



32513

May 1, 2013



To: Tracy Snow
Vernard Howard

From: Norm Beal

Enclosed is our 3/31/13 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 3/31/13, 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)



April 19, 2013

TO: All Member Companies

ATTN: Chief Executive Officer in Charge of FAIR Plans

RE: Quarterly Statement ending 3/31/13

Enclosed is the Quarterly Statement of the Ohio FAIR Plan Underwriting Association for the period ending 3/31/13. Written Premium for the year to date amounted to \$6,429,025. Year to date Incurred Loss and Loss Adjustment Expenses of \$2,998,365 resulted in an incurred loss and adjustment expense ratio of 49.30%.

Sincerely,

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

Norman E. Beal
President

NEB/mlf
Enclosure

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
STATEMENT OF ASSETS, LIABILITIES & MEMBERS' EQUITY
AT MARCH 31, 2013

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NON ADMITTED	ADMITTED ASSETS
ASSETS				
Investment	1,125,000			1,125,000
Cash	3,822,117			3,822,117
Accts Receivable	3,764,376		13,201	3,751,175
Furniture & Equipment	208,896		208,896	0
EDP Equipment	162,521		162,521	0
Assessments (EBUB)	9,425,816			9,425,816
Intangible Asset	2,624,962		2,624,962	0
Interest Accrued		2,042		2,042
	21,133,688	2,042	3,009,580	18,126,150
TOTAL ASSETS				
LIABILITIES & EQUITY				
Reserves for:				
Unpaid Losses (incl. IBNR)				2,907,873
Unpaid Loss Adj. Expense				334,405
Operating Expenses				358,085
Premium Taxes				24,538
Unearned Premiums				13,362,124
Uncashed Checks				545,165
Advanced Premium				819,398
TOTAL RESERVES				18,351,588
Payables for:				
Post Retirement Benefits				2,098,562
Other Payables				26,978
Pension Liability				658,602
TOTAL PAYABLES				2,784,142
MEMBERS EQUITY				(3,009,580)
TOTAL LIABILITIES & EQUITY				18,126,150

EXHIBIT 2

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
INCOME STATEMENT AND EQUITY ACCOUNT
FOR PERIOD ENDING MARCH 31, 2013

UNDERWRITING INCOME	QUARTER		YTD	
PREMIUMS EARNED		6,081,562		6,081,562
Deductions:				
Losses Incurred		2,269,858		2,269,858
Loss Exp. Incurred		728,507		728,507
Operating Exp. Incurred		1,924,622		1,924,622
Premium Taxes Incurred		24,887		24,887
TOTAL DEDUCTIONS		4,947,874		4,947,874
Net Underwriting Gain or (Loss)		1,133,688		1,133,688
OTHER INCOME OR (OUTGO)				
Net Investment Income		2,097		2,097
Premium balance Marked Off		83		83
Other Income		35,984		35,984
TOTAL OTHER INCOME OR (OUTGO)		38,164		38,164
Net Income or (Loss)		1,171,852		1,171,852
Change In Assets Not Admitted		(722)		(722)
Assessments		0		0
Net Effect Of Change In EBUB		(1,171,852)		(1,171,852)
Net Change In Equity		(722)		(722)
EQUITY ACCOUNT				
Member's Equity (Prior Period)	12/31/12	(3,008,858)	12/31/12	(3,008,858)
Member's Equity (Current Period)	03/31/13	(3,009,580)	03/31/13	(3,009,580)

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED MARCH 31, 2013

ITEM DESCRIPTION	QUARTER					YEAR TO DATE						
	2013	2012	2011	2010	2009	TOTAL	2013	2012	2011	2010	2009	TOTAL
Income Received:												
1 Premiums Written	7,056,276	(625,188)	(2,063)	0	0	6,429,025	7,056,276	(625,188)	(2,063)	0	0	6,429,025
2 Interest Received	1,535	0	0	0	0	1,535	1,535	0	0	0	0	1,535
3 Misc Income	35,984	0	0	0	0	35,984	35,984	0	0	0	0	35,984
4 TOTAL	7,093,795	(625,188)	(2,063)	0	0	6,466,544	7,093,795	(625,188)	(2,063)	0	0	6,466,544
Expenses Paid												
5 Losses	978,551	2,360,670	93,763	71,916	49,153	3,554,053	978,551	2,360,670	93,763	71,916	49,153	3,554,053
6 Loss Adj. Expense	813,064	42,239	9,362	8,475	3,050	876,190	813,064	42,239	9,362	8,475	3,050	876,190
7 Commissions	730,941	11,110	(240)	0	0	741,811	730,941	11,110	(240)	0	0	741,811
8 Operating Expense	824,726	357,045	0	0	0	1,181,771	824,726	357,045	0	0	0	1,181,771
9 Premium Taxes	50,853	0	0	0	0	50,853	50,853	0	0	0	0	50,853
10 Premium Bal. Chgd. Off	(83)	0	0	0	0	(83)	(83)	0	0	0	0	(83)
11 TOTAL EXPENSES PAID	3,398,052	2,771,064	102,885	80,391	52,203	6,404,595	3,398,052	2,771,064	102,885	80,391	52,203	6,404,595
12 Net Cash Change	3,695,743	(3,396,252)	(104,948)	(80,391)	(52,203)	61,949	3,695,743	(3,396,252)	(104,948)	(80,391)	(52,203)	61,949
Reserves:												
(Deduct Current Period)												
13 Unpaid Losses	1,895,511	807,362	54,000	0	151,000	2,907,873	1,895,511	807,362	54,000	0	151,000	2,907,873
14 Unpaid Loss Expense	217,983	92,847	6,210	0	17,365	334,405	217,983	92,847	6,210	0	17,365	334,405
15 Operating Expense	358,085	0	0	0	0	358,085	358,085	0	0	0	0	358,085
16 Premium Taxes	24,538	0	0	0	0	24,538	24,538	0	0	0	0	24,538
17 Unearned Premiums	6,209,979	7,152,145	0	0	0	13,362,124	6,209,979	7,152,145	0	0	0	13,362,124
TOTAL	8,706,096	8,052,354	60,210	0	168,365	16,987,025	8,706,096	8,052,354	60,210	0	168,365	16,987,025
Reserves:												
(Add Prior Period)												
18 Unpaid Losses	0	3,918,204	90,099	32,765	151,000	4,192,068	0	3,918,204	90,099	32,765	151,000	4,192,068
19 Unpaid Loss Expense	0	450,594	10,361	3,768	17,365	482,088	0	450,594	10,361	3,768	17,365	482,088
20 Operating Expense	0	357,045	0	0	0	357,045	0	357,045	0	0	0	357,045
21 Premium Taxes	0	50,504	0	0	0	50,504	0	50,504	0	0	0	50,504
22 Unearned Premiums	0	13,014,661	0	0	0	13,014,661	0	13,014,661	0	0	0	13,014,661
TOTAL	0	17,791,008	100,460	36,533	168,365	18,096,366	0	17,791,008	100,460	36,533	168,365	18,096,366
23 Net Reserve Change	(8,706,096)	9,738,654	40,250	36,533	0	1,109,341	(8,706,096)	9,738,654	40,250	36,533	0	1,109,341
Other Changes:												
Deduct (Prior Period)												
24 Interest Accrued	0	1,480	0	0	0	1,480	0	1,480	0	0	0	1,480
25 Assets Not Admitted	0	(1,784,564)	0	0	0	(1,784,564)	0	(1,784,564)	0	0	0	(1,784,564)
26 Change In EBUB	0	9,382,511	0	0	0	9,382,511	0	9,382,511	0	0	0	9,382,511
Add (Current Period)												
27 Interest Accrued	2,042	0	0	0	0	2,042	2,042	0	0	0	0	2,042
28 Assets Not Admitted	(1,785,286)	0	0	0	0	(1,785,286)	(1,785,286)	0	0	0	0	(1,785,286)
29 Change In EBUB	8,210,659	0	0	0	0	8,210,659	8,210,659	0	0	0	0	8,210,659
30 Net Other Changes	6,427,415	(7,599,427)	0	0	0	(1,172,012)	6,427,415	(7,599,427)	0	0	0	(1,172,012)
31 Assessments Or (Distributions)	0	0	0	0	0	0	0	0	0	0	0	0
Change In Member's Equity	1,417,062	(1,257,025)	(64,698)	(43,858)	(52,203)	(722)	1,417,062	(1,257,025)	(64,698)	(43,858)	(52,203)	(722)

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
POLICY YEARS-INCEPTION TO 3/31/13

ITEM DESCRIPTION	2013	2012	2011	2010	2009	TOTAL
INCOME RECEIVED						
1 Premium Written	7,056,276	24,840,808	22,342,882	22,274,106	20,763,967	97,278,039
2 Interest Received	1,535	2,592	12,170	13,956	23,952	54,205
Miscellaneous Income	35,984	124,013	105,199	96,752	74,993	436,941
3 TOTAL INCOME	7,093,795	24,967,413	22,460,251	22,384,814	20,862,912	97,769,185
EXPENSES PAID						
4 Losses	978,551	16,908,232	18,676,964	17,317,797	20,312,603	74,194,147
5 Loss Adj. Expense	813,064	3,320,477	3,359,458	3,386,933	3,402,856	14,282,788
6 Commissions	730,941	2,864,888	2,580,223	2,580,797	2,408,616	11,165,465
7 Operating Expense	824,726	3,665,256	4,282,224	3,740,112	3,693,485	16,205,803
8 Premium Taxes	50,853	85,350	195,748	95,821	90,053	517,825
9 Premium Chgd. Off	(83)	70,071	(10,567)	10,254	7,991	77,666
10 TOTAL EXPENSE PAID	3,398,052	26,914,274	29,084,050	27,131,714	29,915,604	116,443,694
11 Net Cash Change	3,695,743	(1,946,861)	(6,623,799)	(4,746,900)	(9,052,692)	(18,674,509)
RESERVES						
(Deduct Current)						
12 Unpaid Losses	1,895,511	807,362	54,000	0	151,000	2,907,873
13 Unpaid Loss Exp.	217,983	92,847	6,210	0	17,365	334,405
14 Operating Expense	358,085	0	0	0	0	358,085
15 Premium Taxes	24,538	0	0	0	0	24,538
16 Unearned Premium	6,209,979	7,152,145	0	0	0	13,362,124
17 TOTAL CURRENT	8,706,096	8,052,354	60,210	0	168,365	16,987,025
OTHER CHANGES						
(Add Current)						
18 Interest Accrued	2,042	0	0	0	0	2,042
19 Assets Not Admitted	(3,085,637)	0	0	0	0	(3,085,637)
20 TOTAL OTHER CHANGES	(3,083,595)	0	0	0	0	(3,083,595)
21 Change In Effect EBUB	9,434,317	0	0	0	0	9,434,317
22 Assessments	0	3,500,000	8,100,000	5,000,000	9,701,232	26,301,232
NET MEMBERS' EQUITY	1,340,369	(6,499,215)	1,415,991	253,100	480,175	(3,009,580)

OHIO FAIR PLAN UNDERWRITING ASSOCIATION

MEMBERS' ACCOUNT

QUARTER ENDED MARCH 31, 2013

EXHIBIT 4A

ITEM DESCRIPTION	QUARTER					YEAR TO DATE				
	2013	2012	2011	2010	2009	TOTAL	2013	2012	2011	TOTAL
PREMIUMS WRITTEN:										
1 Fire	1,693,580	(122,145)	(1,549)	0	0	1,569,886	1,693,580	(122,145)	(1,549)	0
2 Allied Lines	632,400	(40,795)	(185)	0	0	591,420	632,400	(40,795)	(185)	0
3 Homeowners	4,717,352	(462,491)	(329)	0	0	4,254,532	4,717,352	(462,491)	(329)	0
4 Other Liability	10,519	274	0	0	0	10,793	10,519	274	0	0
5 Crime	2,425	(31)	0	0	0	2,394	2,425	(31)	0	0
6 TOTAL	7,056,276	(625,188)	(2,063)	0	0	6,429,025	7,056,276	(625,188)	(2,063)	0
UNEARNED PREMIUMS										
(Prior Period)										
7 Fire	0	2,958,302	0	0	0	2,958,302	0	2,958,302	0	0
8 Allied Lines	0	1,068,677	0	0	0	1,068,677	0	1,068,677	0	0
9 Homeowners	0	8,963,913	0	0	0	8,963,913	0	8,963,913	0	0
10 Other Liability	0	19,408	0	0	0	19,408	0	19,408	0	0
11 Crime	0	4,361	0	0	0	4,361	0	4,361	0	0
12 TOTAL	0	13,014,661	0	0	0	13,014,661	0	13,014,661	0	0
UNEARNED PREMIUMS										
(Current Period)										
13 Fire	1,485,017	1,631,995	0	0	0	3,117,012	1,485,017	1,631,995	0	0
14 Allied Lines	540,954	594,929	0	0	0	1,135,883	540,954	594,929	0	0
15 Homeowners	4,172,666	4,911,914	0	0	0	9,084,580	4,172,666	4,911,914	0	0
16 Other Liability	9,149	11,158	0	0	0	20,307	9,149	11,158	0	0
17 Crime	2,193	2,149	0	0	0	4,342	2,193	2,149	0	0
18 TOTAL	6,209,979	7,152,145	0	0	0	13,362,124	6,209,979	7,152,145	0	0
EARNED PREMIUMS										
19 Fire	208,563	1,204,162	(1,549)	0	0	1,411,176	208,563	1,204,162	(1,549)	0
20 Allied Lines	91,446	432,953	(185)	0	0	524,214	91,446	432,953	(185)	0
21 Homeowners	544,686	3,589,508	(329)	0	0	4,133,865	544,686	3,589,508	(329)	0
22 Other Liability	1,370	8,524	0	0	0	9,894	1,370	8,524	0	0
23 Crime	232	2,181	0	0	0	2,413	232	2,181	0	0
24 TOTAL	846,297	5,237,328	(2,063)	0	0	6,081,562	846,297	5,237,328	(2,063)	0

OHIO FAIR PLAN UNDERWRITING ASSOCIATION

MEMBERS' ACCOUNT

QUARTER ENDED MARCH 31, 2013

EXHIBIT 4B

LINE DESCRIPTION	QUARTER					YEAR TO DATE						
	2013	2012	2011	2010	2009	TOTAL	2013	2012	2011	2010	2009	TOTAL
Paid Losses												
1 Fire	464,204	714,312	2,283	0	49,613	1,230,412	464,204	714,312	2,283	0	49,613	1,230,412
2 Allied Lines	92,438	294,752	4,836	0	0	392,026	92,438	294,752	4,836	0	0	392,026
3 Homeowner	421,909	1,351,606	86,644	71,916	(460)	1,931,615	421,909	1,351,606	86,644	71,916	(460)	1,931,615
4 Other Liability	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
6 TOTAL	978,551	2,360,670	93,763	71,916	49,153	3,554,053	978,551	2,360,670	93,763	71,916	49,153	3,554,053
Outstanding Losses												
Current Period (incl IBNR)												
7 Fire	428,000	0	0	0	0	428,000	428,000	0	0	0	0	428,000
8 Allied Lines	196,239	74,867	0	0	0	271,106	196,239	74,867	0	0	0	271,106
9 Homeowner	1,270,272	732,495	54,000	0	151,000	2,207,767	1,270,272	732,495	54,000	0	151,000	2,207,767
10 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0
11 Crime	1,000	0	0	0	0	1,000	1,000	0	0	0	0	1,000
12 TOTAL	1,895,511	807,362	54,000	0	151,000	2,907,873	1,895,511	807,362	54,000	0	151,000	2,907,873
Outstanding Losses												
Prior Period (incl IBNR)												
13 Fire	0	707,500	0	0	0	707,500	0	707,500	0	0	0	707,500
14 Allied Lines	0	568,164	0	0	0	568,164	0	568,164	0	0	0	568,164
15 Homeowners	0	2,641,540	90,099	32,765	151,000	2,915,404	0	2,641,540	90,099	32,765	151,000	2,915,404
16 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0
17 Crime	0	1,000	0	0	0	1,000	0	1,000	0	0	0	1,000
18 TOTAL	0	3,918,204	90,099	32,765	151,000	4,192,068	0	3,918,204	90,099	32,765	151,000	4,192,068
Incurred Losses												
19 Fire	892,204	6,812	2,283	0	49,613	950,912	892,204	6,812	2,283	0	49,613	950,912
20 Allied Lines	288,677	(198,545)	4,836	0	0	94,968	288,677	(198,545)	4,836	0	0	94,968
21 Homeowner	1,692,181	(557,439)	50,545	39,151	(460)	1,223,978	1,692,181	(557,439)	50,545	39,151	(460)	1,223,978
22 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0
23 Crime	1,000	(1,000)	0	0	0	0	1,000	(1,000)	0	0	0	0
24 TOTAL	2,874,062	(750,172)	57,664	39,151	49,153	2,269,858	2,874,062	(750,172)	57,664	39,151	49,153	2,269,858
IBNR (Current Period)												
25 Fire	291,000	0	0	0	0	291,000	291,000	0	0	0	0	291,000
26 Allied Lines	110,000	0	0	0	0	110,000	110,000	0	0	0	0	110,000
27 Homeowner	798,000	0	0	0	0	798,000	798,000	0	0	0	0	798,000
28 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0
29 Crime	1,000	0	0	0	0	1,000	1,000	0	0	0	0	1,000
30 TOTAL	1,200,000	0	0	0	0	1,200,000	1,200,000	0	0	0	0	1,200,000
IBNR (Prior Period)												
31 Fire	0	291,000	0	0	0	291,000	0	291,000	0	0	0	291,000
32 Allied Lines	0	110,000	0	0	0	110,000	0	110,000	0	0	0	110,000
33 Homeowner	0	798,000	0	0	0	798,000	0	798,000	0	0	0	798,000
34 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0
35 Crime	0	1,000	0	0	0	1,000	0	1,000	0	0	0	1,000
36 TOTAL	0	1,200,000	0	0	0	1,200,000	0	1,200,000	0	0	0	1,200,000

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

As Of March 31, 2013

Years in Which Losses Occurred	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 (Col. 11 + 12)
1. 2010 + Prior	205	0	205	147	0	147	168	0	0	168	110	0	110
2. 2011	100	0	100	107	8	115	60	0	0	60	67	8	75
3. Subtotals 2011 + prior	305	0	305	254	8	262	228	0	0	228	177	8	185
4. 2012	3,031	1,338	4,369	2,391	323	2,714	900	0	0	900	260	(1,015)	(755)
5. Subtotals 2012 + prior	3,336	1,338	4,674	2,645	331	2,976	1,128	0	0	1,128	437	(1,007)	(570)
6. 2013	XXX	XXX	XXX	XXX	1,454	1,454	XXX	776	1,338	2,114	XXX	XXX	XXX
7. Totals	3,336	1,338	4,674	2,645	1,785	4,430	1,128	776	1,338	3,242	437	(1,007)	(570)

8. Prior Year-End Surplus As
Regards Policyholders

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. 13,100	2. (75,262)	3. (12,195)
		Col. 13, Line 7 Line 8
		4. 18,943

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
OPERATIONS REPORT
MONTH ENDED 03/31/13

FORM A

NEW	MONTH ENDED 03/31/12	MONTH ENDED 03/31/13	CHANGE %	YEAR TO DATE 03/31/12	YEAR TO DATE 03/31/13	CHANGE %	INCEPTION TO DATE
1. APPLICATIONS RECEIVED	856	860	0%	2,486	2,343	-6%	485,991
Commercial	21	27	29%	78	73	-6%	-
Dwelling	337	324	-4%	1,012	908	-10%	-
Homeowners	498	509	2%	1,396	1,362	-2%	-
2. BINDERS ISSUED	708	640	-10%	1,925	1,835	-5%	N/A
3. BINDERS IN EFFECT	744	648	-13%	744	648	-13%	N/A
4. INSPECTIONS COMPLETE	810	696	-14%	2,200	2,020	-8%	468,552
5. POLICIES ISSUED	675	548	-19%	1,725	1,538	-11%	365,971
Commercial	15	16	7%	41	35	-15%	-
Dwelling	306	219	-28%	771	676	-12%	-
Homeowners	354	313	-12%	913	827	-9%	-
RENEWALS							
1. POLICIES EXPIRED	2,628	2,254	-14%	8,116	7,785	-4%	1,130,148
Commercial	53	46	-13%	152	162	7%	-
Dwelling	1,286	1,147	-11%	4,063	3,609	-11%	-
Homeowners	1,289	1,061	-18%	3,901	4,014	3%	-
2. REPLACEMENT INSPECTIONS	52	58	12%	209	220	5%	138,898
3. TOTAL RENEWALS ISSUED	2,306	2,182	-5%	6,856	6,755	-1%	939,805
Commercial	35	30	-14%	109	109	0%	-
Dwelling	1,149	1,081	-6%	3,476	3,293	-5%	-
Homeowners	1,122	1,071	-5%	3,271	3,353	3%	-
NEW & RENEWALS							
1. POLICIES ISSUED	2,981	2,730	-8%	8,581	8,293	-3%	1,305,776
Commercial	50	46	-8%	150	144	-4%	-
Dwelling	1,455	1,300	-11%	4,247	3,969	-7%	-
Homeowners	1,476	1,384	-6%	4,184	4,180	0%	-
APPEALS							
1. APPEALS	0	2	100%	5	8	60%	1,982
Appeals Upheld	0	2	100%	5	8	60%	1,735
Appeals Reversed	0	0	-	0	0	-	247
CLAIMS							
1. CLAIMS REPORTED	180	108	-40%	441	354	-20%	88,338
Commercial	3	2	-33%	9	2	-78%	11,439
Dwelling	57	41	-28%	154	130	-16%	35,744
Homeowners	120	65	-46%	278	222	-20%	41,155
CRIME							
1. POLICIES ISSUED	8	5	-38%	19	11	-42%	2,897
Commercial	1	1	0%	1	1	0%	313
Residential	7	4	-43%	18	10	-44%	2,584
2. CLAIMS REPORTED	1	0	-100%	2	0	-100%	131
Commercial	0	0	-	0	0	-	34
Residential	1	0	-100%	2	0	-100%	97