



RECEIVED

October 24, 2016

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OFFICE OF RISK
ASSESSMENT

TO: All Member Companies

ATTN: Chief Executive Officer in Charge of FAIR Plans

RE: Quarterly Statement ending 9/30/16

Enclosed is the Quarterly Statement of the Ohio FAIR Plan Underwriting Association for the period ending 9/30/16. Written Premium for the year to date amounted to \$14,887,513. Year to date Incurred Loss and Loss Adjustment Expenses are \$9,395,993.

Sincerely,

A handwritten signature in black ink that reads "W. Shawn Brace".

W. Shawn Brace
President

WSB/mlf
Enclosure

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

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
Investment	7,895,345			7,895,345
Cash	9,034,624			9,034,624
Accts Receivable	2,596,423		11,479	2,584,944
Furniture & Equipment	267,026		267,026	0
EDP Equipment	134,664		134,664	0
Assessments (EBUB)	0			0
Intangible Asset	0			0
Interest Accrued		13,047		13,047
	19,928,082	13,047	413,169	19,527,960
TOTAL ASSETS				
LIABILITIES & EQUITY				
Reserves for:				
Unpaid Losses (incl. IBNR)				3,875,704
Unpaid Loss Adj. Expense				445,706
Operating Expenses				267,001
Premium Taxes				56,956
Unearned Premiums				10,139,661
Uncashed Checks				264,908
Advanced Premium				629,586
EBUB				1,059,019
				16,738,541
TOTAL RESERVES				
Payables for:				
Post Retirement Benefits				2,179,717
Other Payables				22,470
Pension Liability				1,000,401
				3,202,588
TOTAL PAYABLES				
MEMBERS EQUITY				(413,169)
TOTAL LIABILITIES & EQUITY				19,527,960

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

UNDERWRITING INCOME	QUARTER	YTD
PREMIUMS EARNED	5,180,534	16,004,200
Deductions:		
Losses Incurred	3,292,217	7,427,288
Loss Exp. Incurred	685,088	1,968,705
Operating Exp. Incurred	1,265,797	4,017,535
Premium Taxes Incurred	17,337	59,239
TOTAL DEDUCTIONS	5,260,439	13,472,767
Net Underwriting Gain or (Loss)	(79,905)	2,531,433
 OTHER INCOME OR (OUTGO)		
Net Investment Income	14,600	31,526
Premium balance Marked Off	(774)	2,447
Other Income	21,769	91,931
TOTAL OTHER INCOME OR (OUTGO)	35,595	125,904
Net Income or (Loss)	(44,310)	2,657,337
Change In Assets Not Admitted	(448)	10,887
Net Effect Of Change In EBUB	44,310	(2,657,337)
Net Change In Equity	(448)	10,887
 EQUITY ACCOUNT		
Member's Equity (Prior Period)	06/30/16	(412,721)
Member's Equity (Current Period)	09/30/16	(413,169)
		12/31/15
		09/30/16
		(424,056)
		(413,169)

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

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	4,621,511	(87,352)	(1,503)	0	0	0	4,532,656	15,618,833	(723,398)	(7,922)	0	0	0	14,887,513
2 Interest Received	14,895	0	0	0	0	0	14,895	20,612	0	0	0	0	20,612	
Misc Income	21,769	0	0	0	0	0	21,769	91,931	0	0	0	0	91,931	
3 TOTAL	4,658,175	(87,352)	(1,503)	0	0	0	4,569,320	15,731,376	(723,398)	(7,922)	0	0	0	15,000,056
<u>Expenses Paid</u>														
4 Losses	2,794,353	25,723	938	0	2,000	48,945	2,871,959	5,163,489	1,506,406	88,235	26,768	(1,596)	17,240	6,800,542
5 Loss Adj. Expense	618,051	7,779	5,863	159	3,294	1,612	636,758	1,781,128	56,564	23,093	12,405	17,765	5,674	1,896,629
6 Commissions	541,771	(10,215)	(180)	0	0	0	531,376	1,779,704	(48,370)	(875)	0	0	0	1,730,459
7 Operating Expense	795,780	0	0	0	0	0	795,780	2,020,075	271,579	0	0	0	0	2,291,654
8 Premium Taxes	0	0	0	0	0	0	0	40,916	0	0	0	0	0	40,916
9 Premium Bal. Chgd. Off	774	0	0	0	0	0	774	(2,447)	0	0	0	0	0	(2,447)
10 TOTAL EXPENSES PAID	4,750,729	23,287	6,621	159	5,294	50,557	4,836,647	10,782,865	1,786,179	110,453	39,173	16,169	22,914	12,757,753
11 Net Cash Change	(92,554)	(110,639)	(8,124)	(159)	(5,294)	(50,557)	(267,327)	4,948,511	(2,509,577)	(118,375)	(39,173)	(16,169)	(22,914)	2,242,303
<u>Reserves</u>														
(Deduct Current Period)														
12 Unpaid Losses	3,480,627	237,077	101,000	57,000	0	0	3,875,704	3,480,627	237,077	101,000	57,000	0	0	3,875,704
13 Unpaid Loss Expense	400,272	27,264	11,615	6,555	0	0	445,706	400,272	27,264	11,615	6,555	0	0	445,706
14 Operating Expense	267,001	0	0	0	0	0	267,001	267,001	0	0	0	0	0	267,001
15 Premium Taxes	56,956	0	0	0	0	0	56,956	56,956	0	0	0	0	0	56,956
16 Unearned Premiums	9,525,931	613,730	0	0	0	0	10,139,661	9,525,931	613,730	0	0	0	0	10,139,661
TOTAL	13,730,787	878,071	112,615	63,555	0	0	14,785,028	13,730,787	878,071	112,615	63,555	0	0	14,785,028
<u>Reserves</u>														
(Add Prior Period)														
17 Unpaid Losses	3,009,643	271,803	101,000	57,000	0	16,000	3,455,446	0	2,928,073	231,885	73,000	0	16,000	3,248,958
18 Unpaid Loss Expense	346,109	31,257	11,615	6,555	0	1,840	397,376	0	336,728	26,667	8,395	0	1,840	373,630
19 Operating Expense	328,360	0	0	0	0	0	328,360	0	271,579	0	0	0	0	271,579
20 Premium Taxes	39,619	0	0	0	0	0	39,619	0	38,633	0	0	0	0	38,633
21 Unearned Premiums	8,190,159	2,597,380	0	0	0	0	10,787,539	0	11,256,348	0	0	0	0	11,256,348
TOTAL	11,913,890	2,900,440	112,615	63,555	0	17,840	15,008,340	0	14,831,361	258,552	81,395	0	17,840	15,189,148
22 Net Reserve Change	(1,816,897)	2,022,369	0	0	0	17,840	223,312	(13,730,787)	13,953,290	145,937	17,840	0	17,840	404,120
ITEM DESCRIPTION														
<u>Other Changes</u>														
Deduct (Prior Period)														
23 Interest Accrued	13,342	0	0	0	0	0	13,342	0	2,133	0	0	0	0	2,133
24 Assets Not Admitted	811,573	0	0	0	0	0	811,573	0	800,238	0	0	0	0	800,238
25 Change In EBUB	(2,318,486)	0	0	0	0	0	(2,318,486)	0	383,161	0	0	0	0	383,161
Add (Current Period)														
26 Interest Accrued	13,047	0	0	0	0	0	13,047	13,047	0	0	0	0	0	13,047
27 Assets Not Admitted	811,125	0	0	0	0	0	811,125	811,125	0	0	0	0	0	811,125
28 Change In EBUB	(2,274,176)	0	0	0	0	0	(2,274,176)	(2,274,176)	0	0	0	0	0	(2,274,176)
29 Net Other Changes	43,567	0	0	0	0	0	43,567	(1,450,004)	(1,185,532)	0	0	0	0	(2,635,536)
30 Assessments Or (Distributions)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Change In Member's Equity	(1,865,884)	1,911,730	(8,124)	(159)	(5,294)	(32,717)	(448)	(10,232,280)	10,258,181	27,562	(21,333)	(16,169)	(5,074)	10,887

**OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
POLICY YEARS-INCEPTION TO 9/30/16**

ITEM DESCRIPTION	2016	2015	2014	2013	2012	2011	TOTAL
INCOME RECEIVED							
1 Premium Written	15,618,833	22,513,698	24,880,778	25,837,884	24,581,720	22,340,498	135,773,411
2 Interest Received	20,612	12,536	10,575	8,692	2,592	12,170	67,177
Miscellaneous Income	91,931	95,821	105,887	134,476	124,013	105,199	657,327
3 TOTAL INCOME	15,731,376	22,622,055	24,997,240	25,981,052	24,708,325	22,457,867	136,497,915
EXPENSES PAID							
4 Losses	5,163,489	9,077,317	11,256,338	11,736,029	18,659,935	18,971,024	74,864,132
5 Loss Adj. Expense	1,781,128	2,566,761	2,767,218	2,978,935	3,464,565	3,454,801	17,013,408
6 Commissions	1,779,704	2,598,748	2,872,903	2,979,064	2,838,539	2,579,937	15,648,895
7 Operating Expense	2,020,075	3,737,010	5,050,624	5,349,763	3,665,256	4,282,224	24,104,952
8 Premium Taxes	40,916	95,400	102,355	100,073	85,350	195,748	619,842
9 Premium Chgd. Off	(2,447)	(24,126)	(5,072)	(3,036)	70,071	(10,567)	24,823
10 TOTAL EXPENSE PAID	10,782,865	18,051,110	22,044,366	23,140,828	28,783,716	29,473,167	132,276,052
11 Net Cash Change	4,948,511	4,570,945	2,952,874	2,840,224	(4,075,391)	(7,015,300)	4,221,863
RESERVES							
(Deduct Current)							
12 Unpaid Losses	3,480,627	237,077	101,000	57,000	0	0	3,875,704
13 Unpaid Loss Exp.	400,272	27,264	11,615	6,555	0	0	445,706
14 Operating Expense	267,001	0	0	0	0	0	267,001
15 Premium Taxes	56,956	0	0	0	0	0	56,956
16 Unearned Premium	9,525,931	613,730	0	0	0	0	10,139,661
17 TOTAL CURRENT	13,730,787	878,071	112,615	63,555	0	0	14,785,028
OTHER CHANGES							
(Add Current)							
18 Interest Accrued	13,047	0	0	0	0	0	13,047
19 Assets Not Admitted	811,125	0	0	0	0	0	811,125
20 TOTAL OTHER CHANGES	824,172	0	0	0	0	0	824,172
21 Change In Effect EBUB	(2,274,176)	0	0	0	0	0	(2,274,176)
22 Assessments	0	0	0	0	3,500,000	8,100,000	11,600,000
NET MEMBERS' EQUITY	(10,232,280)	3,692,874	2,840,259	2,776,669	(575,391)	1,084,700	(413,169)

**OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED SEPTEMBER 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	1,102,727	(14,466)	0	0	0	0	1,088,261	3,749,850	(152,589)	(2,188)	0	0	0	3,595,073
2 Allied Lines	382,780	(5,501)	0	0	0	0	377,279	1,321,043	(54,473)	(859)	0	0	0	1,265,711
3 Homeowners	3,127,454	(67,374)	(1,503)	0	0	0	3,058,577	10,518,930	(516,364)	(4,843)	0	0	0	9,997,723
4 Other Liability	6,989	(11)	0	0	0	0	6,978	23,852	34	(32)	0	0	0	23,854
5 Crime	1,561	0	0	0	0	0	1,561	5,158	(6)	0	0	0	0	5,152
6 TOTAL	4,621,511	(87,352)	(1,503)	0	0	0	4,532,656	15,618,833	(723,398)	(7,922)	0	0	0	14,887,513
UNEARNED PREMIUMS														
(Prior Period)														
7 Fire	1,968,996	630,198	0	0	0	0	2,599,194	0	2,704,908	0	0	0	0	2,704,908
8 Allied Lines	695,345	223,323	0	0	0	0	918,668	0	949,169	0	0	0	0	949,169
9 Homeowners	5,510,517	1,738,758	0	0	0	0	7,249,275	0	7,581,988	0	0	0	0	7,581,988
10 Other Liability	12,523	4,555	0	0	0	0	17,078	0	17,440	0	0	0	0	17,440
11 Crime	2,778	546	0	0	0	0	3,324	0	2,843	0	0	0	0	2,843
12 TOTAL	8,190,159	2,597,380	0	0	0	0	10,787,539	0	11,256,348	0	0	0	0	11,256,348
UNEARNED PREMIUMS														
(Current Period)														
13 Fire	2,280,062	151,506	0	0	0	0	2,431,568	2,280,062	151,506	0	0	0	0	2,431,568
14 Allied Lines	798,274	54,571	0	0	0	0	852,845	798,274	54,571	0	0	0	0	852,845
15 Homeowners	6,429,810	406,441	0	0	0	0	6,836,251	6,429,810	406,441	0	0	0	0	6,836,251
16 Other Liability	14,501	1,123	0	0	0	0	15,624	14,501	1,123	0	0	0	0	15,624
17 Crime	3,284	89	0	0	0	0	3,373	3,284	89	0	0	0	0	3,373
18 TOTAL	9,525,931	613,730	0	0	0	0	10,139,661	9,525,931	613,730	0	0	0	0	10,139,661
EARNED PREMIUMS														
19 Fire	791,661	464,226	0	0	0	0	1,255,887	1,469,788	2,400,813	(2,188)	0	0	0	3,868,413
20 Allied Lines	279,851	163,251	0	0	0	0	443,102	522,769	840,125	(859)	0	0	0	1,362,035
21 Homeowners	2,208,161	1,264,943	(1,503)	0	0	0	3,471,601	4,089,120	6,659,183	(4,843)	0	0	0	10,743,460
22 Other Liability	5,011	3,421	0	0	0	0	8,432	9,351	16,351	(32)	0	0	0	25,670
23 Crime	1,055	457	0	0	0	0	1,512	1,874	2,748	0	0	0	0	4,622
24 TOTAL	3,285,739	1,896,298	(1,503)	0	0	0	5,180,534	6,092,902	9,919,220	(7,922)	0	0	0	16,004,200

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

EXHIBIT 4B

LINE DESCRIPTION	QUARTER						YEAR TO DATE							
	QUARTER			YEAR TO DATE			QUARTER			YEAR TO DATE				
	2016	2015	2014	2013	2012	2011	TOTAL	2016	2015	2014	2013	2012	2011	TOTAL
Paid Losses														
1 Fire	783,418	0	0	0	0	(75)	783,343	1,839,089	234,972	0	0	0	(27,607)	2,046,454
2 Allied Lines	170,122	0	0	0	2,000	(520)	171,602	342,012	49,223	0	0	2,000	(1,860)	391,375
3 Homeowner	1,837,734	25,723	938	0	0	49,540	1,913,935	2,979,309	1,222,211	88,235	26,768	(3,596)	46,707	4,359,634
4 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5 Crime	3,079	0	0	0	0	0	3,079	3,079	0	0	0	0	0	3,079
6 TOTAL	2,794,353	25,723	938	0	2,000	48,945	2,871,959	5,163,489	1,506,406	88,235	26,768	(1,596)	17,240	6,800,542
Outstanding Losses														
Current Period (incl IBNR)														
7 Fire	662,620	0	0	0	0	0	662,620	662,620	0	0	0	0	0	662,620
8 Allied Lines	96,000	0	0	0	0	0	96,000	96,000	0	0	0	0	0	96,000
9 Homeowner	2,645,007	237,077	101,000	57,000	0	0	3,040,084	2,645,007	237,077	101,000	57,000	0	0	3,040,084
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	3,480,627	237,077	101,000	57,000	0	0	3,875,704	3,480,627	237,077	101,000	57,000	0	0	3,875,704
Outstanding Losses														
Prior Period (incl IBNR)														
13 Fire	663,226	0	0	0	0	0	663,226	0	518,500	0	0	0	0	518,500
14 Allied Lines	151,731	0	0	0	0	0	151,731	0	55,000	0	0	0	0	55,000
15 Homeowners	2,117,686	271,803	101,000	57,000	0	16,000	2,563,489	0	2,353,573	231,885	73,000	0	16,000	2,674,458
16 Other Liability	76,000	0	0	0	0	0	76,000	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	3,009,643	271,803	101,000	57,000	0	16,000	3,455,446	0	2,928,073	231,885	73,000	0	16,000	3,248,958
Incurred Losses														
19 Fire	782,812	0	0	0	0	(75)	782,737	2,501,709	(283,528)	0	0	0	(27,607)	2,190,574
20 Allied Lines	114,391	0	0	0	2,000	(520)	115,871	438,012	(5,777)	0	0	2,000	(1,860)	432,375
21 Homeowner	2,365,055	(9,003)	938	0	0	33,540	2,390,530	5,624,316	(894,285)	(42,650)	10,768	(3,596)	30,707	4,725,260
22 Other Liability	0	0	0	0	0	0	0	76,000	0	0	0	0	0	76,000
23 Crime	3,079	0	0	0	0	0	3,079	4,079	(1,000)	0	0	0	0	3,079
24 TOTAL	3,265,337	(9,003)	938	0	2,000	32,945	3,292,217	8,644,116	(1,184,590)	(42,650)	10,768	(1,596)	1,240	7,427,288
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 SEPTEMBER 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	174,578	0	5,599	0	0	1,234	181,411	577,312	5,208	8,209	0	0	3,847	594,576
2 Allied Lines	51,969	0	0	0	3,294	0	55,263	118,243	1,922	0	0	17,765	0	137,930
3 Homeowner	391,504	7,779	264	159	0	378	400,084	1,085,573	49,434	14,884	12,405	0	1,827	1,164,123
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	618,051	7,779	5,863	159	3,294	1,612	636,758	1,781,128	56,564	23,093	12,405	17,765	5,674	1,896,629
Unpaid Loss Expenses (Current Period)														
7 Fire	76,201	0	0	0	0	0	76,201	76,201	0	0	0	0	0	76,201
8 Allied Lines	11,041	0	0	0	0	0	11,041	11,041	0	0	0	0	0	11,041
9 Homeowner	304,175	27,264	11,615	6,555	0	0	349,609	304,175	27,264	11,615	6,555	0	0	349,609
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	400,272	27,264	11,615	6,555	0	0	445,706	400,272	27,264	11,615	6,555	0	0	445,706
Unpaid Loss Expenses (Prior Period)														
13 Fire	76,271	0	0	0	0	0	76,271	0	59,628	0	0	0	0	59,628
14 Allied Lines	17,450	0	0	0	0	0	17,450	0	6,326	0	0	0	0	6,326
15 Homeowners	243,533	31,257	11,615	6,555	0	1,840	294,800	0	270,659	26,667	8,395	0	1,840	307,561
16 Other Liability	8,740	0	0	0	0	0	8,740	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	346,109	31,257	11,615	6,555	0	1,840	397,376	0	336,728	26,667	8,395	0	1,840	373,630
Incurred Loss Expenses														
19 Fire	174,508	0	5,599	0	0	1,234	181,341	653,513	(54,420)	8,209	0	0	3,847	611,149
20 Allied Lines	45,560	0	0	0	3,294	0	48,854	129,284	(4,404)	0	0	17,765	0	142,645
21 Homeowner	452,146	3,786	264	159	0	(1,462)	454,893	1,389,748	(193,961)	(168)	10,565	0	(13)	1,206,171
22 Other Liability	0	0	0	0	0	0	0	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	672,214	3,786	5,863	159	3,294	(228)	685,088	2,181,400	(252,900)	8,041	10,565	17,765	3,834	1,968,705

**OHIO FAIR PLAN UNDERWRITING ASSOCIATION
OPERATIONS REPORT
QUARTER ENDED 09/30/16**

FORM A

NEW	QUARTER ENDED 09/30/15	QUARTER ENDED 09/30/16	CHANGE %	YEAR TO DATE 09/30/15	YEAR TO DATE 09/30/16	CHANGE %	INCEPTION TO DATE
1. APPLICATIONS RECEIVED	1,449	1,183	-18%	4,725	3,765	-20%	516,889
Commercial	46	54	17%	188	134	-29%	-
Dwelling	597	422	-29%	1,927	1,486	-23%	-
Homeowners	806	707	-12%	2,610	2,145	-18%	-
2. BINDERS ISSUED	1,206	974	-19%	3,799	3,019	-21%	N/A
3. BINDERS IN EFFECT	353	302	-14%	353	302	-14%	N/A
4. INSPECTIONS COMPLETE	1,348	1,077	-20%	4,260	3,336	-22%	495,985
5. POLICIES ISSUED	1,054	831	-21%	3,348	2,589	-23%	387,536
Commercial	23	8	-65%	86	41	-52%	-
Dwelling	453	334	-26%	1,427	1,097	-23%	-
Homeowners	578	489	-15%	1,835	1,451	-21%	-
RENEWALS							
1. POLICIES EXPIRED	6,703	5,417	-19%	19,744	17,596	-11%	1,247,255
Commercial	134	91	-32%	387	336	-13%	-
Dwelling	3,252	2,620	-19%	9,395	8,448	-10%	-
Homeowners	3,317	2,706	-18%	9,962	8,812	-12%	-
2. REPLACEMENT INSPECTIONS	138	1,919	1291%	480	3,145	555%	146,220
3. TOTAL RENEWALS ISSUED	5,298	4,731	-11%	16,586	15,359	-7%	1,040,299
Commercial	104	84	-19%	328	283	-14%	-
Dwelling	2,570	2,285	-11%	8,091	7,402	-9%	-
Homeowners	2,624	2,362	-10%	8,167	7,674	-6%	-
NEW & RENEWALS							
1. POLICIES ISSUED	6,352	5,562	-12%	19,934	17,948	-10%	1,427,835
Commercial	127	92	-28%	414	324	-22%	-
Dwelling	3,023	2,619	-13%	9,518	8,499	-11%	-
Homeowners	3,202	2,851	-11%	10,002	9,125	-9%	-
APPEALS							
1. APPEALS	5	4	-20%	17	14	-18%	2,088
Appeals Upheld	5	4	-20%	17	13	-24%	1,840
Appeals Reversed	0	0	-	0	1	100%	248
CLAIMS							
1. CLAIMS REPORTED	284	332	17%	968	843	-13%	94,364
Commercial	1	2	100%	14	8	-43%	11,516
Dwelling	91	106	16%	286	278	-3%	37,581
Homeowners	192	224	17%	668	557	-17%	45,267
CRIME							
1. POLICIES ISSUED	15	15	0%	40	40	0%	3,170
Commercial	0	0	-	1	1	0%	319
Residential	15	15	0%	39	39	0%	2,851
2. CLAIMS REPORTED	0	0	-	0	1	100%	135
Commercial	0	0	-	0	0	-	34
Residential	0	0	-	0	1	100%	101

PART 3 (000 omitted)
LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE
As of September 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 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	83	0	83	64	0	0	64	48	0	48
2. 2014	259	0	259	121	1	122	113	0	0	113	(25)	1	(24)
3. Subtotals 2014 + prior	358	0	358	204	1	205	177	0	0	177	23	1	24
4. 2015	2,150	1,115	3,265	1,661	182	1,843	264	0	0	264	(225)	(933)	(1,158)
5. Subtotals 2015 + prior	2,508	1,115	3,623	1,865	183	2,048	441	0	0	441	(202)	(932)	(1,134)
6. 2016	XXX	XXX	XXX	XXX	6,650	6,650	XXX	2,766	1,115	3,881	XXX	XXX	XXX
7. Totals	2,508	1,115	3,623	1,865	6,833	8,698	441	2,766	1,115	4,322	(202)	(932)	(1,134)

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. (8.054) 2. (83.587) 3. (31.300)

Col. 13, Line 7

Line 8

4. 267.453