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ASSESSMENT

July 13, 2016

TO: All Member Companies

ATTN: Chief Executive Officer in Charge of FAIR Plans

RE: Quarterly Statement ending 6/30/16

Enclosed is the Quarterly Statement of the Ohio FAIR Plan Underwriting Association for the period ending 6/30/16. Written Premium for the year to date amounted to \$10,354,857. Year to date Incurred Loss and Loss Adjustment Expenses are \$5,418,688.

Sincerely,

A handwritten signature in black ink that reads "W. Shawn Brace". The signature is fluid and cursive, with "W. Shawn" on the top line and "Brace" on the bottom line.

W. Shawn Brace
President

WSB/mlf
Enclosure

EXHIBIT 1

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
STATEMENT OF ASSETS' LIABILITIES & MEMBERS' EQUITY
AT JUNE 30, 2016

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
Investment	6,661,094			6,661,094
Cash	10,272,695			10,272,695
Accts Receivable	2,844,142		11,031	2,833,111
Furniture & Equipment	267,026		267,026	0
EDP Equipment	134,664		134,664	0
EBUB [Assessments]	0			0
Intangible Asset	0			0
Interest Accrued		13,342		13,342
TOTAL ASSETS	20,179,621	13,342	412,721	19,780,242
LIABILITIES & EQUITY				
Reserves for:				
Unpaid Losses (incl. IBNR)				3,455,446
Unpaid Loss Adj. Expense				397,376
Operating Expenses				328,360
Premium Taxes				39,619
Unearned Premiums				10,787,539
Uncashed Checks				268,255
Advanced Premium				601,050
EBUB				1,103,329
TOTAL RESERVES				16,980,974
Payables for:				
Post Retirement Benefits				2,179,717
Other Payables				31,871
Pension Liability				1,000,401
TOTAL PAYABLES				3,211,989
MEMBERS EQUITY				(412,721)
TOTAL LIABILITIES & EQUITY				19,780,242

EXHIBIT 2

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
INCOME STATEMENT AND EQUITY ACCOUNT
FOR PERIOD ENDING JUNE 30, 2016

UNDERWRITING INCOME	QUARTER	YTD
PREMIUMS EARNED	5,332,307	10,823,666
Deductions:		
Losses Incurred	2,604,138	4,135,071
Loss Exp. Incurred	670,933	1,283,617
Operating Exp. Incurred	1,356,020	2,751,738
Premium Taxes Incurred	19,456	41,902
TOTAL DEDUCTIONS	4,650,547	8,212,328
Net Underwriting Gain or (Loss)	681,760	2,611,338
OTHER INCOME OR (OUTGO)		
Net Investment Income	13,006	16,926
Premium balance Marked Off	317	3,221
Other Income	23,098	70,162
TOTAL OTHER INCOME OR (OUTGO)	36,421	90,309
Net Income or (Loss)	718,181	2,701,647
Change In Assets Not Admitted	(596)	11,335
Net Effect Of Change In EBUB	(718,181)	(2,701,647)
Net Change In Equity	(596)	11,335
EQUITY ACCOUNT		
Member's Equity (Prior Period)	03/31/16	(412,125)
Member's Equity (Current Period)	06/30/16	(412,721)
		12/31/15
		(424,056)
		06/30/16
		(412,721)

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED JUNE 30, 2016

EXHIBIT 3A

ITEM DESCRIPTION	QUARTER						YEAR TO DATE							
	2016	2015	2014	2013	2012	2011	TOTAL	2016	2015	2014	2013	2012	2011	TOTAL
<u>Income Received:</u>														
1 Premiums Written	5,242,298	(152,843)	(2,785)	0	0	0	5,086,670	10,997,322	(636,046)	(6,419)	0	0	0	10,354,857
2 Interest Received	6,025	0	0	0	0	0	6,025	5,717	0	0	0	0	0	5,717
Misc Income	23,098	0	0	0	0	0	23,098	70,162	0	0	0	0	0	70,162
3 TOTAL	5,271,421	(152,843)	(2,785)	0	0	0	5,115,793	11,073,201	(636,046)	(6,419)	0	0	0	10,430,736
<u>Expenses Paid:</u>														
4 Losses	1,387,188	295,617	2,035	911	(1,278)	(1,297)	1,683,176	2,369,136	1,480,683	87,297	26,768	(3,596)	(31,705)	3,928,583
5 Loss Adj. Expense	529,995	14,141	3,700	2,999	11,725	2,463	565,023	1,163,077	48,785	17,230	12,246	14,471	4,062	1,259,871
6 Commissions	605,725	(17,906)	(259)	0	0	0	587,560	1,237,933	(38,155)	(695)	0	0	0	1,199,083
7 Operating Expense	719,387	0	0	0	0	0	719,387	1,224,295	271,579	0	0	0	0	1,495,874
8 Premium Taxes	0	0	0	0	0	0	0	40,916	0	0	0	0	0	40,916
9 Premium Bal. Chgd. Off	(317)	0	0	0	0	0	(317)	(3,221)	0	0	0	0	0	(3,221)
10 TOTAL EXPENSES PAID	3,241,978	291,852	5,476	3,910	10,447	1,166	3,554,829	6,032,136	1,762,892	103,832	39,014	10,875	(27,643)	7,921,106
11 Net Cash Change	2,029,443	(444,695)	(8,261)	(3,910)	(10,447)	(1,166)	1,560,964	5,041,065	(2,398,938)	(110,251)	(39,014)	(10,875)	27,643	2,509,630
<u>Reserves:</u>														
(Deduct Current Period)														
12 Unpaid Losses	3,009,643	271,803	101,000	57,000	0	16,000	3,455,446	3,009,643	271,803	101,000	57,000	0	16,000	3,455,446
13 Unpaid Loss Expense	346,109	31,257	11,615	6,555	0	1,840	397,376	346,109	31,257	11,615	6,555	0	1,840	397,376
14 Operating Expense	328,360	0	0	0	0	0	328,360	328,360	0	0	0	0	0	328,360
15 Premium Taxes	39,619	0	0	0	0	0	39,619	39,619	0	0	0	0	0	39,619
16 Unearned Premiums	8,190,159	2,597,380	0	0	0	0	10,787,539	8,190,159	2,597,380	0	0	0	0	10,787,539
TOTAL Reserves:	11,913,890	2,900,440	112,615	63,555	0	17,840	15,008,340	11,913,890	2,900,440	112,615	63,555	0	17,840	15,008,340
(Add Prior Period)														
17 Unpaid Losses	1,729,053	630,431	101,000	58,000	0	16,000	2,534,484	0	2,928,073	231,885	73,000	0	16,000	3,248,958
18 Unpaid Loss Expense	198,841	72,500	11,615	6,670	0	1,840	291,466	0	336,728	26,667	8,395	0	1,840	373,630
19 Operating Expense	279,287	0	0	0	0	0	279,287	0	271,579	0	0	0	0	271,579
20 Premium Taxes	20,163	0	0	0	0	0	20,163	0	38,633	0	0	0	0	38,633
21 Unearned Premiums	5,036,398	5,996,778	0	0	0	0	11,033,176	0	11,256,348	0	0	0	0	11,256,348
TOTAL	7,263,742	6,699,709	112,615	64,670	0	17,840	14,158,576	0	14,831,361	258,552	81,395	0	17,840	15,189,148
22 Net Reserve Change	(4,650,148)	3,799,269	0	1,115	0	0	(849,764)	(11,913,890)	11,930,921	145,937	17,840	0	0	180,808
<u>ITEM DESCRIPTION</u>														
<u>Other Changes:</u>														
(Deduct Prior Period)														
23 Interest Accrued	6,361	0	0	0	0	0	6,361	0	2,133	0	0	0	0	2,133
24 Assets Not Admitted	812,169	0	0	0	0	0	812,169	0	800,238	0	0	0	0	800,238
25 Change In EBUB	(1,600,305)	0	0	0	0	0	(1,600,305)	0	383,161	0	0	0	0	383,161
Add (Current Period)														
26 Interest Accrued	13,342	0	0	0	0	0	13,342	13,342	0	0	0	0	0	13,342
27 Assets Not Admitted	811,573	0	0	0	0	0	811,573	811,573	0	0	0	0	0	811,573
28 Change In EBUB	(2,318,486)	0	0	0	0	0	(2,318,486)	(2,318,486)	0	0	0	0	0	(2,318,486)
29 Net Other Changes	(711,796)	0	0	0	0	0	(711,796)	(1,493,571)	(1,185,532)	0	0	0	0	(2,679,103)
30 Assessments Or (Distributions)	0	0	0	0	0	0	0	0	0	0	0	0	0	
Change In Member's Equity	(3,332,501)	3,354,574	(8,261)	(2,795)	(10,447)	(1,166)	(596)	(8,366,396)	8,346,451	35,686	(21,174)	(10,875)	27,643	11,335

**OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
POLICY YEARS-INCEPTION TO 6/30/16**

ITEM DESCRIPTION	2016	2015	2014	2013	2012	2011	TOTAL
INCOME RECEIVED							
1 Premium Written	10,997,322	22,601,050	24,882,281	25,837,884	24,581,720	22,340,498	131,240,755
2 Interest Received	5,717	12,536	10,575	8,692	2,592	12,170	52,282
Miscellaneous Income	70,162	95,821	105,887	134,476	124,013	105,199	635,558
3 TOTAL INCOME	11,073,201	22,709,407	24,998,743	25,981,052	24,708,325	22,457,867	131,928,595
EXPENSES PAID							
4 Losses	2,369,136	9,051,594	11,255,400	11,736,029	18,657,935	18,922,079	71,992,173
5 Loss Adj. Expense	1,163,077	2,558,982	2,761,355	2,978,776	3,461,271	3,453,189	16,376,650
6 Commissions	1,237,933	2,608,963	2,873,083	2,979,064	2,838,539	2,579,937	15,117,519
7 Operating Expense	1,224,295	3,737,010	5,050,624	5,349,763	3,665,256	4,282,224	23,309,172
8 Premium Taxes	40,916	95,400	102,355	100,073	85,350	195,748	619,842
9 Premium Chgd. Off	(3,221)	(24,126)	(5,072)	(3,036)	70,071	(10,567)	24,049
10 TOTAL EXPENSE PAID	6,032,136	18,027,823	22,037,745	23,140,669	28,778,422	29,422,610	127,439,405
11 Net Cash Change	5,041,065	4,681,584	2,960,998	2,840,383	(4,070,097)	(6,964,743)	4,489,190
RESERVES							
(Deduct Current)							
12 Unpaid Losses	3,009,643	271,803	101,000	57,000	0	16,000	3,455,446
13 Unpaid Loss Exp.	346,109	31,257	11,615	6,555	0	1,840	397,376
14 Operating Expense	328,360	0	0	0	0	0	328,360
15 Premium Taxes	39,619	0	0	0	0	0	39,619
16 Unearned Premium	8,190,159	2,597,380	0	0	0	0	10,787,539
17 TOTAL CURRENT	11,913,890	2,900,440	112,615	63,555	0	17,840	15,008,340
OTHER CHANGES							
(Add Current)							
18 Interest Accrued	13,342	0	0	0	0	0	13,342
19 Assets Not Admitted	811,573	0	0	0	0	0	811,573
20 TOTAL OTHER CHANGES	824,915	0	0	0	0	0	824,915
21 Change In Effect EBUB	(2,318,486)	0	0	0	0	0	(2,318,486)
22 Assessments	0	0	0	0	3,500,000	8,100,000	11,600,000
NET MEMBERS' EQUITY	(8,366,396)	1,781,144	2,848,383	2,776,828	(570,097)	1,117,417	(412,721)

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED JUNE 30, 2016

EXHIBIT 4A

ITEM DESCRIPTION	QUARTER						YEAR TO DATE							
	2016	2015	2014	2013	2012	2011	TOTAL	2016	2015	2014	2013	2012	2011	TOTAL
PREMIUMS WRITTEN:														
1 Fire	1,245,855	(26,868)	(542)	0	0	0	1,218,445	2,647,123	(138,123)	(2,188)	0	0	0	2,506,812
2 Allied Lines	429,323	(9,351)	(187)	0	0	0	419,785	938,263	(48,972)	(859)	0	0	0	888,432
3 Homeowners	3,557,771	(116,602)	(2,056)	0	0	0	3,439,113	7,391,476	(448,990)	(3,340)	0	0	0	6,939,146
4 Other Liability	7,843	(22)	0	0	0	0	7,821	16,863	45	(32)	0	0	0	16,876
5 Crime	1,506	0	0	0	0	0	1,506	3,597	(6)	0	0	0	0	3,591
6 TOTAL	5,242,298	(152,843)	(2,785)	0	0	0	5,086,670	10,997,322	(636,046)	(6,419)	0	0	0	10,354,857
UNEARNED PREMIUMS														
(Prior Period)														
7 Fire	1,232,962	1,435,975	0	0	0	0	2,668,937	0	2,704,908	0	0	0	0	2,704,908
8 Allied Lines	447,404	505,126	0	0	0	0	952,530	0	949,169	0	0	0	0	949,169
9 Homeowners	3,346,100	4,044,336	0	0	0	0	7,390,436	0	7,581,988	0	0	0	0	7,581,988
10 Other Liability	7,945	9,902	0	0	0	0	17,847	0	17,440	0	0	0	0	17,440
11 Crime	1,987	1,439	0	0	0	0	3,426	0	2,843	0	0	0	0	2,843
12 TOTAL	5,036,398	5,996,778	0	0	0	0	11,033,176	0	11,256,348	0	0	0	0	11,256,348
UNEARNED PREMIUMS														
(Current Period)														
13 Fire	1,968,996	630,198	0	0	0	0	2,599,194	1,968,996	630,198	0	0	0	0	2,599,194
14 Allied Lines	695,345	223,323	0	0	0	0	918,668	695,345	223,323	0	0	0	0	918,668
15 Homeowners	5,510,517	1,738,758	0	0	0	0	7,249,275	5,510,517	1,738,758	0	0	0	0	7,249,275
16 Other Liability	12,523	4,555	0	0	0	0	17,078	12,523	4,555	0	0	0	0	17,078
17 Crime	2,778	546	0	0	0	0	3,324	2,778	546	0	0	0	0	3,324
18 TOTAL	8,190,159	2,597,380	0	0	0	0	10,787,539	8,190,159	2,597,380	0	0	0	0	10,787,539
EARNED PREMIUMS														
19 Fire	509,821	778,909	(542)	0	0	0	1,288,188	678,127	1,936,587	(2,188)	0	0	0	2,612,526
20 Allied Lines	181,382	272,452	(187)	0	0	0	453,647	242,918	676,874	(859)	0	0	0	918,933
21 Homeowners	1,393,354	2,188,976	(2,056)	0	0	0	3,580,274	1,880,959	5,394,240	(3,340)	0	0	0	7,271,859
22 Other Liability	3,265	5,325	0	0	0	0	8,590	4,340	12,930	(32)	0	0	0	17,238
23 Crime	715	893	0	0	0	0	1,608	819	2,291	0	0	0	0	3,110
24 TOTAL	2,088,537	3,246,555	(2,785)	0	0	0	5,332,307	2,807,163	8,022,922	(6,419)	0	0	0	10,823,666

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED JUNE 30, 2016

EXHIBIT 4B

LINE DESCRIPTION	QUARTER						YEAR TO DATE							
	2016	2015	2014	2013	2012	2011	TOTAL	2016	2015	2014	2013	2012	2011	TOTAL
Paid Losses														
1 Fire	573,917	(24,142)	0	0	0	(207)	549,568	1,055,671	234,972	0	0	0	(27,532)	1,263,111
2 Allied Lines	109,368	8,865	0	0	0	(400)	117,833	171,890	49,223	0	0	0	(1,340)	219,773
3 Homeowner	703,903	310,894	2,035	911	(1,278)	(690)	1,015,775	1,141,575	1,196,488	87,297	26,768	(3,596)	(2,833)	2,445,699
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	0	0	0	0	0	0
6 TOTAL	1,387,188	295,617	2,035	911	(1,278)	(1,297)	1,683,176	2,369,136	1,480,683	87,297	26,768	(3,596)	(31,705)	3,928,583
Outstanding Losses														
Current Period (incl IBNR)														
7 Fire	663,226	0	0	0	0	0	663,226	663,226	0	0	0	0	0	663,226
8 Allied Lines	151,731	0	0	0	0	0	151,731	151,731	0	0	0	0	0	151,731
9 Homeowner	2,117,686	271,803	101,000	57,000	0	16,000	2,563,489	2,117,686	271,803	101,000	57,000	0	16,000	2,563,489
10 Other Liability	76,000	0	0	0	0	0	76,000	76,000	0	0	0	0	0	76,000
11 Crime	1,000	0	0	0	0	0	1,000	1,000	0	0	0	0	0	1,000
12 TOTAL	3,009,643	271,803	101,000	57,000	0	16,000	3,455,446	3,009,643	271,803	101,000	57,000	0	16,000	3,455,446
Outstanding Losses														
Prior Period (incl IBNR)														
13 Fire	504,011	3,500	0	0	0	0	507,511	0	518,500	0	0	0	0	518,500
14 Allied Lines	64,500	3,500	0	0	0	0	68,000	0	55,000	0	0	0	0	55,000
15 Homeowners	1,159,542	623,431	101,000	58,000	0	16,000	1,957,973	0	2,353,573	231,885	73,000	0	16,000	2,674,458
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	1,000	0	0	0	0	1,000
18 TOTAL	1,729,053	630,431	101,000	58,000	0	16,000	2,534,484	0	2,928,073	231,885	73,000	0	16,000	3,248,958
Incurred Losses														
19 Fire	733,132	(27,642)	0	0	0	(207)	705,283	1,718,897	(283,528)	0	0	0	(27,532)	1,407,837
20 Allied Lines	196,599	5,365	0	0	0	(400)	201,564	323,621	(5,777)	0	0	0	(1,340)	316,504
21 Homeowner	1,662,047	(40,734)	2,035	(89)	(1,278)	(690)	1,621,291	3,259,261	(885,282)	(43,588)	10,768	(3,596)	(2,833)	2,334,730
22 Other Liability	76,000	0	0	0	0	0	76,000	76,000	0	0	0	0	0	76,000
23 Crime	0	0	0	0	0	0	0	1,000	(1,000)	0	0	0	0	0
24 TOTAL	2,667,778	(63,011)	2,035	(89)	(1,278)	(1,297)	2,604,138	5,378,779	(1,175,587)	(43,588)	10,768	(3,596)	(31,705)	4,135,071
IBNR (Current Period)														
25 Fire	305,000	0	0	0	0	0	305,000	305,000	0	0	0	0	0	305,000
26 Allied Lines	19,000	0	0	0	0	0	19,000	19,000	0	0	0	0	0	19,000
27 Homeowner	675,000	0	0	0	0	0	675,000	675,000	0	0	0	0	0	675,000
28 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29 Crime	1,000	0	0	0	0	0	1,000	1,000	0	0	0	0	0	1,000
30 TOTAL	1,000,000	0	0	0	0	0	1,000,000	1,000,000	0	0	0	0	0	1,000,000
IBNR (Prior Period)														
31 Fire	305,000	0	0	0	0	0	305,000	0	305,000	0	0	0	0	305,000
32 Allied Lines	19,000	0	0	0	0	0	19,000	0	19,000	0	0	0	0	19,000
33 Homeowner	675,000	0	0	0	0	0	675,000	0	675,000	0	0	0	0	675,000
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
36 TOTAL	1,000,000	0	0	0	0	0	1,000,000	0	1,000,000	0	0	0	0	1,000,000

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED JUNE 30, 2016

EXHIBIT 4C

LINE DESCRIPTION	QUARTER						YEAR TO DATE							
	2016	2015	2014	2013	2012	2011	TOTAL	2016	2015	2014	2013	2012	2011	TOTAL
Loss Expenses Paid														
1 Fire	158,684	0	1,194	0	0	1,489	161,367	402,734	5,208	2,610	0	0	2,613	413,165
2 Allied Lines	38,352	0	0	0	11,725	0	50,077	66,274	1,922	0	0	14,471	0	82,667
3 Homeowner	332,959	14,141	2,506	2,999	0	974	353,579	694,069	41,655	14,620	12,246	0	1,449	764,039
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	0	0	0	0	0	0
6 TOTAL	529,995	14,141	3,700	2,999	11,725	2,463	565,023	1,163,077	48,785	17,230	12,246	14,471	4,062	1,259,871
Unpaid Loss Expenses (Current Period)														
7 Fire	76,271	0	0	0	0	0	76,271	76,271	0	0	0	0	0	76,271
8 Allied Lines	17,450	0	0	0	0	0	17,450	17,450	0	0	0	0	0	17,450
9 Homeowner	243,533	31,257	11,615	6,555	0	1,840	294,800	243,533	31,257	11,615	6,555	0	1,840	294,800
10 Other Liability	8,740	0	0	0	0	0	8,740	8,740	0	0	0	0	0	8,740
11 Crime	115	0	0	0	0	0	115	115	0	0	0	0	0	115
12 TOTAL	346,109	31,257	11,615	6,555	0	1,840	397,376	346,109	31,257	11,615	6,555	0	1,840	397,376
Unpaid Loss Expenses (Prior Period)														
13 Fire	57,961	403	0	0	0	0	58,364	0	59,628	0	0	0	0	59,628
14 Allied Lines	7,418	403	0	0	0	0	7,821	0	6,326	0	0	0	0	6,326
15 Homeowners	133,347	71,694	11,615	6,670	0	1,840	225,166	0	270,659	26,667	8,395	0	1,840	307,561
16 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17 Crime	115	0	0	0	0	0	115	0	115	0	0	0	0	115
18 TOTAL	198,841	72,500	11,615	6,670	0	1,840	291,466	0	336,728	26,667	8,395	0	1,840	373,630
Incurred Loss Expenses														
19 Fire	176,994	(403)	1,194	0	0	1,489	179,274	479,005	(54,420)	2,610	0	0	2,613	429,808
20 Allied Lines	48,384	(403)	0	0	11,725	0	59,706	83,724	(4,404)	0	0	14,471	0	93,791
21 Homeowner	443,145	(26,296)	2,506	2,884	0	974	423,213	937,602	(197,747)	(432)	10,406	0	1,449	751,278
22 Other Liability	8,740	0	0	0	0	0	8,740	8,740	0	0	0	0	0	8,740
23 Crime	0	0	0	0	0	0	0	115	(115)	0	0	0	0	0
24 TOTAL	677,263	(27,102)	3,700	2,884	11,725	2,463	670,933	1,509,186	(256,686)	2,178	10,406	14,471	4,062	1,283,617

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

FORM A

NEW	QUARTER ENDED 06/30/15	QUARTER ENDED 06/30/16	CHANGE %	YEAR TO DATE 06/30/15	YEAR TO DATE 06/30/16	CHANGE %	INCEPTION TO DATE
	1,558	1,289	-17%	3,276	2,582	-21%	515,706
1. APPLICATIONS RECEIVED							
Commercial	64	41	-36%	142	80	-44%	-
Dwelling	643	556	-14%	1,330	1,064	-20%	-
Homeowners	851	692	-19%	1,804	1,438	-20%	-
2. BINDERS ISSUED	1,258	1,064	-15%	2,593	2,045	-21%	N/A
3. BINDERS IN EFFECT	363	380	5%	761	724	-5%	N/A
4. INSPECTIONS COMPLETE	1,340	1,093	-18%	2,912	2,259	-22%	494,908
5. POLICIES ISSUED	1,076	846	-21%	2,294	1,758	-23%	386,705
Commercial	34	23	-32%	63	33	-48%	-
Dwelling	452	356	-21%	974	763	-22%	-
Homeowners	590	467	-21%	1,257	962	-23%	-
RENEWALS							
1. POLICIES EXPIRED	6,230	5,838	-6%	13,041	12,179	-7%	1,241,838
Commercial	125	114	-9%	253	245	-3%	-
Dwelling	2,867	2,743	-4%	6,143	5,828	-5%	-
Homeowners	3,238	2,981	-8%	6,645	6,106	-8%	-
2. REPLACEMENT INSPECTIONS	230	841	266%	342	1,226	258%	144,301
3. TOTAL RENEWALS ISSUED	5,578	5,128	-8%	11,288	10,628	-6%	1,035,568
Commercial	128	96	-25%	224	199	-11%	-
Dwelling	2,641	2,400	-9%	5,521	5,117	-7%	-
Homeowners	2,809	2,632	-6%	5,543	5,312	-4%	-
NEW & RENEWALS							
1. POLICIES ISSUED	6,654	5,974	-10%	13,582	12,386	-9%	1,422,273
Commercial	162	119	-27%	287	232	-19%	-
Dwelling	3,093	2,756	-11%	6,495	5,880	-9%	-
Homeowners	3,399	3,099	-9%	6,800	6,274	-8%	-
APPEALS							
1. APPEALS	8	3	-63%	12	10	-17%	2,084
Appeals Upheld	8	3	-63%	12	9	-25%	1,836
Appeals Reversed	0	0	-	0	1	100%	248
CLAIMS							
1. CLAIMS REPORTED	383	294	-23%	684	511	-25%	94,032
Commercial	7	4	-43%	13	6	-54%	11,514
Dwelling	121	94	-22%	195	172	-12%	37,475
Homeowners	255	196	-23%	476	333	-30%	45,043
CRIME							
1. POLICIES ISSUED	14	14	0%	25	25	0%	3,155
Commercial	0	0	-	1	1	0%	319
Residential	14	14	0%	24	24	0%	2,836
2. CLAIMS REPORTED	0	1	100%	0	1	100%	135
Commercial	0	0	-	0	0	-	34
Residential	0	1	100%	0	1	100%	101

PART 3 (000 omitted)
LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE
As of June 30, 2016

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 2016 Loss and LAE Payments on Claims Reported as of Prior Year-End	5 2016 Loss and LAE Payments on Claims Unreported as of Prior Year-End	6 Total 2016 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 Developed 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. 2013 + Prior	99	0	99	21	0	21	82	0	0	82	4	0	4
2. 2014	259	0	259	117	1	118	113	0	0	113	(29)	1	(28)
3. Subtotals 2014 + prior	358	0	358	138	1	139	195	0	0	195	(25)	1	(24)
4. 2015	2,150	1,115	3,265	1,609	192	1,801	302	0	0	302	(239)	(923)	(1,162)
5. Subtotals 2015 + prior	2,508	1,115	3,623	1,747	193	1,940	497	0	0	497	(264)	(922)	(1,186)
6. 2016	XXX	XXX	XXX	XXX	3,248	3,248	XXX	2,240	1,115	3,355	XXX	XXX	XXX
7. Totals	2,508	1,115	3,623	1,747	3,441	5,188	497	2,240	1,115	3,852	(264)	(922)	(1,186)

8. Prior Year-End Surplus As Regards Policyholders

(424)

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. (10.526)	2. (82.691)	3. (32.735)
Col. 13, Line 7 Line 8		
4. 279.717		