



32573

July 29, 2013



To: Tracy Snow
Jeff Ferris

From: Shawn Brace

Enclosed is our 6/30/13 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 6/30/13, which provides you information on numbers of policies and claims, as well as, 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)



July 11, 2013

TO: All Member Companies

ATTN: Chief Executive Officer in Charge of FAIR Plans

RE: Quarterly Statement ending 6/30/13

Enclosed is the Quarterly Statement of the Ohio FAIR Plan Underwriting Association for the period ending 6/30/13. Written Premium for the year to date amounted to \$13,151,742. Year to date Incurred Loss and Loss Adjustment Expenses of \$7,259,190 resulted in an incurred loss and adjustment expense ratio of 58.20%.

Sincerely,

A handwritten signature in black ink that reads "W. Shawn Brace". The signature is written in a cursive, flowing style.

W. Shawn Brace
President

WSB/mlf
Enclosure

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
STATEMENT OF ASSETS' LIABILITIES & MEMBERS' EQUITY
AT JUNE 30, 2013

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS	
ASSETS					
Investment	1,125,000			1,125,000	
Cash	4,653,970			4,653,970	
Accts Receivable	3,742,906		14,015	3,728,891	
Furniture & Equipment	208,896		208,896	0	
EDP Equipment	162,521		162,521	0	
Assessments (EBUB)	9,015,726		0	9,015,726	
Intangible Asset	2,624,962		2,624,962	0	
Interest Accrued		3,553		3,553	
	21,533,981	3,553	3,010,394	18,527,140	
TOTAL ASSETS					
LIABILITIES & EQUITY					
Reserves for:					
Unpaid Losses (incl. IBNR)				3,120,207	
Unpaid Loss Adj. Expense				358,824	
Operating Expenses				360,074	
Premium Taxes				49,483	
Unearned Premiums				13,697,249	
Uncashed Checks				523,990	
Advanced Premium				633,705	
TOTAL RESERVES				18,743,532	
Payables for:					
Post Retirement Benefits				2,098,562	
Other Payables				36,838	
Pension Liability				658,602	
TOTAL PAYABLES				2,794,002	
MEMBERS EQUITY				(3,010,394)	
TOTAL LIABILITIES & EQUITY				18,527,140	

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
INCOME STATEMENT AND EQUITY ACCOUNT
FOR PERIOD ENDING JUNE 30, 2013

UNDERWRITING INCOME	QUARTER		YTD
PREMIUMS EARNED	6,387,592		12,469,154
Deductions:			
Losses Incurred	3,466,126		5,735,984
Loss Exp. Incurred	792,804		1,521,311
Operating Exp. Incurred	1,714,681		3,639,303
Premium Taxes Incurred	37,946		62,833
TOTAL DEDUCTIONS	6,011,557		10,959,431
Net Underwriting Gain or (Loss)	376,035		1,509,723
OTHER INCOME OR (OUTGO)			
Net Investment Income	2,288		4,385
Premium balance Marked Off	293		376
Other Income	31,474		67,458
TOTAL OTHER INCOME OR (OUTGO)	34,055		72,219
Net Income or (Loss)	410,090		1,581,942
Change In Assets Not Admitted	(814)		(1,536)
Assessments	0		0
Net Effect Of Change In EBUB	(410,090)		(1,581,942)
Net Change In Equity	(814)		(1,536)
EQUITY ACCOUNT			
Member's Equity (Prior Period) 03/31/13	(3,009,580)	12/31/12	(3,008,858)
Member's Equity (Current Period) 06/30/13	(3,010,394)	06/30/13	(3,010,394)

EXHIBIT 3A

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
POLICY YEARS-INCEPTION TO 6/30/13

ITEM DESCRIPTION	2013	2012	2011	2010	2009	TOTAL
INCOME RECEIVED						
1 Premium Written	13,963,115	24,657,779	22,341,789	22,274,106	20,763,967	104,000,756
2 Interest Received	2,312	2,592	12,170	13,956	23,952	54,982
Miscellaneous Income	67,458	124,013	105,199	96,752	74,993	468,415
3 TOTAL INCOME	14,032,885	24,784,384	22,459,158	22,384,814	20,862,912	104,524,153
EXPENSES PAID						
4 Losses	3,460,444	17,586,596	18,729,385	17,323,075	20,348,439	77,447,939
5 Loss Adj. Expense	1,528,689	3,352,810	3,368,940	3,393,576	3,407,158	15,051,173
6 Commissions	1,508,722	2,847,275	2,580,092	2,580,797	2,408,616	11,925,502
7 Operating Expense	1,777,381	3,665,256	4,282,224	3,740,112	3,693,485	17,158,458
8 Premium Taxes	63,854	85,350	195,748	95,821	90,053	530,826
9 Premium Chgd. Off	(376)	70,071	(10,567)	10,254	7,991	77,373
10 TOTAL EXPENSE PAID	8,338,714	27,607,358	29,145,822	27,143,635	29,955,742	122,191,271
11 Net Cash Change	5,694,171	(2,822,974)	(6,686,664)	(4,758,821)	(9,092,830)	(17,667,118)
RESERVES						
(Deduct Current)						
12 Unpaid Losses	2,308,944	609,261	44,500	6,502	151,000	3,120,207
13 Unpaid Loss Exp.	265,528	70,065	5,118	748	17,365	358,824
14 Operating Expense	360,074	0	0	0	0	360,074
15 Premium Taxes	49,483	0	0	0	0	49,483
16 Unearned Premium	10,524,986	3,172,263	0	0	0	13,697,249
17 TOTAL CURRENT	13,509,015	3,851,589	49,618	7,250	168,365	17,585,837
OTHER CHANGES						
(Add Current)						
18 Interest Accrued	3,553	0	0	0	0	3,553
19 Assets Not Admitted	(3,086,451)	0	0	0	0	(3,086,451)
20 TOTAL OTHER CHANGES	(3,082,898)	0	0	0	0	(3,082,898)
21 Change In Effect EBUB	9,024,227	0	0	0	0	9,024,227
22 Assessments	0	3,500,000	8,100,000	5,000,000	9,701,232	26,301,232
NET MEMBERS' EQUITY	(1,873,515)	(3,174,563)	1,363,718	233,929	440,037	(3,010,394)

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED JUNE 30, 2013

ITEM DESCRIPTION	QUARTER						YEAR TO DATE					
	2013	2012	2011	2010	2009	TOTAL	2013	2012	2011	2010	2009	TOTAL
PREMIUMS WRITTEN:												
1 Fire	1,463,994	(30,727)	(534)	0	0	1,432,733	3,157,574	(152,872)	(2,083)	0	0	3,002,619
2 Allied Lines	552,540	(9,439)	(366)	0	0	542,735	1,184,940	(50,234)	(551)	0	0	1,134,155
3 Homeowners	4,876,246	(142,725)	(193)	0	0	4,733,328	9,593,598	(605,216)	(522)	0	0	8,987,880
4 Other Liability	10,310	(138)	0	0	0	10,172	20,829	136	0	0	0	20,965
5 Crime	3,749	0	0	0	0	3,749	6,174	(31)	0	0	0	6,143
6 TOTAL	6,906,839	(183,029)	(1,093)	0	0	6,722,717	13,963,115	(808,217)	(3,156)	0	0	13,151,742
UNEARNED PREMIUMS												
(Prior Period)												
7 Fire	1,485,017	1,631,995	0	0	0	3,117,012	0	2,958,302	0	0	0	2,958,302
8 Allied Lines	540,954	594,929	0	0	0	1,135,883	0	1,068,677	0	0	0	1,068,677
9 Homeowners	4,172,686	4,911,914	0	0	0	9,084,580	0	8,963,913	0	0	0	8,963,913
10 Other Liability	9,149	11,158	0	0	0	20,307	0	19,408	0	0	0	19,408
11 Crime	2,193	2,149	0	0	0	4,342	0	4,361	0	0	0	4,361
12 TOTAL	6,209,979	7,152,145	0	0	0	13,362,124	0	13,014,661	0	0	0	13,014,661
UNEARNED PREMIUMS												
(Current Period)												
13 Fire	2,338,949	731,088	0	0	0	3,070,037	2,338,949	731,088	0	0	0	3,070,037
14 Allied Lines	852,690	269,550	0	0	0	1,122,240	852,690	269,550	0	0	0	1,122,240
15 Homeowners	7,313,093	2,165,833	0	0	0	9,478,926	7,313,093	2,165,833	0	0	0	9,478,926
16 Other Liability	15,292	5,039	0	0	0	20,331	15,292	5,039	0	0	0	20,331
17 Crime	4,962	753	0	0	0	5,715	4,962	753	0	0	0	5,715
18 TOTAL	10,524,986	3,172,263	0	0	0	13,697,249	10,524,986	3,172,263	0	0	0	13,697,249
EARNED PREMIUMS												
19 Fire	610,062	870,180	(534)	0	0	1,479,708	818,625	(2,083)	0	0	0	2,890,884
20 Allied Lines	240,804	315,940	(366)	0	0	556,378	332,250	(551)	0	0	0	1,080,592
21 Homeowners	1,735,819	2,603,356	(193)	0	0	4,338,982	2,280,505	(522)	0	0	0	8,472,847
22 Other Liability	4,167	5,981	0	0	0	10,148	5,537	14,505	0	0	0	20,042
23 Crime	980	1,396	0	0	0	2,376	1,212	3,577	0	0	0	4,789
24 TOTAL	2,591,832	3,796,853	(1,093)	0	0	6,387,592	3,438,129	(3,156)	0	0	0	12,469,154

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED JUNE 30, 2013

LINE DESCRIPTION	QUARTER					YEAR TO DATE						TOTAL
	2012	2011	2010	2009		2013	2012	2011	2010	2009		
Paid Losses												
1 Fire	737,398	126,569	0	0	(469)	863,498	840,881	2,283	0	49,144	2,093,910	
2 Allied Lines	252,276	(40,083)	65	0	0	212,258	254,669	4,901	0	0	604,284	
3 Homeowner	1,492,219	(1,239,788)	52,356	36,305	0	346,370	111,818	139,000	77,194	35,845	2,277,985	
4 Other Liability	0	1,831,666	0	0	0	1,831,666	0	0	0	0	1,831,666	
5 Crime	0	0	0	0	0	0	0	0	0	0	0	
6 TOTAL	2,481,893	678,364	52,421	35,836	3,253,792	3,460,444	3,039,034	146,184	77,194	84,989	6,807,845	
Outstanding Losses												
Current Period (incl IBNR)												
7 Fire	734,278	0	0	0	0	734,278	0	0	0	0	734,278	
8 Allied Lines	173,175	47,320	0	0	0	173,175	47,320	0	0	0	220,495	
9 Homeowner	1,400,491	561,941	44,500	151,000	0	1,400,491	561,941	44,500	6,502	151,000	2,164,434	
10 Other Liability	0	0	0	0	0	0	0	0	0	0	0	
11 Crime	1,000	0	0	0	0	1,000	0	0	0	0	1,000	
12 TOTAL	2,308,944	609,261	44,500	151,000	3,120,207	2,308,944	609,261	44,500	6,502	151,000	3,120,207	
Outstanding Losses												
Prior Period (incl IBNR)												
13 Fire	428,000	0	0	0	0	428,000	707,500	0	0	0	707,500	
14 Allied Lines	196,239	74,867	0	0	0	271,106	568,164	0	0	0	568,164	
15 Homeowners	1,270,272	732,495	54,000	151,000	0	2,207,767	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	
17 Crime	1,000	0	0	0	0	1,000	1,000	0	0	0	1,000	
18 TOTAL	1,895,511	807,362	54,000	151,000	2,907,873	0	3,918,204	90,099	32,765	151,000	4,192,068	
Incurred Losses												
19 Fire	1,043,676	126,569	0	(469)	0	1,169,776	133,381	2,283	0	49,144	2,120,688	
20 Allied Lines	229,212	(67,630)	65	0	0	161,647	(266,175)	4,901	0	0	256,615	
21 Homeowner	1,622,438	(1,410,342)	42,856	36,305	0	3,314,619	(1,967,781)	93,401	50,931	35,845	1,527,015	
22 Other Liability	0	1,831,666	0	0	0	1,831,666	0	0	0	0	1,831,666	
23 Crime	0	0	0	0	0	0	(1,000)	0	0	0	0	
24 TOTAL	2,895,326	480,263	42,921	35,836	3,486,126	5,769,388	(269,909)	100,585	50,931	84,989	5,735,984	
IBNR (Current Period)												
25 Fire	291,000	0	0	0	0	291,000	0	0	0	0	291,000	
26 Allied Lines	110,000	0	0	0	0	110,000	0	0	0	0	110,000	
27 Homeowner	798,000	0	0	0	0	798,000	0	0	0	0	798,000	
28 Other Liability	0	0	0	0	0	0	0	0	0	0	0	
29 Crime	1,000	0	0	0	0	1,000	0	0	0	0	1,000	
30 TOTAL	1,200,000	0	0	0	0	1,200,000	0	0	0	0	1,200,000	
IBNR (Prior Period)												
31 Fire	291,000	0	0	0	0	291,000	291,000	0	0	0	291,000	
32 Allied Lines	110,000	0	0	0	0	110,000	0	0	0	0	110,000	
33 Homeowner	798,000	0	0	0	0	798,000	798,000	0	0	0	798,000	
34 Other Liability	0	0	0	0	0	0	0	0	0	0	0	
35 Crime	1,000	0	0	0	0	1,000	1,000	0	0	0	1,000	
36 TOTAL	1,200,000	0	0	0	0	1,200,000	1,200,000	0	0	0	1,200,000	

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED JUNE 30, 2013

LINE DESCRIPTION	QUARTER				YEAR TO DATE							TOTAL
	2013	2012	2011	2010	2009	TOTAL	2013	2012	2011	2010	2009	
Loss Expenses Paid												
1 Fire	209,951	158	1,110	0	3,942	215,161	466,244	10,143	2,258	120	6,768	485,533
2 Allied Lines	89,859	1,842	1,085	4,040	0	96,826	205,442	4,167	4,886	9,064	0	223,559
3 Homeowner	415,815	30,333	7,287	2,603	360	456,398	856,717	60,262	11,700	5,934	584	935,197
4 Other Liability	0	0	0	0	0	0	286	0	0	0	0	286
5 Crime	0	0	0	0	0	0	0	0	0	0	0	0
6 TOTAL	715,625	32,333	9,482	6,643	4,302	768,385	1,528,689	74,572	18,844	15,118	7,352	1,644,575
Unpaid Loss Expenses (Current Period)												
7 Fire	84,442	0	0	0	0	84,442	84,442	0	0	0	0	84,442
8 Allied Lines	19,915	5,442	0	0	0	25,357	19,915	5,442	0	0	0	25,357
9 Homeowner	161,056	64,623	5,118	748	17,365	248,910	161,056	64,623	5,118	748	17,365	248,910
10 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0
11 Crime	115	0	0	0	0	115	115	0	0	0	0	115
12 TOTAL	265,528	70,065	5,118	748	17,365	358,824	265,528	70,065	5,118	748	17,365	358,824
Unpaid Loss Expenses (Prior Period)												
13 Fire	49,221	0	0	0	0	49,221	0	81,363	0	0	0	81,363
14 Allied Lines	22,567	8,610	0	0	0	31,177	0	65,339	0	0	0	65,339
15 Homeowners	146,080	84,237	6,210	0	17,365	253,892	0	303,777	10,361	3,768	17,365	335,271
16 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0
17 Crime	115	0	0	0	0	115	0	115	0	0	0	115
18 TOTAL	217,983	92,847	6,210	0	17,365	334,405	0	450,594	10,361	3,768	17,365	482,088
Incurrd Loss Expenses												
19 Fire	245,172	158	1,110	0	3,942	250,382	550,686	(71,220)	2,258	120	6,768	488,612
20 Allied Lines	87,207	(1,326)	1,085	4,040	0	91,006	225,357	(55,730)	4,886	9,064	0	183,577
21 Homeowner	430,791	10,719	6,195	3,351	360	451,416	1,017,773	(178,892)	6,457	2,914	584	848,836
22 Other Liability	0	0	0	0	0	0	286	0	0	0	0	286
23 Crime	0	0	0	0	0	0	115	(115)	0	0	0	0
24 TOTAL	763,170	9,551	8,390	7,391	4,302	792,804	1,794,217	(305,957)	13,601	12,098	7,352	1,521,311

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
OPERATIONS REPORT
QUARTER ENDED 06/30/13

FORM A

NEW	QUARTER ENDED 06/30/12	QUARTER ENDED 06/30/13	CHANGE %	YEAR TO DATE 06/30/12	YEAR TO DATE 06/30/13	CHANGE %	INCEPTION TO DATE
1. APPLICATIONS RECEIVED	2,374	2,495	5%	4,860	4,838	0%	488,486
Commercial	86	72	-16%	164	145	-12%	-
Dwelling	935	867	-7%	1,947	1,775	-9%	-
Homeowners	1,353	1,556	15%	2,749	2,918	6%	-
2. BINDERS ISSUED	1,939	2,146	11%	3,864	3,981	3%	N/A
3. BINDERS IN EFFECT	697	756	8%	697	756	8%	N/A
4. INSPECTIONS COMPLETE	2,073	2,132	3%	4,273	4,152	-3%	470,684
5. POLICIES ISSUED	1,651	1,642	-1%	3,376	3,180	-6%	367,613
Commercial	37	26	-30%	78	61	-22%	-
Dwelling	660	684	4%	1,431	1,360	-5%	-
Homeowners	954	932	-2%	1,867	1,759	-6%	-
RENEWALS							
1. POLICIES EXPIRED	7,124	6,579	-8%	15,240	14,364	-6%	1,136,727
Commercial	141	143	1%	293	305	4%	-
Dwelling	3,309	3,233	-2%	7,372	6,842	-7%	-
Homeowners	3,674	3,203	-13%	7,575	7,217	-5%	-
2. REPLACEMENT INSPECTIONS	192	292	52%	401	512	28%	139,190
3. TOTAL RENEWALS ISSUED	6,380	5,927	-7%	13,236	12,682	-4%	945,732
Commercial	128	118	-8%	237	227	-4%	-
Dwelling	3,007	2,889	-4%	6,483	6,182	-5%	-
Homeowners	3,245	2,920	-10%	6,516	6,273	-4%	-
NEW & RENEWALS							
1. POLICIES ISSUED	8,031	7,569	-6%	16,612	15,862	-5%	1,313,345
Commercial	165	144	-13%	315	288	-9%	-
Dwelling	3,667	3,573	-3%	7,914	7,542	-5%	-
Homeowners	4,199	3,852	-8%	8,383	8,032	-4%	-
APPEALS							
1. APPEALS	6	6	0%	11	14	27%	1,988
Appeals Upheld	6	6	0%	11	14	27%	1,741
Appeals Reversed	0	0	-	0	0	-	247
CLAIMS							
1. CLAIMS REPORTED	514	446	-13%	955	800	-16%	88,784
Commercial	8	3	-63%	17	5	-71%	11,442
Dwelling	151	144	-5%	305	274	-10%	35,888
Homeowners	355	299	-16%	633	521	-18%	41,454
CRIME							
1. POLICIES ISSUED	18	25	39%	37	36	-3%	2,922
Commercial	0	1	100%	1	2	100%	314
Residential	18	24	33%	36	34	-6%	2,608
2. CLAIMS REPORTED	2	0	-100%	4	0	-100%	131
Commercial	0	0	-	0	0	-	34
Residential	2	0	-100%	4	0	-100%	97

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

As of June 30, 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	173	30	203	176	0	0	176	144	30	174
2. 2011	100	0	100	156	25	181	50	0	0	50	106	25	131
3. Subtotals 2011 + prior	305	0	305	329	55	384	226	0	0	226	250	55	305
4. 2012	3,031	1,338	4,369	2,995	530	3,525	679	0	0	679	643	(808)	(165)
5. Subtotals 2012 + prior	3,336	1,338	4,674	3,324	585	3,909	905	0	0	905	893	(753)	140
6. 2013	X X X	X X X	X X X	X X X	4,544	4,544	XXX	1,338	1,338	2,574	XXX	XXX	XXX
7. Totals	3,336	1,338	4,674	3,324	5,129	8,453	905	1,236	1,338	3,479	893	(753)	140

8. Prior Year-End Surplus As

Regards Policyholders

(3,009)

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. 26,769	2. (56,278)	3. 2,995
		Col. 13, Line 7
		Line 8
		4. (4,653)