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November 11, 2015

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OFFICE OF RISK
ASSESSMENT

To: Tracy Snow
Jeff Ferris

From: Shawn Brace

Enclosed is our 9/30/15 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 9/30/15, 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 days after the close of any quarter.

Cc: S. Knodell
D. Radel (w/o enclosures)



November 11, 2015

TO: All Member Companies
ATTN: Chief Executive Officer in Charge of FAIR Plans
RE: Quarterly Statement ending 9/30/15

Enclosed is the Quarterly Statement of the Ohio FAIR Plan Underwriting Association for the period ending 9/30/15. Written Premium for the year to date amounted to \$17,045,496. Year to date Incurred Loss and Loss Adjustment Expenses are \$9,757,373.

Sincerely,

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

W. Shawn Brace
President

WSB/mlf
Enclosure

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

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
Investment	1,350,000			1,350,000
Cash	12,051,846			12,051,846
Accts Receivable	2,989,794		11,155	2,978,639
Furniture & Equipment	177,025		177,025	0
EDP Equipment	183,657		183,657	0
Assessments (EBUB)	2,895,388			2,895,388
Intangible Asset				0
Interest Accrued		3,703		3,703
	19,647,710	3,703	371,837	19,279,576
TOTAL ASSETS				
LIABILITIES & EQUITY				
Reserves for:				
Unpaid Losses (incl. IBNR)				3,442,114
Unpaid Loss Adj. Expense				395,843
Operating Expenses				331,296
Premium Taxes				65,393
Unearned Premiums				11,624,252
Uncashed Checks				339,746
Advanced Premium				682,954
				16,881,598
TOTAL RESERVES				
Payables for:				
Post Retirement Benefits				2,069,028
Other Payables				13,980
Pension Liability				686,807
				2,769,815
TOTAL PAYABLES				
MEMBERS EQUITY				(371,837)
				19,279,576
TOTAL LIABILITIES & EQUITY				

EXHIBIT 2

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

UNDERWRITING INCOME	QUARTER	YTD
PREMIUMS EARNED	5,909,438	18,011,826
Deductions:		
Losses Incurred	1,905,687	7,789,652
Loss Exp. Incurred	514,238	1,967,721
Operating Exp. Incurred	1,299,189	4,344,451
Premium Taxes Incurred	20,358	67,676
TOTAL DEDUCTIONS	<u>3,739,472</u>	<u>14,169,500</u>
Net Underwriting Gain or (Loss)	2,169,966	3,842,326
OTHER INCOME OR (OUTGO)		
Net Investment Income	3,104	8,872
Premium balance Marked Off	17	(10,180)
Other Income	23,596	71,187
TOTAL OTHER INCOME OR (OUTGO)	<u>26,717</u>	<u>69,879</u>
Net Income or (Loss)	2,196,683	3,912,205
Change In Assets Not Admitted Assessments	(931)	1,535
Net Effect Of Change In EBUB	0	(670,627)
Net Change In Equity	<u>(2,196,683)</u>	<u>(3,241,578)</u>
Net Change In Equity	<u>(931)</u>	<u>1,535</u>
EQUITY ACCOUNT		
Member's Equity (Prior Period)	06/30/15 (370,906)	12/31/14 (373,372)
Member's Equity (Current Period)	09/30/15 (371,837)	09/30/15 (371,837)

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

ITEM DESCRIPTION	2015	2014	2013	2012	2011	2010	2009	TOTAL	2015	2014	2013	2012	2011	2010	2009	TOTAL
1 Premiums Written	5,381,337	(78,987)	0	0	0	0	0	5,302,350	17,860,665	(810,613)	0	0	0	0	0	17,045,996
2 Interest Received	1,581	0	0	0	0	0	0	1,581	8,213	0	0	0	0	0	0	8,213
Misc Income	23,596	0	0	0	0	0	0	23,596	71,187	0	0	0	0	0	0	71,187
3 TOTAL	5,406,514	(78,987)	0	0	0	0	0	5,327,527	17,940,065	(810,613)	0	(4,556)	0	0	0	17,124,896
4 Losses	2,518,757	287,602	4,484	5,009	(890)	0	0	2,814,962	5,739,616	1,846,073	91,423	32,843	31,394	0	0	7,541,349
5 Loss Adj. Expense	593,867	11,852	7,339	2,554	3,193	0	0	618,805	1,811,222	58,453	22,318	10,564	35,609	0	0	1,939,166
6 Commissions	625,420	(9,493)	3	0	0	0	0	615,930	2,019,476	(42,597)	(544)	0	0	0	1,976,335	
7 Operating Expense	765,553	0	0	0	0	0	0	765,553	2,120,737	367,286	0	0	0	0	2,488,025	
8 Premium Taxes	0	0	0	0	0	0	0	0	48,186	0	0	0	0	0	48,186	
9 Premium Bal. Chgd. Off	(17)	0	0	0	0	0	0	(17)	10,180	0	0	0	0	0	10,180	
10 TOTAL EXPENSES PAID	4,503,580	289,961	11,826	7,563	(7,563)	0	0	4,815,233	11,749,417	2,030,217	113,197	43,407	67,003	0	0	14,003,241
11 Net Cash Change	902,934	(368,948)	(11,826)	(7,563)	(2,303)	0	0	512,294	6,190,648	(2,840,830)	(117,753)	(43,407)	(67,003)	0	0	3,121,555
Reserves:																
12 Unpaid Losses (Deduct Current Period)	2,987,986	329,127	0	0	0	0	0	3,422,113	2,987,986	329,127	0	0	0	0	0	3,442,113
13 Unpaid Loss Expense	343,618	37,850	0	0	0	0	0	395,843	343,618	37,850	0	0	0	0	0	395,843
14 Operating Expense	331,296	0	0	0	0	0	0	331,296	331,296	0	0	0	0	0	0	331,296
15 Premium Taxes	65,393	0	0	0	0	0	0	65,393	65,393	0	0	0	0	0	0	65,393
16 Unearned Premiums	10,823,999	700,253	0	0	0	0	0	11,624,252	10,923,999	700,253	0	0	0	0	0	11,624,252
TOTAL Reserves:	14,652,292	1,067,230	139,375	0	0	0	0	15,858,897	14,652,292	1,067,230	139,375	0	0	0	0	15,858,897
17 Unpaid Losses (Add Prior Period)	3,553,795	666,093	126,500	5,000	0	0	0	4,351,388	3,045,303	0	0	142,507	5,000	1,000	0	3,193,810
18 Unpaid Loss Expense	408,687	76,600	14,548	575	0	0	0	500,410	350,210	0	0	16,388	575	0	0	367,288
19 Operating Expense	413,590	0	0	0	0	0	0	413,590	451,205	0	0	0	0	0	0	451,205
20 Premium Taxes	45,035	0	0	0	0	0	0	45,035	45,903	0	0	0	0	0	0	45,903
21 Unearned Premiums	9,294,319	2,937,021	0	0	0	0	0	12,231,340	12,990,582	0	0	0	0	0	0	12,990,582
TOTAL	13,715,426	3,679,714	141,048	5,575	0	0	0	17,541,763	16,483,203	0	158,895	5,575	1,115	0	0	16,648,788
22 Net Reserve Change	(936,866)	2,612,484	1,673	5,575	0	0	0	1,682,866	(14,652,292)	15,415,973	19,520	5,575	1,115	0	0	789,891
Other Changes:																
23 Interest Accrued (Deduct Prior Period)	2,180	0	0	0	0	0	0	2,180	0	0	0	0	0	0	0	3,044
24 Assets Not Admitted	853,386	0	0	0	0	0	0	853,386	0	0	0	0	0	0	0	850,922
25 Change in EBU	3,876,914	0	0	0	0	0	0	3,876,914	0	0	0	0	0	0	0	4,921,809
26 Interest Accrued (Add Current Period)	3,703	0	0	0	0	0	0	3,703	0	0	0	0	0	0	0	3,703
27 Assets Not Admitted	852,457	0	0	0	0	0	0	852,457	0	0	0	0	0	0	0	852,457
28 Change in EBU	1,680,231	0	0	0	0	0	0	1,680,231	0	0	0	0	0	0	0	1,680,231
29 Net Other Changes	(2,196,091)	0	0	0	0	0	0	(2,196,091)	2,536,391	(5,775,775)	0	0	0	0	0	(3,239,384)
30 Assessments Or (Distributions)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	(670,627)
Change in Members Equity	(2,230,023)	2,243,536	(10,153)	(1,988)	(2,303)	0	0	(931)	(5,925,253)	6,799,368	(98,233)	(37,832)	(65,888)	(142,732)	(527,895)	1,535

YEAR TO DATE

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
POLICY YEARS-INCEPTION TO 9/30/15

ITEM DESCRIPTION	2015	2014	2013	2012	2011	2010	2009	TOTAL
INCOME RECEIVED								
1 Premium Written	17,860,665	24,913,293	25,838,514	24,581,720	22,340,498	22,274,106	20,763,967	158,572,763
2 Interest Received	8,213	10,575	8,692	2,592	12,170	13,956	23,952	80,150
Miscellaneous Income	71,187	105,887	134,476	124,013	105,199	96,752	74,993	712,507
3 TOTAL INCOME	17,940,065	25,029,755	25,981,682	24,708,325	22,457,867	22,384,814	20,862,912	159,365,420
EXPENSES PAID								
4 Losses	5,739,616	11,127,899	11,632,707	18,637,006	18,964,376	17,391,208	20,407,570	103,900,382
5 Loss Adj. Expense	1,811,222	2,733,921	2,954,302	3,446,569	3,447,632	3,423,890	3,428,534	21,246,070
6 Commissions	2,019,476	2,876,709	2,979,139	2,838,539	2,579,937	2,580,797	2,408,616	18,283,213
7 Operating Expense	2,120,737	4,966,707	5,349,763	3,665,256	4,282,224	3,740,112	3,693,485	27,818,284
8 Premium Taxes	48,186	102,355	100,073	85,350	195,748	95,821	90,053	717,586
9 Premium Chgd. Off	10,180	(5,072)	(3,036)	70,071	(10,567)	10,254	7,991	79,821
10 TOTAL EXPENSE PAID	11,749,417	21,802,519	23,012,948	28,742,791	29,459,350	27,242,082	30,036,249	172,045,356
11 Net Cash Change	6,190,648	3,227,236	2,968,734	(4,034,466)	(7,001,483)	(4,857,268)	(9,173,337)	(12,679,936)
RESERVES								
(Deduct Current)	2,987,986	329,127	125,000	0	0	0	0	3,442,113
12 Unpaid Losses	343,618	37,850	14,375	0	0	0	0	395,843
13 Unpaid Loss Exp.	331,296	0	0	0	0	0	0	331,296
14 Operating Expense	65,393	0	0	0	0	0	0	65,393
15 Premium Taxes	10,923,999	700,253	0	0	0	0	0	11,624,252
16 Unearned Premium	14,652,292	1,067,230	139,375	0	0	0	0	15,858,897
OTHER CHANGES								
(Add Current)	3,703	0	0	0	0	0	0	3,703
18 Interest Accrued	852,457	0	0	0	0	0	0	852,457
19 Assets Not Admitted	856,160	0	0	0	0	0	0	856,160
20 TOTAL OTHER CHANGES	856,160	0	0	0	0	0	0	856,160
21 Change In Effect EBUB	1,680,231	0	0	0	0	0	0	1,680,231
22 Assessments	0	0	0	3,500,000	8,100,000	4,857,268	9,173,337	25,630,605
NET MEMBERS' EQUITY	(5,925,253)	2,160,006	2,829,359	(534,466)	1,098,517	0	0	(371,837)

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

ITEM DESCRIPTION	QUARTER												TOTAL
	2015	2014	2013	2012	2011	2010	2009	TOTAL	2015	2014	2013	2012	
PREMIUMS WRITTEN:													
1 Fire	1,307,709	(14,693)	0	0	0	0	0	1,293,016	4,310,364	(161,397)	(586)	0	0
2 Allied Lines	451,986	(5,253)	0	0	0	0	1,499,628	1,499,628	(60,591)	(206)	0	0	0
3 Homeowners	3,612,275	(58,949)	0	0	0	0	3,553,326	12,019,159	(588,650)	(3,764)	0	0	0
4 Other Liability	7,754	(92)	0	0	0	0	7,662	26,359	34	0	0	0	0
5 Crime	1,613	0	0	0	0	0	1,613	5,155	(9)	0	0	0	0
6 TOTAL	5,381,337	(78,987)	0	0	0	0	5,302,350	17,860,665	(810,613)	(4,556)	0	0	0
UNEARNED PREMIUMS													
7 Fire	2,224,583	704,232	0	0	0	0	2,928,815	2,965,985	2,965,985	0	0	0	0
8 Allied Lines	771,842	243,702	0	0	0	0	1,015,544	1,030,698	1,030,698	0	0	0	0
9 Homeowners	6,281,288	1,983,947	0	0	0	0	8,265,235	8,573,237	8,573,237	0	0	0	0
10 Other Liability	13,784	4,470	0	0	0	0	18,254	17,493	17,493	0	0	0	0
11 Crime	2,822	670	0	0	0	0	3,492	3,169	3,169	0	0	0	0
12 TOTAL	9,294,319	2,937,021	0	0	0	0	12,231,340	12,590,582	12,590,582	0	0	0	0
UNEARNED PREMIUMS													
13 Fire	2,628,229	166,914	0	0	0	0	2,795,143	2,628,229	166,914	0	0	0	0
14 Allied Lines	907,086	59,628	0	0	0	0	966,714	907,086	59,628	0	0	0	0
15 Homeowners	7,369,378	472,478	0	0	0	0	7,841,856	7,369,378	472,478	0	0	0	0
16 Other Liability	15,921	1,103	0	0	0	0	17,024	15,921	1,103	0	0	0	0
17 Crime	3,385	130	0	0	0	0	3,515	3,385	130	0	0	0	0
18 TOTAL	10,923,999	700,253	0	0	0	0	11,624,252	10,923,999	700,253	0	0	0	0
EARNED PREMIUMS													
19 Fire	904,063	522,625	0	0	0	0	1,426,688	1,682,135	2,637,674	(586)	0	0	0
20 Allied Lines	316,742	178,821	0	0	0	0	495,563	592,542	910,479	(206)	0	0	0
21 Homeowners	2,524,185	1,452,520	0	0	0	0	3,976,705	4,649,781	7,512,109	(3,764)	0	0	0
22 Other Liability	5,617	3,275	0	0	0	0	8,892	10,438	16,424	0	0	0	0
23 Crime	1,050	540	0	0	0	0	1,590	1,770	3,030	0	0	0	0
24 TOTAL	3,751,657	2,157,781	0	0	0	0	5,909,438	6,936,666	11,079,716	(4,556)	0	0	0
25 TOTAL	18,011,826	11,624,252	0	0	0	0	18,011,826	11,624,252	18,011,826	0	0	0	0

YEAR TO DATE

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

LINE DESCRIPTION	QUARTER				YEAR TO DATE			
	2015	2014	2013	2012	2015	2014	2013	2012
1 Paid Losses	419,446	172,462	0	3,375	1,314,345	591,808	1,314,345	3,375
2 Allied Lines	225,905	40,473	0	29,468	409,511	271,287	172,158	5,125
3 Homeowner	1,873,406	74,667	4,484	29,468	4,015,760	1,951,867	970,228	86,298
4 Other Liability	0	0	0	0	0	0	0	0
5 Crime	0	0	0	0	0	0	0	0
6 TOTAL	2,518,757	287,602	4,484	32,843	1,646,073	5,739,616	1,646,073	91,423
7 Fire	397,400	0	0	0	397,400	397,400	0	0
8 Allied Lines	69,501	79,500	0	0	149,001	69,501	79,500	0
9 Homeowner	2,520,085	249,627	125,000	0	2,894,712	2,520,085	249,627	125,000
10 Other Liability	0	0	0	0	0	0	0	0
11 Crime	1,000	0	0	0	1,000	0	0	0
12 TOTAL	2,987,986	329,127	125,000	0	2,987,986	3,442,113	2,987,986	329,127
13 Fire	375,451	336,202	0	0	711,653	891,904	891,904	0
14 Allied Lines	157,501	1,500	0	0	159,001	76,501	159,001	0
15 Homeowners	3,019,843	329,891	125,000	5,000	3,479,734	2,075,898	142,507	5,000
16 Other Liability	0	0	0	0	0	0	0	0
17 Crime	1,000	0	0	0	1,000	0	0	0
18 TOTAL	3,553,795	666,093	126,500	5,000	4,351,388	3,045,303	142,507	5,000
19 Incurred Losses	441,395	(163,740)	0	3,375	1,711,745	(388,217)	0	3,375
20 Allied Lines	137,905	(1,500)	5,009	29,468	479,012	175,157	5,125	29,468
21 Homeowner	1,373,648	(5,937)	4,484	(2,860)	6,535,845	(856,043)	68,791	(2,860)
22 Other Liability	0	0	0	0	0	0	0	0
23 Crime	0	0	0	0	0	0	0	0
24 TOTAL	1,952,948	(49,364)	2,984	27,843	8,727,602	(1,070,103)	73,916	27,843
25 Fire	300,000	0	0	0	300,000	0	0	0
26 Allied Lines	27,000	0	0	0	27,000	0	0	0
27 Homeowner	972,000	0	0	0	972,000	0	0	0
28 Other Liability	0	0	0	0	0	0	0	0
29 Crime	1,000	0	0	0	1,000	0	0	0
30 TOTAL	1,300,000	0	0	0	1,300,000	0	0	0
31 Fire	300,000	0	0	0	300,000	0	0	0
32 Allied Lines	27,000	0	0	0	27,000	0	0	0
33 Homeowner	972,000	0	0	0	972,000	0	0	0
34 Other Liability	0	0	0	0	0	0	0	0
35 Crime	1,000	0	0	0	1,000	0	0	0
36 TOTAL	1,300,000	0	0	0	1,300,000	0	0	0

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

LINE DESCRIPTION	QUARTER				YEAR TO DATE
	2015	2014	2013	2012	
1 Fire Loss Expenses Paid	125,089	(5,776)	0	2,402	18,188
2 Allied Lines	63,848	8,483	0	1,983	1,996
3 Homeowner	404,930	9,145	7,339	6,179	15,925
4 Other Liability	0	0	0	0	0
5 Crime	0	0	0	0	0
6 TOTAL	593,867	11,852	7,339	10,564	35,609
7 Fire (Current Period)	45,701	0	0	0	0
8 Allied Lines	7,993	9,143	0	0	0
9 Homeowner	289,809	28,707	14,375	0	14,375
10 Other Liability	0	0	0	0	0
11 Crime	115	0	0	0	0
12 TOTAL	343,618	37,850	14,375	0	14,375
13 Fire (Prior Period)	43,177	38,663	0	0	102,569
14 Allied Lines	18,113	173	0	0	8,798
15 Homeowners	347,282	37,937	14,375	0	16,388
16 Other Liability	0	0	0	0	0
17 Crime	115	0	0	0	115
18 TOTAL	408,687	76,600	14,548	575	16,388
19 Fire Incurred Loss Expenses	127,613	(44,439)	0	2,402	18,188
20 Allied Lines	53,728	17,626	(173)	0	1,983
21 Homeowner	347,457	7,339	423	0	5,604
22 Other Liability	0	0	0	0	0
23 Crime	0	0	0	0	0
24 TOTAL	528,798	(26,898)	7,166	9,989	35,494
25 Fire Incurred Loss Expenses	127,613	(44,439)	0	2,402	18,188
26 Allied Lines	53,728	17,626	(173)	0	1,983
27 Homeowner	347,457	7,339	423	0	5,604
28 Other Liability	0	0	0	0	0
29 Crime	0	0	0	0	0
30 TOTAL	528,798	(26,898)	7,166	9,989	35,494
31 Fire Incurred Loss Expenses	127,613	(44,439)	0	2,402	18,188
32 Allied Lines	53,728	17,626	(173)	0	1,983
33 Homeowner	347,457	7,339	423	0	5,604
34 Other Liability	0	0	0	0	0
35 Crime	0	0	0	0	0
36 TOTAL	528,798	(26,898)	7,166	9,989	35,494
37 Fire Incurred Loss Expenses	127,613	(44,439)	0	2,402	18,188
38 Allied Lines	53,728	17,626	(173)	0	1,983
39 Homeowner	347,457	7,339	423	0	5,604
40 Other Liability	0	0	0	0	0
41 Crime	0	0	0	0	0
42 TOTAL	528,798	(26,898)	7,166	9,989	35,494
43 Fire Incurred Loss Expenses	127,613	(44,439)	0	2,402	18,188
44 Allied Lines	53,728	17,626	(173)	0	1,983
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**OHIO FAIR PLAN UNDERWRITING ASSOCIATION
OPERATIONS REPORT
QUARTER ENDED 09/30/15**

FORM A

NEW	QUARTER ENDED 09/30/15		CHANGE %	YEAR TO DATE 09/30/15		CHANGE %	INCEPTION TO DATE
	09/30/14	09/30/15		09/30/14	09/30/15		
1. APPLICATIONS RECEIVED	1,818	1,449	-20%	5,928	4,725	-20%	505,501
Commercial	64	46	-28%	232	188	-19%	-
Dwelling	658	597	-9%	2,280	1,927	-15%	-
Homeowners	1,096	806	-26%	3,416	2,610	-24%	-
2. BINDERS ISSUED	1,570	1,206	-23%	4,961	3,799	-23%	N/A
3. BINDERS IN EFFECT	533	353	-34%	533	353	-34%	N/A
4. INSPECTIONS COMPLETE	1,562	1,348	-14%	5,237	4,260	-19%	485,881
5. POLICIES ISSUED	1,202	1,054	-12%	4,106	3,348	-18%	379,573
Commercial	28	23	-18%	99	86	-13%	-
Dwelling	491	453	-8%	1,703	1,427	-16%	-
Homeowners	683	578	-15%	2,304	1,835	-20%	-
RENEWALS							
1. POLICIES EXPIRED	6,902	6,703	-3%	20,656	19,744	-4%	1,198,207
Commercial	126	134	6%	410	387	-6%	-
Dwelling	3,276	3,252	-1%	9,772	9,395	-4%	-
Homeowners	3,500	3,317	-5%	10,474	9,962	-5%	-
2. REPLACEMENT INSPECTIONS	1,006	138	-86%	1,512	480	-68%	142,145
3. TOTAL RENEWALS ISSUED	5,657	5,298	-6%	17,781	16,586	-7%	997,886
Commercial	111	104	-6%	308	328	6%	-
Dwelling	2,753	2,570	-7%	8,683	8,091	-7%	-
Homeowners	2,793	2,624	-6%	8,790	8,167	-7%	-
NEW & RENEWALS							
1. POLICIES ISSUED	6,859	6,352	-7%	21,887	19,934	-9%	1,377,459
Commercial	139	127	-9%	407	414	2%	-
Dwelling	3,244	3,023	-7%	10,386	9,518	-8%	-
Homeowners	3,476	3,202	-8%	11,094	10,002	-10%	-
APPEALS							
1. APPEALS	13	5	-62%	30	17	-43%	2,051
Appeals Upheld	13	5	-62%	30	17	-43%	1,804
Appeals Reversed	0	0	-	0	0	-	247
CLAIMS							
1. CLAIMS REPORTED	365	284	-22%	1,140	968	-15%	92,099
Commercial	11	1	-91%	19	14	-26%	11,488
Dwelling	109	91	-17%	330	286	-13%	36,889
Homeowners	245	192	-22%	791	668	-16%	43,722
CRIME							
1. POLICIES ISSUED	15	15	0%	56	40	-29%	3,070
Commercial	0	0	0%	1	1	0%	317
Residential	15	15	0%	55	39	-29%	2,753
2. CLAIMS REPORTED	0	0	-	1	0	-100%	134
Commercial	0	0	-	0	0	-	34
Residential	0	0	-	1	0	-100%	100

