



November 10, 2014

TO: All Member Companies

ATTN: Chief Executive Officer in Charge of FAIR Plans

RE: Quarterly Statement ending 9/30/14

Enclosed is the Quarterly Statement of the Ohio FAIR Plan Underwriting Association for the period ending 9/30/14. Written Premium for the year to date amounted to \$18,741,567. Year to date Incurred Loss and Loss Adjustment Expenses are \$11,479,070.

Sincerely,

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

W. Shawn Brace  
President

WSB/mlf  
Enclosure

OHIO FAIR PLAN UNDERWRITING ASSOCIATION  
STATEMENT OF ASSETS' LIABILITIES & MEMBERS' EQUITY  
AT SEPTEMBER 30, 2014

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
	<u>                    </u>	<u>                    </u>	<u>                    </u>	<u>                    </u>
<b>ASSETS</b>				
Investment	1,350,000			1,350,000
Cash	8,570,118			8,570,118
Accts Receivable	3,420,231		14,546	3,405,685
Furniture & Equipment	195,013		195,013	0
EDP Equipment	188,452		188,452	0
Assessments (EBUB)	6,088,722			6,088,722
Intangible Asset	371,155		371,155	0
Interest Accrued		2,531		2,531
	<u>20,183,691</u>	<u>2,531</u>	<u>769,166</u>	<u>19,417,056</u>
<b>TOTAL ASSETS</b>				
<b>LIABILITIES &amp; EQUITY</b>				
Reserves for:				
Unpaid Losses (incl. IBNR)				3,623,832
Unpaid Loss Adj. Expense				416,741
Operating Expenses				354,859
Premium Taxes				70,390
Unearned Premiums				12,832,795
Uncashed Checks				386,823
Advanced Premium				709,757
				<u>18,395,197</u>
TOTAL RESERVES				
Payables for:				
Post Retirement Benefits				1,757,479
Other Payables				33,546
Pension Liability				0
				<u>1,791,025</u>
TOTAL PAYABLES				
MEMBERS EQUITY				
				<u>(769,166)</u>
TOTAL LIABILITIES & EQUITY				
				<u>19,417,056</u>

## EXHIBIT 2

OHIO FAIR PLAN UNDERWRITING ASSOCIATION  
 INCOME STATEMENT AND EQUITY ACCOUNT  
 FOR PERIOD ENDING SEPTEMBER 30, 2014

UNDERWRITING INCOME	QUARTER	YTD
PREMIUMS EARNED	6,390,308	19,178,790
Deductions:		
Losses Incurred	2,808,599	9,401,318
Loss Exp. Incurred	566,821	2,077,752
Operating Exp. Incurred	1,467,984	4,825,371
Premium Taxes Incurred	21,952	73,999
TOTAL DEDUCTIONS	4,865,356	16,378,440
Net Underwriting Gain or (Loss)	1,524,952	2,800,350
 OTHER INCOME OR (OUTGO)		
Net Investment Income	2,540	8,227
Premium balance Marked Off	(1,921)	(4,952)
Other Income	23,065	78,263
TOTAL OTHER INCOME OR (OUTGO)	23,684	81,538
Net Income or (Loss)	1,548,636	2,881,888
Change In Assets Not Admitted	2,441	3,263
Assessments	0	0
Net Effect Of Change In EBUB	(1,548,636)	(2,881,888)
Net Change In Equity	2,441	3,263
 EQUITY ACCOUNT		
Member's Equity (Prior Period)   06/30/14	(771,607)	12/31/13   (772,429)
Member's Equity (Current Period)   09/30/14	(769,166)	09/30/14   (769,166)

OHIO FAIR PLAN UNDERWRITING ASSOCIATION  
MEMBERS' ACCOUNT  
QUARTER ENDED SEPTEMBER 30, 2014

EXHIBIT 3A

ITEM DESCRIPTION								YEAR TO DATE						
	2014	2013	2012	2011	2010	2009	TOTAL	2014	2013	2012	2011	2010	2009	TOTAL
<b>Income Received:</b>														
1 Premiums Written	6,041,274	(85,655)	(834)	0	0	0	5,954,785	19,642,861	(896,320)	(4,974)	0	0	0	18,741,567
2 Interest Received	2,146	0	0	0	0	0	2,146	7,923	0	0	0	0	0	7,923
Misc Income	23,065	0	0	0	0	0	23,065	78,263	0	0	0	0	0	78,263
<b>3 TOTAL</b>	<b>6,066,485</b>	<b>(85,655)</b>	<b>(834)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5,979,996</b>	<b>19,729,047</b>	<b>(896,320)</b>	<b>(4,974)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>18,827,753</b>
<b>Expenses Paid</b>														
4 Losses	2,908,396	194,284	47,553	70,678	4,233	(680)	3,224,464	6,869,445	2,036,461	166,452	153,979	31,892	270	9,258,499
5 Loss Adj. Expense	589,623	17,145	2,734	1,977	1,738	1,428	614,645	1,935,234	57,981	27,870	17,270	15,186	7,786	2,061,327
6 Commissions	689,602	(10,094)	(100)	0	0	0	679,408	2,197,123	(32,569)	(571)	0	0	0	2,163,983
7 Operating Expense	872,439	0	0	0	0	0	872,439	2,306,529	416,087	0	0	0	0	2,722,616
8 Premium Taxes	0	0	0	0	0	0	0	53,831	0	0	0	0	0	53,831
9 Premium Bal. Chgd. Off	1,921	0	0	0	0	0	1,921	4,952	0	0	0	0	0	4,952
<b>10 TOTAL EXPENSES PAID</b>	<b>5,061,981</b>	<b>201,335</b>	<b>50,187</b>	<b>72,655</b>	<b>5,971</b>	<b>748</b>	<b>5,392,877</b>	<b>13,367,114</b>	<b>2,477,960</b>	<b>193,751</b>	<b>171,249</b>	<b>47,078</b>	<b>8,056</b>	<b>16,265,208</b>
<b>11 Net Cash Change</b>	<b>1,004,504</b>	<b>(286,990)</b>	<b>(51,021)</b>	<b>(72,655)</b>	<b>(5,971)</b>	<b>(748)</b>	<b>587,119</b>	<b>6,361,933</b>	<b>(3,374,280)</b>	<b>(198,725)</b>	<b>(171,249)</b>	<b>(47,078)</b>	<b>(8,056)</b>	<b>2,562,545</b>
<b>Reserves:</b>														
<b>(Deduct Current Period)</b>														
12 Unpaid Losses	3,281,149	190,765	50,918	0	0	101,000	3,623,832	3,281,149	190,765	50,918	0	0	101,000	3,623,832
13 Unpaid Loss Expense	377,332	21,938	5,856	0	0	11,615	416,741	377,332	21,938	5,856	0	0	11,615	416,741
14 Operating Expense	354,859	0	0	0	0	0	354,859	354,859	0	0	0	0	0	354,859
15 Premium Taxes	70,390	0	0	0	0	0	70,390	70,390	0	0	0	0	0	70,390
16 Unearned Premiums	12,081,186	751,609	0	0	0	0	12,832,795	12,081,186	751,609	0	0	0	0	12,832,795
<b>TOTAL</b>	<b>16,164,916</b>	<b>964,312</b>	<b>56,774</b>	<b>0</b>	<b>0</b>	<b>112,615</b>	<b>17,298,617</b>	<b>16,164,916</b>	<b>964,312</b>	<b>56,774</b>	<b>0</b>	<b>0</b>	<b>112,615</b>	<b>17,298,617</b>
<b>Reserves:</b>														
<b>(Add Prior Period)</b>														
17 Unpaid Losses	3,404,581	456,173	77,943	0	0	101,000	4,039,697	0	3,122,070	206,943	51,000	0	101,000	3,481,013
18 Unpaid Loss Expense	391,527	52,460	8,963	0	0	11,615	464,565	0	359,038	23,798	5,865	0	11,615	400,316
19 Operating Expense	438,722	0	0	0	0	0	438,722	0	416,087	0	0	0	0	416,087
20 Premium Taxes	48,438	0	0	0	0	0	48,438	0	50,222	0	0	0	0	50,222
21 Unearned Premiums	10,139,740	3,128,578	0	0	0	0	13,268,318	0	13,270,018	0	0	0	0	13,270,018
<b>TOTAL</b>	<b>14,423,008</b>	<b>3,637,211</b>	<b>86,906</b>	<b>0</b>	<b>0</b>	<b>112,615</b>	<b>18,259,740</b>	<b>0</b>	<b>17,217,435</b>	<b>230,741</b>	<b>56,865</b>	<b>0</b>	<b>112,615</b>	<b>17,617,656</b>
<b>22 Net Reserve Change</b>	<b>(1,741,908)</b>	<b>2,672,899</b>	<b>30,132</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>961,123</b>	<b>(16,164,916)</b>	<b>16,253,123</b>	<b>173,967</b>	<b>56,865</b>	<b>0</b>	<b>0</b>	<b>319,039</b>
<b>Other Changes:</b>														
<b>Deduct (Prior Period)</b>														
23 Interest Accrued	2,137	0	0	0	0	0	2,137	0	2,227	0	0	0	0	2,227
24 Assets Not Admitted	452,687	0	0	0	0	0	452,687	0	451,865	0	0	0	0	451,865
25 Change In EBU	6,422,201	0	0	0	0	0	6,422,201	0	7,755,453	0	0	0	0	7,755,453
<b>Add (Current Period)</b>														
26 Interest Accrued	2,531	0	0	0	0	0	2,531	2,531	0	0	0	0	0	2,531
27 Assets Not Admitted	455,128	0	0	0	0	0	455,128	455,128	0	0	0	0	0	455,128
28 Change In EBU	4,873,565	0	0	0	0	0	4,873,565	4,873,565	0	0	0	0	0	4,873,565
<b>29 Net Other Changes</b>	<b>(1,545,801)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(1,545,801)</b>	<b>5,331,224</b>	<b>(8,209,545)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(2,878,321)</b>
30 Assessments Or (Distributions)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Change In Member's Equity</b>	<b>(2,283,205)</b>	<b>2,385,909</b>	<b>(20,889)</b>	<b>(72,655)</b>	<b>(5,971)</b>	<b>(748)</b>	<b>2,441</b>	<b>(4,471,759)</b>	<b>4,669,298</b>	<b>(24,758)</b>	<b>(114,384)</b>	<b>(47,078)</b>	<b>(8,056)</b>	<b>3,263</b>

OHIO FAIR PLAN UNDERWRITING ASSOCIATION  
MEMBERS' ACCOUNT FOR UNSETTLED YEARS  
POLICY YEARS-INCEPTION TO 9/30/14

ITEM DESCRIPTION	2014	2013	2012	2011	2010	2009	TOTAL
<b>INCOME RECEIVED</b>							
1 Premium Written	19,642,861	25,854,120	24,582,104	22,340,498	22,274,106	20,763,967	135,457,656
2 Interest Received	7,923	8,692	2,592	12,170	13,956	23,952	69,285
Miscellaneous Income	78,263	134,476	124,013	105,199	96,752	74,993	613,696
<b>3 TOTAL INCOME</b>	<b>19,729,047</b>	<b>25,997,288</b>	<b>24,708,709</b>	<b>22,457,867</b>	<b>22,384,814</b>	<b>20,862,912</b>	<b>136,140,637</b>
<b>EXPENSES PAID</b>							
4 Losses	6,869,445	11,320,176	18,515,885	18,927,190	17,389,725	20,348,179	93,370,600
5 Loss Adj. Expense	1,935,234	2,922,424	3,433,896	3,411,888	3,423,269	3,422,350	18,549,061
6 Commissions	2,197,123	2,981,012	2,838,586	2,579,937	2,580,797	2,408,616	15,586,071
7 Operating Expense	2,306,529	5,349,763	3,665,256	4,282,224	3,740,112	3,693,485	23,037,369
8 Premium Taxes	53,831	100,073	85,350	195,748	95,821	90,053	620,876
9 Premium Chgd. Off	4,952	(3,036)	70,071	(10,567)	10,254	7,991	79,665
<b>10 TOTAL EXPENSE PAID</b>	<b>13,367,114</b>	<b>22,670,412</b>	<b>28,609,044</b>	<b>29,386,420</b>	<b>27,239,978</b>	<b>29,970,674</b>	<b>151,243,642</b>
<b>11 Net Cash Change</b>	<b>6,361,933</b>	<b>3,326,876</b>	<b>(3,900,335)</b>	<b>(6,928,553)</b>	<b>(4,855,164)</b>	<b>(9,107,762)</b>	<b>(15,103,005)</b>
<b>RESERVES</b>							
<b>(Deduct Current)</b>							
12 Unpaid Losses	3,281,149	190,765	50,918	0	0	101,000	3,623,832
13 Unpaid Loss Exp.	377,332	21,938	5,856	0	0	11,615	416,741
14 Operating Expense	354,859	0	0	0	0	0	354,859
15 Premium Taxes	70,390	0	0	0	0	0	70,390
16 Unearned Premium	12,081,186	751,609	0	0	0	0	12,832,795
<b>17 TOTAL CURRENT</b>	<b>16,164,916</b>	<b>964,312</b>	<b>56,774</b>	<b>0</b>	<b>0</b>	<b>112,615</b>	<b>17,298,617</b>
<b>OTHER CHANGES</b>							
<b>(Add Current)</b>							
18 Interest Accrued	2,531	0	0	0	0	0	2,531
19 Assets Not Admitted	455,128	0	0	0	0	0	455,128
<b>20 TOTAL OTHER CHANGES</b>	<b>457,659</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>457,659</b>
<b>21 Change In Effect EBUB</b>	<b>4,796,872</b>	<b>76,693</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,873,565</b>
<b>22 Assessments</b>	<b>0</b>	<b>0</b>	<b>3,500,000</b>	<b>8,100,000</b>	<b>5,000,000</b>	<b>9,701,232</b>	<b>26,301,232</b>
<b>NET MEMBERS' EQUITY</b>	<b>(4,548,452)</b>	<b>2,439,257</b>	<b>(457,109)</b>	<b>1,171,447</b>	<b>144,836</b>	<b>480,855</b>	<b>(769,166)</b>

OHIO FAIR PLAN UNDERWRITING ASSOCIATION  
MEMBERS' ACCOUNT  
QUARTER ENDED SEPTEMBER 30, 2014

EXHIBIT 4A

ITEM DESCRIPTION	QUARTER						YEAR TO DATE							
	2014	2013	2012	2011	2010	2009	TOTAL	2014	2013	2012	2011	2010	2009	TOTAL
<b>PREMIUMS WRITTEN</b>														
1 Fire	1,471,966	(16,143)	0	0	0	0	1,455,823	4,578,041	(168,367)	(293)	0	0	0	4,409,381
2 Allied Lines	505,975	(5,817)	0	0	0	0	500,158	1,605,014	(57,988)	(135)	0	0	0	1,546,891
3 Homeowners	4,054,704	(63,548)	(834)	0	0	0	3,990,322	13,426,734	(669,704)	(4,546)	0	0	0	12,752,484
4 Other Liability	8,169	(147)	0	0	0	0	8,022	27,548	(225)	0	0	0	0	27,323
5 Crime	460	0	0	0	0	0	460	5,524	(36)	0	0	0	0	5,488
<b>6 TOTAL</b>	<b>6,041,274</b>	<b>(85,655)</b>	<b>(834)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5,954,785</b>	<b>19,642,861</b>	<b>(896,320)</b>	<b>(4,974)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>18,741,567</b>
<b>UNEARNED PREMIUMS (Prior Period)</b>														
7 Fire	2,308,936	693,059	0	0	0	0	3,001,995	0	2,906,492	0	0	0	0	2,906,492
8 Allied Lines	811,807	250,260	0	0	0	0	1,062,067	0	1,051,265	0	0	0	0	1,051,265
9 Homeowners	7,000,851	2,179,475	0	0	0	0	9,180,326	0	9,288,523	0	0	0	0	9,288,523
10 Other Liability	14,091	4,978	0	0	0	0	19,069	0	19,271	0	0	0	0	19,271
11 Crime	4,055	806	0	0	0	0	4,861	0	4,467	0	0	0	0	4,467
<b>12 TOTAL</b>	<b>10,139,740</b>	<b>3,128,578</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>13,268,318</b>	<b>0</b>	<b>13,270,018</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>13,270,018</b>
<b>UNEARNED PREMIUMS (Current Period)</b>														
13 Fire	2,838,065	168,626	0	0	0	0	3,006,691	2,838,065	168,626	0	0	0	0	3,006,691
14 Allied Lines	982,957	60,469	0	0	0	0	1,043,426	982,957	60,469	0	0	0	0	1,043,426
15 Homeowners	8,240,490	521,193	0	0	0	0	8,761,683	8,240,490	521,193	0	0	0	0	8,761,683
16 Other Liability	16,369	1,217	0	0	0	0	17,586	16,369	1,217	0	0	0	0	17,586
17 Crime	3,305	104	0	0	0	0	3,409	3,305	104	0	0	0	0	3,409
<b>18 TOTAL</b>	<b>12,081,186</b>	<b>751,609</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>12,832,795</b>	<b>12,081,186</b>	<b>751,609</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>12,832,795</b>
<b>EARNED PREMIUMS</b>														
19 Fire	942,837	508,290	0	0	0	0	1,451,127	1,739,976	2,569,499	(293)	0	0	0	4,309,182
20 Allied Lines	334,825	183,974	0	0	0	0	518,799	622,057	932,808	(135)	0	0	0	1,554,730
21 Homeowners	2,815,065	1,594,734	(834)	0	0	0	4,408,965	5,186,244	8,097,626	(4,546)	0	0	0	13,279,324
22 Other Liability	5,891	3,614	0	0	0	0	9,505	11,179	17,829	0	0	0	0	29,008
23 Crime	1,210	702	0	0	0	0	1,912	2,219	4,327	0	0	0	0	6,546
<b>24 TOTAL</b>	<b>4,099,828</b>	<b>2,291,314</b>	<b>(834)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,390,308</b>	<b>7,561,675</b>	<b>11,622,089</b>	<b>(4,974)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>19,178,790</b>

OHIO FAIR PLAN UNDERWRITING ASSOCIATION  
MEMBERS' ACCOUNT  
QUARTER ENDED SEPTEMBER 30, 2014

EXHIBIT 4B

LINE DESCRIPTION	QUARTER							YEAR TO DATE						
	2014	2013	2012	2011	2010	2009	TOTAL	2014	2013	2012	2011	2010	2009	TOTAL
<b>Paid Losses</b>														
1 Fire	756,164	0	41,820	68,010	0	(100)	865,894	1,325,485	173,746	43,320	68,010	(132)	(225)	1,610,204
2 Allied Lines	210,180	2,961	3,478	0	0	(120)	216,499	514,632	131,356	11,341	0	29,976	(120)	687,185
3 Homeowner	1,942,052	191,323	2,255	2,668	4,233	(460)	2,142,071	5,029,328	1,730,033	111,791	85,969	2,048	615	6,959,784
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	1,326	0	0	0	0	1,326
<b>6 TOTAL</b>	<b>2,908,396</b>	<b>194,284</b>	<b>47,553</b>	<b>70,678</b>	<b>4,233</b>	<b>(680)</b>	<b>3,224,464</b>	<b>6,869,445</b>	<b>2,036,461</b>	<b>166,452</b>	<b>153,979</b>	<b>31,892</b>	<b>270</b>	<b>9,258,499</b>
<b>Outstanding Losses</b>														
<b>Current Period (incl IBNR)</b>														
7 Fire	771,500	5,000	0	0	0	0	776,500	771,500	5,000	0	0	0	0	776,500
8 Allied Lines	184,002	5,000	0	0	0	0	189,002	184,002	5,000	0	0	0	0	189,002
9 Homeowner	2,324,647	180,765	50,918	0	0	101,000	2,657,330	2,324,647	180,765	50,918	0	0	101,000	2,657,330
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
<b>12 TOTAL</b>	<b>3,281,149</b>	<b>190,765</b>	<b>50,918</b>	<b>0</b>	<b>0</b>	<b>101,000</b>	<b>3,623,832</b>	<b>3,281,149</b>	<b>190,765</b>	<b>50,918</b>	<b>0</b>	<b>0</b>	<b>101,000</b>	<b>3,623,832</b>
<b>Outstanding Losses</b>														
<b>Prior Period (incl IBNR)</b>														
13 Fire	580,000	0	41,820	0	0	0	621,820	0	417,800	0	0	0	0	417,800
14 Allied Lines	219,700	3,000	1,500	0	0	0	224,200	0	220,000	49,820	0	0	0	269,820
15 Homeowners	2,603,881	453,173	34,623	0	0	101,000	3,192,677	0	2,482,270	157,123	51,000	0	101,000	2,791,393
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	2,000	0	0	0	0	2,000
<b>18 TOTAL</b>	<b>3,404,581</b>	<b>456,173</b>	<b>77,943</b>	<b>0</b>	<b>0</b>	<b>101,000</b>	<b>4,039,697</b>	<b>0</b>	<b>3,122,070</b>	<b>206,943</b>	<b>51,000</b>	<b>0</b>	<b>101,000</b>	<b>3,481,013</b>
<b>Incurred Losses</b>														
19 Fire	947,664	5,000	0	68,010	0	(100)	1,020,574	2,096,985	(239,054)	43,320	68,010	(132)	(225)	1,968,904
20 Allied Lines	174,482	4,961	1,978	0	0	(120)	181,301	698,634	(83,644)	(38,479)	0	29,976	(120)	606,367
21 Homeowner	1,662,818	(81,085)	18,550	2,668	4,233	(460)	1,606,724	7,353,975	(571,472)	5,586	34,969	2,048	615	6,825,721
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	1,000	(674)	0	0	0	0	326
<b>24 TOTAL</b>	<b>2,784,964</b>	<b>(71,124)</b>	<b>20,528</b>	<b>70,678</b>	<b>4,233</b>	<b>(680)</b>	<b>2,808,599</b>	<b>10,150,594</b>	<b>(894,844)</b>	<b>10,427</b>	<b>102,979</b>	<b>31,892</b>	<b>270</b>	<b>9,401,318</b>
<b>IBNR (Current Period)</b>														
25 Fire	291,000	291,000	0	0	0	0	582,000	291,000	291,000	0	0	0	0	582,000
26 Allied Lines	110,000	110,000	0	0	0	0	220,000	110,000	110,000	0	0	0	0	220,000
27 Homeowner	998,000	798,000	0	0	0	0	1,796,000	998,000	798,000	0	0	0	0	1,796,000
28 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29 Crime	1,000	1,000	0	0	0	0	2,000	1,000	1,000	0	0	0	0	2,000
<b>30 TOTAL</b>	<b>1,400,000</b>	<b>1,200,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,600,000</b>	<b>1,400,000</b>	<b>1,200,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,600,000</b>
<b>IBNR (Prior Period)</b>														
31 Fire	291,000	0	0	0	0	0	291,000	0	291,000	0	0	0	0	291,000
32 Allied Lines	110,000	0	0	0	0	0	110,000	0	110,000	0	0	0	0	110,000
33 Homeowner	998,000	0	0	0	0	0	998,000	0	998,000	0	0	0	0	998,000
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
<b>36 TOTAL</b>	<b>1,400,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,400,000</b>	<b>0</b>	<b>1,400,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,400,000</b>

OHIO FAIR PLAN UNDERWRITING ASSOCIATION  
MEMBERS' ACCOUNT  
QUARTER ENDED SEPTEMBER 30, 2014

EXHIBIT 4C

YEAR TO DATE

2012	2011	2010	2009	TOTAL	2014	2013	2012	2011	2010	2009	TOTAL
0	106	(2,319)	0	87,456	281,922	12	0	1,579	0	1,596	285,109
436	1,450	(8,810)	0	53,479	212,779	5	436	3,512	2,319	0	219,051
2,298	421	12,867	1,428	473,628	1,440,370	57,964	27,434	12,179	12,867	6,190	1,557,004
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	82	163	0	0	0	0	0	163
<u>2,734</u>	<u>1,977</u>	<u>1,738</u>	<u>1,428</u>	<u>614,645</u>	<u>1,935,234</u>	<u>57,981</u>	<u>27,870</u>	<u>17,270</u>	<u>15,186</u>	<u>7,786</u>	<u>2,061,327</u>
0	0	0	0	89,298	88,723	575	0	0	0	0	89,298
0	0	0	0	21,737	21,161	576	0	0	0	0	21,737
5,856	0	0	11,615	305,591	267,333	20,787	5,856	0	0	11,615	305,591
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	115	115	0	0	0	0	0	115
<u>5,856</u>	<u>0</u>	<u>0</u>	<u>11,615</u>	<u>416,741</u>	<u>377,332</u>	<u>21,938</u>	<u>5,856</u>	<u>0</u>	<u>0</u>	<u>11,615</u>	<u>416,741</u>
4,809	0	0	0	71,509	0	48,047	0	0	0	0	48,047
173	0	0	0	25,786	0	25,301	5,729	0	0	0	31,030
3,981	0	0	11,615	367,155	0	285,460	18,069	5,865	0	11,615	321,009
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	115	0	230	0	0	0	0	230
<u>8,963</u>	<u>0</u>	<u>0</u>	<u>11,615</u>	<u>464,565</u>	<u>0</u>	<u>359,038</u>	<u>23,798</u>	<u>5,865</u>	<u>0</u>	<u>11,615</u>	<u>400,316</u>
(4,809)	106	(2,319)	0	105,245	370,645	(47,460)	0	1,579	0	1,596	326,360
263	1,450	(8,810)	0	49,430	233,940	(24,720)	(5,293)	3,512	2,319	0	209,758
4,173	421	12,867	1,428	412,064	1,707,703	(206,709)	15,221	6,314	12,867	6,190	1,541,586
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	82	278	(230)	0	0	0	0	48
<u>(373)</u>	<u>1,977</u>	<u>1,738</u>	<u>1,428</u>	<u>566,821</u>	<u>2,312,566</u>	<u>(279,119)</u>	<u>9,928</u>	<u>11,405</u>	<u>15,186</u>	<u>7,786</u>	<u>2,077,752</u>

**OHIO FAIR PLAN UNDERWRITING ASSOCIATION  
OPERATIONS REPORT  
QUARTER ENDED 09/30/14**

FORM A

<b>NEW</b>	<b>QUARTER ENDED 09/30/13</b>	<b>QUARTER ENDED 09/30/14</b>	<b>CHANGE %</b>	<b>YEAR TO DATE 09/30/13</b>	<b>YEAR TO DATE 09/30/14</b>	<b>CHANGE %</b>	<b>INCEPTION TO DATE</b>
<b>1. APPLICATIONS RECEIVED</b>	2,337	1,818	-22%	7,175	5,928	-17%	499,041
Commercial	66	64	-3%	211	232	10%	-
Dwelling	832	658	-21%	2,607	2,280	-13%	-
Homeowners	1,439	1,096	-24%	4,357	3,416	-22%	-
<b>2. BINDERS ISSUED</b>	1,997	1,570	-21%	5,978	4,961	-17%	N/A
<b>3. BINDERS IN EFFECT</b>	722	533	-26%	722	533	-26%	N/A
<b>4. INSPECTIONS COMPLETE</b>	2,044	1,562	-24%	6,196	5,237	-15%	480,093
<b>5. POLICIES ISSUED</b>	1,600	1,202	-25%	4,780	4,106	-14%	374,992
Commercial	24	28	17%	85	99	16%	-
Dwelling	590	491	-17%	1,950	1,703	-13%	-
Homeowners	986	683	-31%	2,745	2,304	-16%	-
<b>RENEWALS</b>							
<b>1. POLICIES EXPIRED</b>	7,196	6,902	-4%	21,560	20,656	-4%	1,171,725
Commercial	116	126	9%	421	410	-3%	-
Dwelling	3,403	3,276	-4%	10,245	9,772	-5%	-
Homeowners	3,677	3,500	-5%	10,894	10,474	-4%	-
<b>2. REPLACEMENT INSPECTIONS</b>	437	1,006	130%	949	1,512	59%	141,399
<b>3. TOTAL RENEWALS ISSUED</b>	6,092	5,657	-7%	18,774	17,781	-5%	975,652
Commercial	112	111	-1%	339	308	-9%	-
Dwelling	2,951	2,753	-7%	9,133	8,683	-5%	-
Homeowners	3,029	2,793	-8%	9,302	8,790	-6%	-
<b>NEW &amp; RENEWALS</b>							
<b>1. POLICIES ISSUED</b>	7,692	6,859	-11%	23,554	21,887	-7%	1,350,644
Commercial	136	139	2%	424	407	-4%	-
Dwelling	3,541	3,244	-8%	11,083	10,386	-6%	-
Homeowners	4,015	3,476	-13%	12,047	11,094	-8%	-
<b>APPEALS</b>							
<b>1. APPEALS</b>	3	13	333%	17	30	76%	2,027
Appeals Upheld	3	13	333%	17	30	76%	1,780
Appeals Reversed	0	0	-	0	0	-	247
<b>CLAIMS</b>							
<b>1. CLAIMS REPORTED</b>	530	365	-31%	1,330	1,140	-14%	90,825
Commercial	5	11	120%	10	19	90%	11,469
Dwelling	166	109	-34%	440	330	-25%	36,512
Homeowners	359	245	-32%	880	791	-10%	42,844
<b>CRIME</b>							
<b>1. POLICIES ISSUED</b>	15	15	0%	51	56	10%	3,013
Commercial	0	0	0%	2	1	-50%	316
Residential	15	15	0%	49	55	12%	2,697
<b>2. CLAIMS REPORTED</b>	0	0	-	0	1	100%	134
Commercial	0	0	-	0	0	-	34
Residential	0	0	-	0	1	100%	100

**PART 3 (000 omitted)**  
**LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE**  
As of September 30, 2014

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	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)	2014 Loss and LAE Payments on Claims Reported as of Prior Year-End	2014 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2014 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. 2011 + Prior	169	0	169	245	0	245	113	0	0	113	189	0	189
2. 2012	231	0	231	207	4	211	57	0	0	57	33	4	37
3. Subtotals 2012 + prior	400	0	400	452	4	456	170	0	0	170	222	4	226
4. 2013	1,920	1,561	3,481	2,244	154	2,398	213	0	0	213	537	(1,407)	(870)
5. Subtotals 2013 + prior	2,320	1,561	3,881	2,696	158	2,854	383	0	0	383	759	(1,403)	(644)
6. 2,014	X X X	X X X	X X X	X X X	8,465	8,465	XXX	2,097	1,561	3,658	XXX	XXX	XXX
7. Totals	2,320	1,561	3,881	2,696	8,623	11,319	383	2,097	1,561	4,041	759	(1,403)	(644)

8. Prior Year-End Surplus As Regards Policyholders

(772)

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. 32.716	2. (89.878)	3. (16.594)

Col. 13, Line 7 Line 8
4. 83.420