Ohio FAIR Plan
Underwriting Association

July 17, 2015

TO: All Member Companies

ATTN: Chief Executive Officer in Charge of FAIR Plans

RE: Quarterly Statement ending 6/30/15

Enclosed is the Quarterly Statement of the Ohio FAIR Plan Underwriting Association for the period ending 6/30/15. Written Premium for the year to date amounted to $11,743,146. Year to date Incurred Loss and Loss Adjustment Expenses are $7,337,448.

Sincerely,

W. Shawn Brace

W. Shawn Brace
President

WSB/mlf
Enclosure

32573

EXHIBIT 1

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
STATEMENT OF ASSETS' LIABILITIES & MEMBERS' EQUITY
AT JUNE 30, 2015

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
Investment	1,575,000			1,575,000
Cash	11,038,507			11,038,507
Accts Receivable	3,214,429		10,224	3,204,205
Furniture & Equipment	177,025		177,025	0
EDP Equipment	183,657		183,657	0
Assessments (EBUB)	5,092,071			5,092,071
Intangible Asset				0
Interest Accrued		2,180		2,180
TOTAL ASSETS	21,280,689	2,180	370,906	20,911,963
LIABILITIES & EQUITY				
Reserves for:				
Unpaid Losses (incl. IBNR)				4,351,389
Unpaid Loss Adj. Expense				500,410
Operating Expenses				413,590
Premium Taxes				45,035
Unearned Premiums				12,231,340
Uncashed Checks				349,808
Advanced Premium				615,081
TOTAL RESERVES				18,506,653
Payables for:				
Post Retirement Benefits				2,069,028
Other Payables				20,381
Pension Liability				686,807
TOTAL PAYABLES				2,776,216
MEMBERS EQUITY				(370,906)
TOTAL LIABILITIES & EQUITY				20,911,963

EXHIBIT 2

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
INCOME STATEMENT AND EQUITY ACCOUNT
FOR PERIOD ENDING JUNE 30, 2015

UNDERWRITING INCOME		QUARTER		YTD
PREMIUMS EARNED		6,029,118		12,102,388
Deductions:				
Losses Incurred		2,771,109		5,883,965
Loss Exp. Incurred		635,304		1,453,483
Operating Exp. Incurred		1,479,380		3,045,262
Premium Taxes Incurred		21,979		47,318
TOTAL DEDUCTIONS		4,907,772		10,430,028
Net Underwriting Gain or (Loss)		1,121,346		1,672,360
OTHER INCOME OR (OUTGO)				
Net Investment Income		2,856		5,768
Premium balance Marked Off		(6,037)		(10,197)
Other Income		22,499		47,591
TOTAL OTHER INCOME OR (OUTGO)		19,318		43,162
Net Income or (Loss)		1,140,664		1,715,522
Change In Assets Not Admitted		2,532		2,466
Assessments		(670,627)		(670,627)
Net Effect Of Change In EBUB		(470,037)		(1,044,895)
Net Change In Equity		2,532		2,466
EQUITY ACCOUNT				
Member's Equity (Prior Period)	03/31/15	(373,438)	12/31/14	(373,372)
Member's Equity (Current Period)	06/30/15	(370,906)	06/30/15	(370,906)

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED JUNE 30, 2015

EXHIBIT 3A

																	YEAR TO DATE
ITEM DESCRIPTION	2015	2,014	2013	2012	2011	2010	2009	TOTAL	2015	2014	2013	2012	2011	2010	2009	TOTAL	
Income Received:																	
1 Premiums Written	5,973,337	(226,643)	(935)	0	0	0	0	5,745,759	12,479,328	(731,626)	(4,556)	0	0	0	0	11,743,146	
2 Interest Received	3,996	0	0	0	0	0	0	3,996	6,632	0	0	0	0	0	0	6,632	
Misc Income	22,499	0	0	0	0	0	0	22,499	47,591	0	0	0	0	0	0	47,591	
3 TOTAL	5,999,832	(226,643)	(935)	0	0	0	0	5,772,254	12,533,551	(731,626)	(4,556)	0	0	0	0	11,797,369	
Expenses Paid																	
4 Losses	2,114,153	391,304	30,125	22,733	30,493	0	0	2,588,808	3,220,859	1,358,471	86,939	27,834	32,284	0	0	4,726,387	
5 Loss Adj. Expense	573,386	12,986	6,393	3,832	17,742	0	0	614,339	1,217,355	47,601	14,979	8,010	32,416	0	0	1,320,361	
6 Commissions	694,705	(26,145)	(112)	0	0	0	0	668,448	1,394,056	(33,104)	(547)	0	0	0	0	1,360,405	
7 Operating Expense	762,678	0	0	0	0	0	0	762,678	1,355,184	367,288	0	0	0	0	0	1,722,472	
8 Premium Taxes	0	0	0	0	0	0	0	0	48,186	0	0	0	0	0	0	48,186	
9 Premium Bal. Chgd. Off	6,037	0	0	0	0	0	0	6,037	10,197	0	0	0	0	0	0	10,197	
10 TOTAL EXPENSES PAID	4,150,959	378,145	36,406	26,565	48,235	0	0	4,640,310	7,245,837	1,740,256	101,371	35,844	64,700	0	0	9,188,008	
11 Net Cash Change	1,848,873	(604,788)	(37,341)	(26,565)	(48,235)	0	0	1,131,944	5,287,714	(2,471,882)	(105,927)	(35,844)	(64,700)	0	0	2,609,361	
Reserves:																	
(Deduct Current Period)																	
12 Unpaid Losses	3,553,795	666,093	126,500	5,000	0	0	0	4,351,388	3,553,795	666,093	126,500	5,000	0	0	0	4,351,388	
13 Unpaid Loss Expense	408,687	76,600	14,548	575	0	0	0	500,410	408,687	76,600	14,548	575	0	0	0	500,410	
14 Operating Expense	413,590	0	0	0	0	0	0	413,590	413,590	0	0	0	0	0	0	413,590	
15 Premium Taxes	45,035	0	0	0	0	0	0	45,035	45,035	0	0	0	0	0	0	45,035	
16 Unearned Premiums	9,294,319	2,937,021	0	0	0	0	0	12,231,340	9,294,319	2,937,021	0	0	0	0	0	12,231,340	
TOTAL	13,715,426	3,679,714	141,048	5,575	0	0	0	17,541,763	13,715,426	3,679,714	141,048	5,575	0	0	0	17,541,763	
Reserves:																	
(Add Prior Period)																	
17 Unpaid Losses	3,166,427	885,660	105,000	11,000	1,000	0	0	4,169,087	0	3,045,303	142,507	5,000	1,000	0	0	3,193,810	
18 Unpaid Loss Expense	364,139	101,851	12,075	1,265	115	0	0	479,445	0	350,210	16,388	575	115	0	0	367,288	
19 Operating Expense	365,336	0	0	0	0	0	0	365,336	0	451,205	0	0	0	0	0	451,205	
20 Premium Taxes	23,056	0	0	0	0	0	0	23,056	0	45,903	0	0	0	0	0	45,903	
21 Unearned Premiums	5,700,953	6,813,746	0	0	0	0	0	12,514,699	0	12,590,582	0	0	0	0	0	12,590,582	
TOTAL	9,619,911	7,801,257	117,075	12,265	1,115	0	0	17,551,623	0	16,483,203	158,895	5,575	1,115	0	0	16,648,788	
22 Net Reserve Change	(4,095,515)	4,121,543	(23,973)	6,690	1,115	0	0	9,860	(13,715,426)	12,803,489	17,847	0	1,115	0	0	(892,975)	
ITEM DESCRIPTION																	
Other Changes:																	
Deduct (Prior Period)																	
23 Interest Accrued	3,320	0	0	0	0	0	0	3,320	0	3,044	0	0	0	0	0	3,044	
24 Assets Not Admitted	850,856	0	0	0	0	0	0	850,856	0	850,922	0	0	0	0	0	850,922	
25 Change In EBUB	4,346,951	0	0	0	0	0	0	4,346,951	0	4,921,809	0	0	0	0	0	4,921,809	
Add (Current Period)																	
26 Interest Accrued	2,180	0	0	0	0	0	0	2,180	2,180	0	0	0	0	0	0	2,180	
27 Assets Not Admitted	853,388	0	0	0	0	0	0	853,388	853,388	0	0	0	0	0	0	853,388	
28 Change In EBUB	3,876,914	0	0	0	0	0	0	3,876,914	3,876,914	0	0	0	0	0	0	3,876,914	
29 Net Other Changes	(468,645)	0	0	0	0	0	0	(468,645)	4,732,482	(5,775,775)	0	0	0	0	0	(1,043,293)	
30 Assessments Or (Distributions)	0	0	0	0	0	(142,732)	(527,895)	(670,627)	0	0	0	0	0	(142,732)	(527,895)	(670,627)	
Change In Member's Equity	(2,715,287)	3,516,755	(61,314)	(19,875)	(47,120)	(142,732)	(527,895)	2,532	(3,695,230)	4,555,832	(88,080)	(35,844)	(63,585)	(142,732)	(527,895)	2,466	

EXHIBIT 3B

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
POLICY YEARS-INCEPTION TO 6/30/15

ITEM DESCRIPTION	2015	2014	2013	2012	2011	2010	2009	TOTAL
INCOME RECEIVED								
1 Premium Written	12,479,328	24,992,280	25,838,514	24,581,720	22,340,498	22,274,106	20,763,967	153,270,413
2 Interest Received	6,632	10,575	8,692	2,592	12,170	13,956	23,952	78,569
Miscellaneous Income	47,591	105,887	134,476	124,013	105,199	96,752	74,993	688,911
3 TOTAL INCOME	12,533,551	25,108,742	25,981,682	24,708,325	22,457,867	22,384,814	20,862,912	154,037,893
EXPENSES PAID								
4 Losses	3,220,859	10,840,297	11,628,223	18,631,997	18,965,266	17,391,208	20,407,570	101,085,420
5 Loss Adj. Expense	1,217,355	2,722,069	2,946,963	3,444,015	3,444,439	3,423,890	3,428,534	20,627,265
6 Commissions	1,394,056	2,886,202	2,979,136	2,838,539	2,579,937	2,580,797	2,408,616	17,667,283
7 Operating Expense	1,355,184	4,966,707	5,349,763	3,665,256	4,282,224	3,740,112	3,693,485	27,052,731
8 Premium Taxes	48,186	102,355	100,073	85,350	195,748	95,821	90,053	717,586
9 Premium Chgd. Off	10,197	(5,072)	(3,036)	70,071	(10,567)	10,254	7,991	79,838
10 TOTAL EXPENSE PAID	7,245,837	21,512,558	23,001,122	28,735,228	29,457,047	27,242,082	30,036,249	167,230,123
11 Net Cash Change	5,287,714	3,596,184	2,980,560	(4,026,903)	(6,999,180)	(4,857,268)	(9,173,337)	(13,192,230)
RESERVES								
(Deduct Current)								
12 Unpaid Losses	3,553,795	666,093	126,500	5,000	0	0	0	4,351,388
13 Unpaid Loss Exp.	408,687	76,600	14,548	575	0	0	0	500,410
14 Operating Expense	413,590	0	0	0	0	0	0	413,590
15 Premium Taxes	45,035	0	0	0	0	0	0	45,035
16 Unearned Premium	9,294,319	2,937,021	0	0	0	0	0	12,231,340
17 TOTAL CURRENT	13,715,426	3,679,714	141,048	5,575	0	0	0	17,541,763
OTHER CHANGES								
(Add Current)								
18 Interest Accrued	2,180	0	0	0	0	0	0	2,180
19 Assets Not Admitted	853,388	0	0	0	0	0	0	853,388
20 TOTAL OTHER CHANGES	855,568	0	0	0	0	0	0	855,568
21 Change In Effect EBUB	3,876,914	0	0	0	0	0	0	3,876,914
22 Assessments	0	0	0	3,500,000	8,100,000	4,857,268	9,173,337	25,630,605
NET MEMBERS' EQUITY	(3,695,230)	(83,530)	2,839,512	(532,478)	1,100,820	0	0	(370,906)

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED JUNE 30, 2015

EXHIBIT 4A

	QUARTER								YEAR TO DATE							
ITEM DESCRIPTION	2015	2014	2013	2012	2011	2010	2009	TOTAL	2015	2014	2013	2012	2011	2010	2009	TOTAL
PREMIUMS WRITTEN:																
1 Fire	1,408,503	(43,613)	(288)	0	0	0	0	1,364,602	3,002,655	(146,704)	(586)	0	0	0	0	2,855,365
2 Allied Lines	473,409	(16,309)	(136)	0	0	0	0	456,964	1,047,642	(55,338)	(206)	0	0	0	0	992,098
3 Homeowners	4,079,919	(166,505)	(511)	0	0	0	0	3,912,903	8,406,884	(529,701)	(3,764)	0	0	0	0	7,873,419
4 Other Liability	8,576	(216)	0	0	0	0	0	8,360	18,605	126	0	0	0	0		18,731
5 Crime	2,930	0	0	0	0	0	0	2,930	3,542	(9)	0	0	0	0	0	3,533
6 TOTAL	5,973,337	(226,643)	(935)	0	0	0	0	5,745,759	12,479,328	(731,626)	(4,556)	0	0	0	0	11,743,146
UNEARNED PREMIUMS (Prior Period)																
7 Fire	1,395,842	1,617,094	0	0	0	0	0	3,012,936	0	2,965,985	0	0	0	0	0	2,965,985
8 Allied Lines	502,977	558,970	0	0	0	0	0	1,061,947	0	1,030,698	0	0	0	0	0	1,030,698
9 Homeowners	3,792,813	4,626,092	0	0	0	0	0	8,418,905	0	8,573,237	0	0	0	0	0	8,573,237
10 Other Liability	8,817	10,047	0	0	0	0	0	18,864	0	17,493	0	0	0	0	0	17,493
11 Crime	504	1,543	0	0	0	0	0	2,047	0	3,169	0	0	0	0	0	3,169
12 TOTAL	5,700,953	6,813,746	0	0	0	0	0	12,514,699	0	12,590,582	0	0	0	0	0	12,590,582
UNEARNED PREMIUMS (Current Period)																
13 Fire	2,224,583	704,232	0	0	0	0	0	2,928,815	2,224,583	704,232	0	0	0	0	0	2,928,815
14 Allied Lines	771,842	243,702	0	0	0	0	0	1,015,544	771,842	243,702	0	0	0	0	0	1,015,544
15 Homeowners	6,281,288	1,983,947	0	0	0	0	0	8,265,235	6,281,288	1,983,947	0	0	0	0	0	8,265,235
16 Other Liability	13,784	4,470	0	0	0	0	0	18,254	13,784	4,470	0	0	0	0	0	18,254
17 Crime	2,822	670	0	0	0	0	0	3,492	2,822	670	0	0	0	0	0	3,492
18 TOTAL	9,294,319	2,937,021	0	0	0	0	0	12,231,340	9,294,319	2,937,021	0	0	0	0	0	12,231,340
EARNED PREMIUMS																
19 Fire	579,762	869,249	(288)	0	0	0	0	1,448,723	778,072	2,115,049	(586)	0	0	0	0	2,892,535
20 Allied Lines	204,544	298,959	(136)	0	0	0	0	503,367	275,800	731,658	(206)	0	0	0	0	1,007,252
21 Homeowners	1,591,444	2,475,640	(511)	0	0	0	0	4,066,573	2,125,596	6,059,589	(3,764)	0	0	0	0	8,181,421
22 Other Liability	3,609	5,361	0	0	0	0	0	8,970	4,821	13,149	0	0	0	0	0	17,970
23 Crime	612	873	0	0	0	0	0	1,485	720	2,490	0	0	0	0	0	3,210
24 TOTAL	2,379,971	3,650,082	(935)	0	0	0	0	6,029,118	3,185,009	8,921,935	(4,556)	0	0	0	0	12,102,388

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED JUNE 30, 2015

EXHIBIT 4B

	QUARTER								YEAR TO DATE							
LINE DESCRIPTION	2015	2014	2013	2012	2011	2010	2009	TOTAL	2015	2014	2013	2012	2011	2010	2009	TOTAL
Paid Losses																
1 Fire	507,819	101,994	0	3,375	33,683	0	0	646,871	894,899	331,225	0	3,375	33,608	0	0	1,263,107
2 Allied Lines	141,211	1,550	5,125	24,459	(2,500)	0	0	169,845	183,606	131,685	5,125	24,459	(154)	0	0	344,721
3 Homeowner	1,465,123	287,760	25,000	(5,101)	(690)	0	0	1,772,092	2,142,354	895,561	81,814	0	(1,170)	0	0	3,118,559
4 Other Liability	0	0	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	0	0
6 TOTAL	2,114,153	391,304	30,125	22,733	30,493	0	0	2,588,808	3,220,859	1,358,471	86,939	27,834	32,284	0	0	4,726,387
Outstanding Losses Current Period (incl IBNR)																
7 Fire	375,451	336,202	0	0	0	0	0	711,653	375,451	336,202	0	0	0	0	0	711,653
8 Allied Lines	157,501	0	1,500	0	0	0	0	159,001	157,501	0	1,500	0	0	0	0	159,001
9 Homeowner	3,019,843	329,891	125,000	5,000	0	0	0	3,479,734	3,019,843	329,891	125,000	5,000	0	0	0	3,479,734
10 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11 Crime	1,000	0	0	0	0	0	0	1,000	1,000	0	0	0	0	0	0	1,000
12 TOTAL	3,553,795	666,093	126,500	5,000	0	0	0	4,351,388	3,553,795	666,093	126,500	5,000	0	0	0	4,351,388
Outstanding Losses Prior Period (incl IBNR)																
13 Fire	566,001	384,744	0	0	0	0	0	950,745	0	891,904	0	0	0	0	0	891,904
14 Allied Lines	78,500	0	0	0	0	0	0	78,500	0	76,501	0	0	0	0	0	76,501
15 Homeowners	2,520,926	500,916	105,000	11,000	1,000	0	0	3,138,842	0	2,075,898	142,507	5,000	1,000	0	0	2,224,405
16 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17 Crime	1,000	0	0	0	0	0	0	1,000	0	1,000	0	0	0	0	0	1,000
18 TOTAL	3,166,427	885,660	105,000	11,000	1,000	0	0	4,169,087	0	3,045,303	142,507	5,000	1,000	0	0	3,193,810
Incurred Losses																
19 Fire	317,269	53,452	0	3,375	33,683	0	0	407,779	1,270,350	(224,477)	0	3,375	33,608	0	0	1,082,856
20 Allied Lines	220,212	1,550	6,625	24,459	(2,500)	0	0	250,346	341,107	55,184	6,625	24,459	(154)	0	0	427,221
21 Homeowner	1,964,040	116,735	45,000	(11,101)	(1,690)	0	0	2,112,984	5,162,197	(850,446)	64,307	0	(2,170)	0	0	4,373,888
22 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23 Crime	0	0	0	0	0	0	0	0	1,000	(1,000)	0	0	0	0	0	0
24 TOTAL	2,501,521	171,737	51,625	16,733	29,493	0	0	2,771,109	6,774,654	(1,020,739)	70,932	27,834	31,284	0	0	5,883,965
IBNR (Current Period)																
25 Fire	300,000	0	0	0	0	0	0	300,000	300,000	0	0	0	0	0	0	300,000
26 Allied Lines	27,000	0	0	0	0	0	0	27,000	27,000	0	0	0	0	0	0	27,000
27 Homeowner	972,000	0	0	0	0	0	0	972,000	972,000	0	0	0	0	0	0	972,000
28 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29 Crime	1,000	0	0	0	0	0	0	1,000	1,000	0	0	0	0	0	0	1,000
30 TOTAL	1,300,000	0	0	0	0	0	0	1,300,000	1,300,000	0	0	0	0	0	0	1,300,000
IBNR (Prior Period)																
31 Fire	300,000	0	0	0	0	0	0	300,000	0	300,000	0	0	0	0	0	300,000
32 Allied Lines	27,000	0	0	0	0	0	0	27,000	0	27,000	0	0	0	0	0	27,000
33 Homeowner	972,000	0	0	0	0	0	0	972,000	0	972,000	0	0	0	0	0	972,000
34 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35 Crime	1,000	0	0	0	0	0	0	1,000	0	1,000	0	0	0	0	0	1,000
36 TOTAL	1,300,000	0	0	0	0	0	0	1,300,000	0	1,300,000	0	0	0	0	0	1,300,000

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED JUNE 30, 2015

EXHIBIT 4C

	QUARTER								YEAR TO DATE							
LINE DESCRIPTION	2015	2014	2013	2012	2011	2010	2009	TOTAL	2015	2014	2013	2012	2011	2010	2009	TOTAL
Loss Expenses Paid																
1 Fire	137,172	3,444	0	365	14,261	0	0	155,242	316,620	7,637	0	1,157	15,681	0	0	341,095
2 Allied Lines	54,743	0	0	822	663	0	0	56,228	124,831	403	0	1,672	1,315	0	0	128,221
3 Homeowner	381,471	9,542	6,393	2,645	2,818	0	0	402,869	775,904	39,561	14,979	5,181	15,420	0	0	851,045
4 Other Liability	0	0	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	0	0
6 TOTAL	573,386	12,986	6,393	3,832	17,742	0	0	614,339	1,217,355	47,601	14,979	8,010	32,416	0	0	1,320,361
Unpaid Loss Expenses (Current Period)																
7 Fire	43,177	38,663	0	0	0	0	0	81,840	43,177	38,663	0	0	0	0	0	81,840
8 Allied Lines	18,113	0	173	0	0	0	0	18,286	18,113	0	173	0	0	0	0	18,286
9 Homeowner	347,282	37,937	14,375	575	0	0	0	400,169	347,282	37,937	14,375	575	0	0	0	400,169
10 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11 Crime	115	0	0	0	0	0	0	115	115	0	0	0	0	0	0	115
12 TOTAL	408,687	76,600	14,548	575	0	0	0	500,410	408,687	76,600	14,548	575	0	0	0	500,410
Unpaid Loss Expenses (Prior Period)																
13 Fire	65,090	44,246	0	0	0	0	0	109,336	0	102,569	0	0	0	0	0	102,569
14 Allied Lines	9,029	0	0	0	0	0	0	9,029	0	8,798	0	0	0	0	0	8,798
15 Homeowners	289,905	57,605	12,075	1,265	115	0	0	360,965	0	238,728	16,388	575	115	0	0	255,806
16 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17 Crime	115	0	0	0	0	0	0	115	0	115	0	0	0	0	0	115
18 TOTAL	364,139	101,851	12,075	1,265	115	0	0	479,445	0	350,210	16,388	575	115	0	0	367,288
Incurred Loss Expenses																
19 Fire	115,259	(2,139)	0	365	14,261	0	0	127,746	359,797	(56,269)	0	1,157	15,681	0	0	320,366
20 Allied Lines	63,827	0	173	822	663	0	0	65,485	142,944	(8,395)	173	1,672	1,315	0	0	137,709
21 Homeowner	438,848	(10,128)	8,693	1,955	2,703	0	0	442,073	1,123,186	(161,230)	12,966	5,181	15,305	0	0	995,408
22 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23 Crime	0	0	0	0	0	0	0	0	115	(115)	0	0	0	0	0	0
24 TOTAL	617,934	(12,265)	8,866	3,142	17,627	0	0	635,304	1,626,042	(226,009)	13,139	8,010	32,301	0	0	1,453,483

OHIO FAIR PLAN UNDERWRITING ASSOCIATION FORM A
OPERATIONS REPORT
QUARTER ENDED 06/30/15

NEW	QUARTER ENDED 06/30/14	QUARTER ENDED 06/30/15	CHANGE %	YEAR TO DATE 06/30/14	YEAR TO DATE 06/30/15	CHANGE %	INCEPTION TO DATE
1. APPLICATIONS RECEIVED	2,075	1,558	-25%	4,110	3,276	-20%	504,052
Commercial	79	64	-19%	168	142	-15%	-
Dwelling	828	643	-22%	1,622	1,330	-18%	-
Homeowners	1,168	851	-27%	2,320	1,804	-22%	-
2. BINDERS ISSUED	1,716	1,258	-27%	3,391	2,593	-24%	N/A
3. BINDERS IN EFFECT	466	363	-22%	466	363	-22%	N/A
4. INSPECTIONS COMPLETE	1,838	1,340	-27%	3,675	2,912	-21%	484,533
5. POLICIES ISSUED	1,435	1,076	-25%	2,904	2,294	-21%	378,519
Commercial	43	34	-21%	71	63	-11%	-
Dwelling	616	452	-27%	1,212	974	-20%	-
Homeowners	776	590	-24%	1,621	1,257	-22%	-
RENEWALS							
1. POLICIES EXPIRED	6,618	6,230	-6%	13,754	13,041	-5%	1,191,504
Commercial	137	125	-9%	284	253	-11%	-
Dwelling	3,035	2,867	-6%	6,496	6,143	-5%	-
Homeowners	3,446	3,238	-6%	6,974	6,645	-5%	-
2. REPLACEMENT INSPECTIONS	376	230	-39%	506	342	-32%	142,007
3. TOTAL RENEWALS ISSUED	5,808	5,578	-4%	12,124	11,288	-7%	992,588
Commercial	99	128	29%	197	224	14%	-
Dwelling	2,760	2,641	-4%	5,930	5,521	-7%	-
Homeowners	2,949	2,809	-5%	5,997	5,543	-8%	-
NEW & RENEWALS							
1. POLICIES ISSUED	7,243	6,654	-8%	15,028	13,582	-10%	1,371,107
Commercial	142	162	14%	268	287	7%	-
Dwelling	3,376	3,093	-8%	7,142	6,495	-9%	-
Homeowners	3,725	3,399	-9%	7,618	6,800	-11%	-
APPEALS							
1. APPEALS	9	8	-11%	17	12	-29%	2,046
Appeals Upheld	9	8	-11%	17	12	-29%	1,799
Appeals Reversed	0	0	-	0	0	-	247
CLAIMS							
1. CLAIMS REPORTED	436	383	-12%	775	684	-12%	91,815
Commercial	6	7	17%	8	13	63%	11,487
Dwelling	133	121	-9%	221	195	-12%	36,798
Homeowners	297	255	-14%	546	476	-13%	43,530
CRIME							
1. POLICIES ISSUED	26	14	-46%	41	25	-39%	3,055
Commercial	0	0	-	1	1	0%	317
Residential	26	14	-46%	40	24	-40%	2,738
2. CLAIMS REPORTED	1	0	100%	1	0	-100%	134
Commercial	0	0	-	0	0	-	34
Residential	1	0	100%	1	0	-100%	100

PART 3 (000 omitted)
LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE
As of June 30, 2015

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 2015 Loss and LAE Payments on Claims Reported as of Prior Year-End	5 2015 Loss and LAE Payments on Claims Unreported as of Prior Year-End	6 Total 2015 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. 2012 + Prior	7	0	7	100	9	109	6	0	0	6	99	9	108
2. 2013	159	0	159	110	3	113	142	0	0	142	93	3	96
3. Subtotals 2013 + prior	166	0	166	210	12	222	148	0	0	148	192	12	204
4. 2014	1,945	1,450	3,395	1,474	165	1,639	742	0	0	742	271	(1,285)	(1,014)
5. Subtotals 2014 + prior	2,111	1,450	3,561	1,684	177	1,861	890	0	0	890	463	(1,273)	(810)
6. 2015	XXX	XXX	XXX	XXX	4,185	4,185	XXX	2,512	1,450	3,962	XXX	XXX	XXX
7. Totals	2,111	1,450	3,561	1,684	4,362	6,046	890	2,512	1,450	4,852	463	(1,273)	(810)
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.	21.933	2.	(87.793)	3.	(22.746)

	Col. 13, Line 7 Line 8
4.	104.922