTAL EXPENSES PAID	7,911,251	482,096	144,721	17,011	0	0	8,555,079	17,036,493	4,362,360	322,227	112,588	0	0	21,833,668
11 Net Cash Change	(1,946,088)	(543,488)	(144,789)	(17,011)	0	0	(2,651,376)	1,693,994	(5,086,742)	(329,917)	(113,616)	0	0	(3,836,281)
Reserves:														
(Deduct Current Period)														
12 Unpaid Losses	3,244,566	201,971	56,500	151,000	0	0	3,654,037	3,244,566	201,971	56,500	151,000	0	0	3,654,037
13 Unpaid Loss Expense	373,124	23,227	6,498	17,365	0	0	420,214	373,124	23,227	6,498	17,365	0	0	420,214
14 Operating Expense	309,341	0	0	0	0	0	309,341	309,341	0	0	0	0	0	309,341
15 Premium Taxes	67,929	0	0	0	0	0	67,929	67,929	0	0	0	0	0	67,929
16 Unearned Premiums	11,688,622	659,348	0	0	0	0	12,347,970	11,688,622	659,348	0	0	0	0	12,347,970
TOTAL	15,683,582	884,546	62,998	168,365	0	0	16,799,491	15,683,582	884,546	62,998	168,365	0	0	16,799,491
Reserves:														
(Add Prior Period)														
17 Unpaid Losses	2,732,752	494,531	254,001	170,500	0	0	3,651,784	0	3,910,896	456,723	354,691	0	0	4,722,310
18 Unpaid Loss Expense	314,266	56,871	29,210	19,608	0	0	419,955	0	449,754	52,523	40,789	0	0	543,066
19 Operating Expense	0	351,862	0	0	0	0	351,862	0	383,685	0	0	0	0	383,685
20 Premium Taxes	0	45,812	0	0	0	0	45,812	0	42,570	0	0	0	0	42,570
21 Unearned Premiums	9,628,044	2,730,258	0	0	0	0	12,358,302	0	11,486,797	785	0	0	0	11,487,582
TOTAL	12,675,062	3,679,334	283,211	190,108	0	0	16,827,715	0	16,273,702	510,031	395,480	0	0	17,179,213
22 Net Reserve Change	(3,008,520)	2,794,788	220,213	21,743	0	0	28,224	(15,683,582)	15,389,156	447,033	227,115	0	0	379,722
ITEM DESCRIPTION														
Other Changes:														
Deduct (Prior Period)														
23 Interest Accrued	53	0	0	0	0	0	53	0	651	0	0	0	0	651
24 Assets Not Admitted	(1,248,645)	0	0	0	0	0	(1,248,645)	0	(1,299,296)	0	0	0	0	(1,299,296)
25 Change In EBUB	4,970,878	0	0	0	0	0	4,970,878	0	10,136,873	0	0	0	0	10,136,873
Add (Current Period)														
26 Interest Accrued	1,203	0	0	0	0	0	1,203	1,203	0	0	0	0	0	1,203
27 Assets Not Admitted	(1,251,688)	0	0	0	0	0	(1,251,688)	(1,251,688)	0	0	0	0	0	(1,251,688)
28 Change In EBUB	7,639,108	0	0	0	0	0	7,639,108	7,639,108	0	0	0	0	0	7,639,108
29 Net Other Changes	2,666,337	0	0	0	0	0	2,666,337	6,388,623	(8,838,228)	0	0	0	0	(2,449,605)
30 Assessments Or (Distributions)	(45,989)	(36)	0	(203)	0	0	(46,228)	3,454,011	3,599,964	0	(798,971)	506,506	(807,738)	5,953,772
Change In Member's Equity	(2,334,260)	2,251,264	75,424	4,529	0	0	(3,043)	(4,146,954)	5,064,150	117,116	(685,472)	506,506	(807,738)	47,608

EXHIBIT 3B

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
POLICY YEARS-INCEPTION TO 9/30/12

ITEM DESCRIPTION	2012	2011	2010	2009	2008	2007	TOTAL
INCOME RECEIVED							
1 Premium Written	18,642,371	22,353,503	22,274,875	20,763,967	22,374,271	26,064,683	132,473,670
2 Interest Received	1,467	12,170	13,956	23,952	159,712	245,842	457,099
Miscellaneous Income	86,649	105,199	96,752	74,993	88,491	98,969	551,053
3 TOTAL INCOME	18,730,487	22,470,872	22,385,583	20,862,912	22,622,474	26,409,494	133,481,822
EXPENSES PAID							
4 Losses	9,737,893	18,444,082	17,197,682	20,262,755	25,256,800	23,920,662	114,819,874
5 Loss Adj. Expense	2,437,864	3,332,480	3,348,217	3,395,629	3,631,894	3,262,292	19,408,376
6 Commissions	2,092,572	2,581,315	2,580,889	2,408,616	2,601,432	3,036,508	15,301,332
7 Operating Expense	2,721,637	4,282,224	3,740,112	3,693,485	3,518,619	3,852,000	21,808,077
8 Premium Taxes	42,570	195,748	95,821	90,053	104,313	125,577	654,082
9 Premium Chgd. Off	3,957	(10,567)	10,254	7,991	15,922	22,490	50,047
10 TOTAL EXPENSE PAID	17,036,493	28,825,282	26,972,975	29,858,529	35,128,980	34,219,529	172,041,788
11 Net Cash Change	1,693,994	(6,354,410)	(4,587,392)	(8,995,617)	(12,506,506)	(7,810,035)	(38,559,966)
RESERVES							
(Deduct Current)							
12 Unpaid Losses	3,244,566	201,971	56,500	151,000	0	0	3,654,037
13 Unpaid Loss Exp.	373,124	23,227	6,498	17,365	0	0	420,214
14 Operating Expense	309,341	0	0	0	0	0	309,341
15 Premium Taxes	67,929	0	0	0	0	0	67,929
16 Unearned Premium	11,688,622	659,348	0	0	0	0	12,347,970
17 TOTAL CURRENT	15,683,582	884,546	62,998	168,365	0	0	16,799,491
OTHER CHANGES							
(Add Current)							
18 Interest Accrued	1,203	0	0	0	0	0	1,203
19 Assets Not Admitted	(2,552,039)	0	0	0	0	0	(2,552,039)
20 TOTAL OTHER CHANGES	(2,550,836)	0	0	0	0	0	(2,550,836)
21 Change In Effect EBUB	8,862,766	0	0	0	0	0	8,862,766
22 Assessments	3,454,011	8,099,964	5,000,000	9,701,029	12,506,506	7,810,035	46,571,545
NET MEMBERS' EQUITY	(4,223,647)	861,008	349,610	537,047	0	0	(2,475,982)

EXHIBIT 4A

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

	QUARTER							YEAR TO DATE						
ITEM DESCRIPTION	2012	2011	2010	2009	2008	2007	TOTAL	2012	2011	2010	2009	2008	2007	TOTAL
PREMIUMS WRITTEN:														
1 Fire	1,353,190	(13,938)	0	0	0	0	1,339,252	4,321,989	(147,260)	(1,141)	0	0	0	4,173,588
2 Allied Lines	506,381	(4,698)	0	0	0	0	501,683	1,539,305	(49,485)	(570)	0	0	0	1,489,250
3 Homeowners	4,066,740	(42,639)	(68)	0	0	0	4,024,033	12,743,896	(527,867)	(5,979)	(1,028)	0	0	12,209,022
4 Other Liability	9,094	(117)	0	0	0	0	8,977	29,064	265	0	0	0	0	29,329
5 Crime	2,953	0	0	0	0	0	2,953	8,117	(35)	0	0	0	0	8,082
6 TOTAL	5,938,358	(61,392)	(68)	0	0	0	5,876,898	18,642,371	(724,382)	(7,690)	(1,028)	0	0	17,909,271
UNEARNED PREMIUMS (Prior Period)														
7 Fire	2,223,094	649,236	0	0	0	0	2,872,330	0	2,701,228	0	0	0	0	2,701,228
8 Allied Lines	777,507	215,851	0	0	0	0	993,358	0	900,705	0	0	0	0	900,705
9 Homeowners	6,608,867	1,859,367	0	0	0	0	8,468,234	0	7,861,666	785	0	0	0	7,862,451
10 Other Liability	14,761	5,022	0	0	0	0	19,783	0	19,435	0	0	0	0	19,435
11 Crime	3,815	782	0	0	0	0	4,597	0	3,763	0	0	0	0	3,763
12 TOTAL	9,628,044	2,730,258	0	0	0	0	12,358,302	0	11,486,797	785	0	0	0	11,487,582
UNEARNED PREMIUMS (Current Period)														
13 Fire	2,668,455	158,288	0	0	0	0	2,826,743	2,668,455	158,288	0	0	0	0	2,826,743
14 Allied Lines	958,044	51,874	0	0	0	0	1,009,918	958,044	51,874	0	0	0	0	1,009,918
15 Homeowners	8,039,570	447,885	0	0	0	0	8,487,455	8,039,570	447,885	0	0	0	0	8,487,455
16 Other Liability	17,582	1,182	0	0	0	0	18,764	17,582	1,182	0	0	0	0	18,764
17 Crime	4,971	119	0	0	0	0	5,090	4,971	119	0	0	0	0	5,090
18 TOTAL	11,688,622	659,348	0	0	0	0	12,347,970	11,688,622	659,348	0	0	0	0	12,347,970
EARNED PREMIUMS														
19 Fire	907,829	477,010	0	0	0	0	1,384,839	1,653,534	2,395,680	(1,141)	0	0	0	4,048,073
20 Allied Lines	325,844	159,279	0	0	0	0	485,123	581,261	799,346	(570)	0	0	0	1,380,037
21 Homeowners	2,636,037	1,368,843	(68)	0	0	0	4,004,812	4,704,326	6,885,914	(5,194)	(1,028)	0	0	11,584,018
22 Other Liability	6,273	3,723	0	0	0	0	9,996	11,482	18,518	0	0	0	0	30,000
23 Crime	1,797	663	0	0	0	0	2,460	3,146	3,609	0	0	0	0	6,755
24 TOTAL	3,877,780	2,009,518	(68)	0	0	0	5,887,230	6,953,749	10,103,067	(6,905)	(1,028)	0	0	17,048,883

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

EXHIBIT 4B

LINE DESCRIPTION	QUARTER 2012	2011	2010	2009	2008	2007	TOTAL	YEAR TO DATE 2012	2011	2010	2009	2008	2007	TOTAL
Paid Losses														
1 Fire	1,028,573	9,367	25,000	(274)	0	0	1,062,666	2,227,999	883,071	25,000	(507)	0	0	3,135,563
2 Allied Lines	1,006,292	31,136	500	0	0	0	1,037,928	1,586,165	305,844	2,739	0	0	0	1,894,748
3 Homeowner	3,218,113	433,244	78,000	6,978	0	0	3,736,335	5,906,186	2,712,875	204,301	72,329	0	0	8,895,691
4 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5 Crime	10,000	0	0	0	0	0	10,000	17,543	0	0	0	0	0	17,543
6 TOTAL	5,262,978	473,747	103,500	6,704	0	0	5,846,929	9,737,893	3,901,790	232,040	71,822	0	0	13,943,545
Outstanding Losses Current Period (incl IBNR)														
7 Fire	914,500	28,705	0	0	0	0	943,205	914,500	28,705	0	0	0	0	943,205
8 Allied Lines	274,968	15,650	0	0	0	0	290,618	274,968	15,650	0	0	0	0	290,618
9 Homeowner	2,049,598	157,616	56,500	151,000	0	0	2,414,714	2,049,598	157,616	56,500	151,000	0	0	2,414,714
10 Other Liability	4,500	0	0	0	0	0	4,500	4,500	0	0	0	0	0	4,500
11 Crime	1,000	0	0	0	0	0	1,000	1,000	0	0	0	0	0	1,000
12 TOTAL	3,244,566	201,971	56,500	151,000	0	0	3,654,037	3,244,566	201,971	56,500	151,000	0	0	3,654,037
Outstanding Losses Prior Period (incl IBNR)														
13 Fire	704,000	35,000	1	0	0	0	739,001	0	1,032,912	1	23,000	0	0	1,055,913
14 Allied Lines	137,000	24,450	0	0	0	0	161,450	0	204,500	20,222	0	0	0	224,722
15 Homeowners	1,890,752	435,081	254,000	170,500	0	0	2,750,333	0	2,672,484	436,500	331,691	0	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	2,732,752	494,531	254,001	170,500	0	0	3,651,784	0	3,910,896	456,723	354,691	0	0	4,722,310
Incurred Losses														
19 Fire	1,239,073	3,072	24,999	(274)	0	0	1,266,870	3,142,499	(121,136)	24,999	(23,507)	0	0	3,022,855
20 Allied Lines	1,144,260	22,336	500	0	0	0	1,167,096	1,861,133	116,994	(17,483)	0	0	0	1,960,644
21 Homeowner	3,376,959	155,779	(119,500)	(12,522)	0	0	3,400,716	7,955,784	198,007	(175,699)	(108,362)	0	0	7,869,730
22 Other Liability	4,500	0	0	0	0	0	4,500	4,500	0	0	0	0	0	4,500
23 Crime	10,000	0	0	0	0	0	10,000	18,543	(1,000)	0	0	0	0	17,543
24 TOTAL	5,774,792	181,187	(94,001)	(12,796)	0	0	5,849,182	12,982,459	192,865	(168,183)	(131,869)	0	0	12,875,272
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 SEPTEMBER 30, 2012

EXHIBIT 4C

	QUARTER							YEAR TO DATE						
LINE DESCRIPTION	2012	2011	2010	2009	2008	2007	TOTAL	2012	2011	2010	2009	2008	2007	TOTAL
Loss Expenses Paid														
1 Fire	161,320	3,070	18,529	182	0	0	183,101	614,578	16,754	37,467	1,570	0	0	670,369
2 Allied Lines	163,331	1,179	9,503	0	0	0	174,013	317,275	20,419	13,968	0	0	0	351,662
3 Homeowner	588,016	11,339	13,197	10,125	0	0	622,677	1,506,011	40,909	39,563	39,319	0	0	1,625,802
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	912,667	15,588	41,229	10,307	0	0	979,791	2,437,864	78,082	90,998	40,889	0	0	2,647,833
Unpaid Loss Expenses (Current Period)														
7 Fire	105,168	3,301	0	0	0	0	108,469	105,168	3,301	0	0	0	0	108,469
8 Allied Lines	31,621	1,800	0	0	0	0	33,421	31,621	1,800	0	0	0	0	33,421
9 Homeowner	235,702	18,126	6,498	17,365	0	0	277,691	235,702	18,126	6,498	17,365	0	0	277,691
10 Other Liability	518	0	0	0	0	0	518	518	0	0	0	0	0	518
11 Crime	115	0	0	0	0	0	115	115	0	0	0	0	0	115
12 TOTAL	373,124	23,227	6,498	17,365	0	0	420,214	373,124	23,227	6,498	17,365	0	0	420,214
Unpaid Loss Expenses (Prior Period)														
13 Fire	80,960	4,025	0	0	0	0	84,985	0	118,784	0	2,645	0	0	121,429
14 Allied Lines	15,755	2,812	0	0	0	0	18,567	0	23,519	2,326	0	0	0	25,845
15 Homeowners	217,436	50,034	29,210	19,608	0	0	316,288	0	307,336	50,197	38,144	0	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	314,266	56,871	29,210	19,608	0	0	419,955	0	449,754	52,523	40,789	0	0	543,066
Incurred Loss Expenses														
19 Fire	185,528	2,346	18,529	182	0	0	206,585	719,746	(98,729)	37,467	(1,075)	0	0	657,409
20 Allied Lines	179,197	167	9,503	0	0	0	188,867	348,896	(1,300)	11,642	0	0	0	359,238
21 Homeowner	606,282	(20,569)	(9,515)	7,882	0	0	584,080	1,741,713	(248,301)	(4,136)	18,540	0	0	1,507,816
22 Other Liability	518	0	0	0	0	0	518	518	0	0	0	0	0	518
23 Crime	0	0	0	0	0	0	0	115	(115)	0	0	0	0	0
24 TOTAL	971,525	(18,056)	18,517	8,064	0	0	980,050	2,810,988	(348,445)	44,973	17,465	0	0	2,524,981

FORM A

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
OPERATIONS REPORT
QUARTER ENDED 09/30/12

NEW	QUARTER ENDED 09/30/11	QUARTER ENDED 09/30/12	CHANGE %	YEAR TO DATE 09/30/11	YEAR TO DATE 09/30/12	CHANGE %	INCEPTION TO DATE
1. APPLICATIONS RECEIVED	2,354	2,172	-8%	7,042	7,032	0%	481,345
Commercial	86	78	-9%	212	242	14%	-
Dwelling	923	886	-4%	2,960	2,833	-4%	-
Homeowners	1,345	1,208	-10%	3,870	3,957	2%	-
2. BINDERS ISSUED	1,898	1,717	-10%	5,805	5,581	-4%	N/A
3. BINDERS IN EFFECT	810	550	-32%	810	550	-32%	N/A
4. INSPECTIONS COMPLETE	1,945	1,929	-1%	5,915	6,202	5%	464,737
5. POLICIES ISSUED	1,530	1,531	0%	4,502	4,907	9%	362,966
Commercial	17	27	59%	80	105	31%	-
Dwelling	671	685	2%	2,145	2,116	-1%	-
Homeowners	842	819	-3%	2,277	2,686	18%	-
RENEWALS							
1. POLICIES EXPIRED	7,987	7,693	-4%	24,055	22,933	-5%	1,115,033
Commercial	186	166	-11%	549	459	-16%	-
Dwelling	3,835	3,650	-5%	11,686	11,022	-6%	-
Homeowners	3,966	3,877	-2%	11,820	11,452	-3%	-
2. REPLACEMENT INSPECTIONS	487	194	-60%	1,020	595	-42%	138,223
3. TOTAL RENEWALS ISSUED	6,659	6,397	-4%	20,891	19,633	-6%	926,654
Commercial	138	109	-21%	388	346	-11%	-
Dwelling	3,191	3,046	-5%	10,073	9,529	-5%	-
Homeowners	3,330	3,242	-3%	10,430	9,758	-6%	-
NEW & RENEWALS							
1. POLICIES ISSUED	8,189	7,928	-3%	25,393	24,540	-3%	1,289,620
Commercial	155	136	-12%	468	451	-4%	-
Dwelling	3,862	3,731	-3%	12,218	11,645	-5%	-
Homeowners	4,172	4,061	-3%	12,707	12,444	-2%	-
APPEALS							
1. APPEALS	12	4	-67%	28	15	-46%	1,968
Appeals Upheld	11	4	-64%	27	15	-44%	1,721
Appeals Reversed	1	0	-100%	1	0	-100%	247
CLAIMS							
1. CLAIMS REPORTED	751	976	30%	2,266	1,931	-15%	87,262
Commercial	5	25	400%	24	42	75%	11,427
Dwelling	268	320	19%	769	625	-19%	35,310
Homeowners	478	631	32%	1,473	1,264	-14%	40,525
CRIME							
1. POLICIES ISSUED	18	22	22%	49	59	20%	2,870
Commercial	0	1	100%	1	2	100%	312
Residential	18	21	17%	48	57	19%	2,558
2. CLAIMS REPORTED	0	0	-	0	4	400%	130
Commercial	0	0	-	0	0	-	34
Residential	0	0	-	0	4	400%	96

PART 3 (000 omitted)
LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE
As Of September 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	113	6	119	168	0	0	168	(114)	6	(108)
2. 2010	509	0	509	336	7	343	64	0	0	64	(109)	7	(102)
3. Subtotals 2010 + prior	904	0	904	449	13	462	232	0	0	232	(223)	13	(210)
4. 2011	3,246	1,115	4,361	3,605	832	4,437	219	6	0	225	578	(277)	301
5. Subtotals 2011 + prior	4,150	1,115	5,265	4,054	845	4,899	451	6	0	457	355	(264)	91
6. 2012	XXX	XXX	XXX	XXX	11,692	11,692	XXX	2,502	1,115	3,617	XXX	XXX	XXX
7. Totals	4,150	1,115	5,265	4,054	12,537	16,591	451	2,508	1,115	4,074	355	(264)	91
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. 8.554	2. (23.677)	3. 1.728

Col. 13, Line 7 / Line 8

4. (3.605)