



April 20, 2018

TO: All Member Companies

ATTN: Chief Executive Officer in Charge of FAIR Plans

RE: Quarterly Statement ending 3/31/18

Enclosed is the Quarterly Statement of the Ohio FAIR Plan Underwriting Association for the period ending 3/31/18. Written Premium for the year to date amounted to \$4,037,588. Year to date Incurred Loss and Loss Adjustment Expenses are \$1,900,269.

Sincerely,

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

W. Shawn Brace  
President

WSB/ken  
Enclosure

OHIO FAIR PLAN UNDERWRITING ASSOCIATION  
STATEMENT OF ASSETS, LIABILITIES & MEMBERS' EQUITY  
AT MARCH 31, 2018

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NON ADMITTED	ADMITTED ASSETS
<b>ASSETS</b>				
Investment	10,660,122			10,660,122
Cash	9,788,975			9,788,975
Accts Receivable	2,293,715		11,201	2,282,514
Furniture & Equipment	308,557		308,557	0
EDP Equipment	115,043		115,043	0
Assessments (EBUB)	0			0
Intangible Asset	0			0
Interest Accrued		72,113		72,113
<b>TOTAL ASSETS</b>	<b>23,166,412</b>	<b>72,113</b>	<b>434,801</b>	<b>22,803,724</b>
<b>LIABILITIES &amp; EQUITY</b>				
Reserves for:				
Unpaid Losses (incl. IBNR)				2,425,950
Unpaid Loss Adj. Expense				412,559
Operating Expenses				239,959
Premium Taxes				15,592
Unearned Premiums				8,536,171
Uncashed Checks				324,101
Advanced Premium				503,547
Distribution (EBUB)				7,819,397
<b>TOTAL RESERVES</b>				<b>20,277,276</b>
Payables for:				
Post Retirement Benefits				2,062,602
Other Payables				22,932
Pension Liability				875,715
<b>TOTAL PAYABLES</b>				<b>2,961,249</b>
<b>MEMBERS EQUITY</b>				<b>(434,801)</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>				<b>22,803,724</b>

OHIO FAIR PLAN UNDERWRITING ASSOCIATION  
 INCOME STATEMENT AND EQUITY ACCOUNT  
 FOR PERIOD ENDING MARCH 31, 2018

UNDERWRITING INCOME	QUARTER		YTD
PREMIUMS EARNED	4,149,425		4,149,425
Deductions:			
Losses Incurred	1,289,113		1,289,113
Loss Exp. Incurred	611,156		611,156
Operating Exp. Incurred	1,316,335		1,316,335
Premium Taxes Incurred	16,035		16,035
TOTAL DEDUCTIONS	3,232,639		3,232,639
Net Underwriting Gain or (Loss)	916,786		916,786
 OTHER INCOME OR (OUTGO)			
Net Investment Income	79,632		79,632
Premium balance Marked Off	23		23
Other Income	26,041		26,041
TOTAL OTHER INCOME OR (OUTGO)	105,696		105,696
Net Income or (Loss)	1,022,482		1,022,482
Change In Assets Not Admitted	31,797		31,797
Net Effect Of Change In EBUB	(1,022,482)		(1,022,482)
Net Change In Equity	31,797		31,797
 EQUITY ACCOUNT			
Member's Equity (Prior Period)    12/31/17	(466,598)	12/31/17	(466,598)
Member's Equity (Current Period)   03/31/18	(434,801)	03/31/18	(434,801)

OHIO FAIR PLAN UNDERWRITING ASSOCIATION  
MEMBERS' ACCOUNT  
QUARTER ENDED MARCH 31, 2018

ITEM DESCRIPTION	YEAR TO DATE							TOTAL
	2018	2017	2016	2015	2014	2013	2012	
<b>Income Received:</b>								
1 Premiums Written	4,338,676	(298,412)	(2,676)	40,499	0	0	0	4,037,588
2 Interest Received	37,930	0	0	6,147	37,930	0	0	37,930
3 Misc Income	26,041	0	0	0	26,041	0	0	26,041
4 TOTAL	4,402,647	(298,412)	(2,676)	46,646	4,402,647	(2,676)	0	4,101,559
<b>Expenses Paid</b>								
5 Losses	681,153	278,677	37,109	40,499	278,677	37,109	0	1,036,455
6 Loss Adj. Expense	554,130	16,451	2,508	6,147	16,451	2,508	0	582,101
7 Commissions	482,855	(10,828)	(319)	0	(10,828)	(319)	0	471,708
8 Operating Expense	604,668	151,054	0	0	604,668	0	0	755,722
9 Premium Taxes	28,448	0	0	0	28,448	0	0	28,448
10 Premium Bal. Chgd. Off	(23)	0	0	0	(23)	0	0	(23)
11 TOTAL EXPENSES PAID	2,351,231	435,354	39,298	46,646	435,354	39,298	0	2,874,411
12 Net Cash Change	2,051,416	(733,766)	(41,974)	(46,646)	2,051,416	(41,974)	0	1,227,148
<b>Reserves:</b>								
(Deduct Current Period)								
13 Unpaid Losses	1,374,623	954,572	96,754	1	1,374,623	96,754	1	2,425,950
14 Unpaid Loss Expense	291,656	109,776	11,127	0	291,656	11,127	0	412,559
15 Operating Expense	239,959	0	0	0	239,959	0	0	239,959
16 Premium Taxes	15,592	0	0	0	15,592	0	0	15,592
17 Unearned Premiums	3,817,990	4,718,181	0	0	3,817,990	0	0	8,536,171
TOTAL	5,739,820	5,782,529	107,881	1	5,739,820	107,881	1	11,630,231
(Add Prior Period)								
18 Unpaid Losses	0	1,969,391	101,954	95,947	0	101,954	0	2,173,292
19 Unpaid Loss Expense	0	360,055	11,725	11,034	0	11,725	0	383,504
20 Operating Expense	0	151,054	0	0	0	0	0	151,054
21 Premium Taxes	0	28,005	0	0	0	0	0	28,005
22 Unearned Premiums	0	8,648,008	0	0	0	0	0	8,648,008
TOTAL	0	11,156,513	113,679	106,981	0	113,679	0	11,383,863
23 Net Reserve Change	(5,739,820)	5,373,984	5,798	106,980	(5,739,820)	5,798	0	(246,368)
<b>Other Changes:</b>								
(Deduct Prior Period)								
24 Interest Accrued	0	30,411	0	0	0	30,411	0	30,411
25 Assets Not Admitted	0	757,696	0	0	0	757,696	0	757,696
26 Change In EBUB	0	(8,012,072)	0	0	0	(8,012,072)	0	(8,012,072)
Add (Current Period)								
27 Interest Accrued	72,113	0	0	0	72,113	0	0	72,113
28 Assets Not Admitted	789,493	0	0	0	789,493	0	0	789,493
29 Change In EBUB	(9,034,554)	0	0	0	(9,034,554)	0	0	(9,034,554)
30 Net Other Changes	(8,172,948)	7,223,965	0	0	(8,172,948)	7,223,965	0	(948,983)
31 Assessments Or (Distributions)	0	0	0	0	0	0	0	0
Change In Member's Equity	(11,861,352)	11,864,183	(36,176)	60,334	(11,861,352)	(36,176)	0	31,797

OHIO FAIR PLAN UNDERWRITING ASSOCIATION  
MEMBERS' ACCOUNT FOR UNSETTLED YEARS  
POLICY YEARS-INCEPTION TO 3/31/18

ITEM DESCRIPTION	2018	2017	2016	2015	2014	2013	TOTAL
<b>INCOME RECEIVED</b>							
1 Premium Written	4,338,676	17,375,339	19,547,603	22,485,566	24,879,682	25,837,884	114,464,750
2 Interest Received	37,930	94,201	21,711	12,536	10,575	8,692	185,645
Miscellaneous Income	26,041	84,374	113,377	95,821	105,887	134,476	559,976
<b>3 TOTAL INCOME</b>	<b>4,402,647</b>	<b>17,553,914</b>	<b>19,682,691</b>	<b>22,593,923</b>	<b>24,996,144</b>	<b>25,981,052</b>	<b>115,210,371</b>
<b>EXPENSES PAID</b>							
4 Losses	681,153	5,683,083	8,890,036	9,196,221	11,289,005	11,773,598	47,513,096
5 Loss Adj. Expense	554,130	2,384,649	2,564,534	2,625,263	2,769,561	2,990,356	13,888,493
6 Commissions	482,855	2,020,667	2,270,722	2,595,624	2,872,771	2,979,064	13,221,703
7 Operating Expense	604,668	2,651,248	3,379,593	3,737,010	5,050,624	5,349,763	20,772,906
8 Premium Taxes	28,448	68,974	83,840	95,400	102,355	100,073	479,090
9 Premium Chgd. Off	(23)	1,272	(2,310)	(24,126)	(5,072)	(3,036)	(33,295)
<b>10 TOTAL EXPENSE PAID</b>	<b>2,351,231</b>	<b>12,809,893</b>	<b>17,186,415</b>	<b>18,225,392</b>	<b>22,079,244</b>	<b>23,189,818</b>	<b>95,841,993</b>
<b>11 Net Cash Change</b>	<b>2,051,416</b>	<b>4,744,021</b>	<b>2,496,276</b>	<b>4,368,531</b>	<b>2,916,900</b>	<b>2,791,234</b>	<b>19,368,378</b>
<b>RESERVES</b>							
(Deduct Current)							
12 Unpaid Losses	1,374,623	954,572	96,754	1	0	0	2,425,950
13 Unpaid Loss Exp.	291,656	109,776	11,127	0	0	0	412,559
14 Operating Expense	239,959	0	0	0	0	0	239,959
15 Premium Taxes	15,592	0	0	0	0	0	15,592
16 Unearned Premium	3,817,990	4,718,181	0	0	0	0	8,536,171
<b>17 TOTAL CURRENT</b>	<b>5,739,820</b>	<b>5,782,529</b>	<b>107,881</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>11,630,231</b>
<b>OTHER CHANGES</b>							
(Add Current)							
18 Interest Accrued	72,113	0	0	0	0	0	72,113
19 Assets Not Admitted	789,493	0	0	0	0	0	789,493
<b>20 TOTAL OTHER CHANGES</b>	<b>861,606</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>861,606</b>
<b>21 Change In Effect EBUB</b>	<b>(9,034,554)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(9,034,554)</b>
<b>22 Assessments</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>NET MEMBERS' EQUITY</b>	<b>(11,861,352)</b>	<b>(1,038,508)</b>	<b>2,388,395</b>	<b>4,368,530</b>	<b>2,916,900</b>	<b>2,791,234</b>	<b>(434,801)</b>

OHIO FAIR PLAN UNDERWRITING ASSOCIATION  
MEMBERS' ACCOUNT  
QUARTER ENDED MARCH 31, 2018

ITEM DESCRIPTION	QUARTER										TOTAL	YEAR TO DATE					TOTAL
	2018	2017	2016	2015	2014	2013	2013	2014	2015	2016		2017	2016	2015	2014	2013	
<b>PREMIUMS WRITTEN:</b>																	
1 Fire	1,078,742	(54,180)	(785)	0	0	0	0	0	0	0	0	0	0	0	0	0	
2 Allied Lines	389,904	(21,987)	(259)	0	0	0	0	0	0	0	0	0	0	0	0	0	
3 Homeowners	2,861,685	(222,194)	(1,632)	0	0	0	0	0	0	0	0	0	0	0	0	0	
4 Other Liability	7,369	(115)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5 Crime	976	64	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
6 TOTAL	4,338,676	(298,412)	(2,676)	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>UNEARNED PREMIUMS</b>																	
<b>(Prior Period)</b>																	
7 Fire	0	2,028,652	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
8 Allied Lines	0	724,239	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
9 Homeowners	0	5,880,013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
10 Other Liability	0	13,344	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
11 Crime	0	1,760	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
12 TOTAL	0	8,648,008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>UNEARNED PREMIUMS</b>																	
<b>(Current Period)</b>																	
13 Fire	951,493	1,107,927	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
14 Allied Lines	343,409	394,663	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
15 Homeowners	2,515,612	3,207,255	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
16 Other Liability	6,571	7,394	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
17 Crime	905	942	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
18 TOTAL	3,817,990	4,718,181	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>EARNED PREMIUMS</b>																	
19 Fire	127,249	866,545	(785)	0	0	0	0	0	0	0	0	0	0	0	0	0	
20 Allied Lines	46,495	307,589	(259)	0	0	0	0	0	0	0	0	0	0	0	0	0	
21 Homeowners	346,073	2,450,564	(1,632)	0	0	0	0	0	0	0	0	0	0	0	0	0	
22 Other Liability	798	5,835	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
23 Crime	71	882	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
24 TOTAL	520,686	3,631,415	(2,676)	0	0	0	0	0	0	0	0	0	0	0	0	0	

OHIO FAIR PLAN UNDERWRITING ASSOCIATION  
MEMBERS' ACCOUNT  
QUARTER ENDED MARCH 31, 2018

YEAR TO DATE

QUARTER

LINE DESCRIPTION	YEAR TO DATE													
	2018	2017	2016	2015	2014	2013	TOTAL	2018	2017	2016	2015	2014	2013	TOTAL
<b>Paid Losses</b>														
1 Fire	121,568	41,438	2,342	0	0	0	165,348	121,568	41,438	2,342	0	0	0	165,348
2 Allied Lines	18,252	33,764	0	0	0	(787)	51,229	18,252	33,764	0	0	0	(787)	51,229
3 Homeowner	541,333	203,475	34,767	39,499	0	(196)	818,878	541,333	203,475	34,767	39,499	0	(196)	818,878
4 Other Liability	0	0	0	1,000	0	0	1,000	0	0	0	1,000	0	0	1,000
5 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6 TOTAL	681,153	278,677	37,109	40,499	0	(983)	1,036,455	681,153	278,677	37,109	40,499	0	(983)	1,036,455
<b>Outstanding Losses</b>														
Current Period (incl IBNR)														
7 Fire	302,500	221,303	0	0	0	0	523,803	302,500	221,303	0	0	0	0	523,803
8 Allied Lines	94,000	4,500	0	0	0	0	98,500	94,000	4,500	0	0	0	0	98,500
9 Homeowner	971,623	728,769	96,754	1	0	0	1,797,147	971,623	728,769	96,754	1	0	0	1,797,147
10 Other Liability	6,500	0	0	0	0	0	6,500	6,500	0	0	0	0	0	6,500
11 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12 TOTAL	1,374,623	954,572	96,754	1	0	0	2,425,950	1,374,623	954,572	96,754	1	0	0	2,425,950
<b>Outstanding Losses</b>														
Prior Period (incl IBNR)														
13 Fire	0	349,070	0	0	0	0	349,070	0	349,070	0	0	0	0	349,070
14 Allied Lines	0	88,000	0	0	0	0	88,000	0	88,000	0	0	0	0	88,000
15 Homeowner	0	1,527,321	101,954	87,447	0	6,000	1,722,722	0	1,527,321	101,954	87,447	0	6,000	1,722,722
16 Other Liability	0	5,000	0	8,500	0	0	13,500	0	5,000	0	8,500	0	0	13,500
17 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18 TOTAL	0	1,969,391	101,954	95,947	0	6,000	2,173,292	0	1,969,391	101,954	95,947	0	6,000	2,173,292
<b>Incurred Losses</b>														
19 Fire	424,068	(86,329)	2,342	0	0	0	340,081	424,068	(86,329)	2,342	0	0	0	340,081
20 Allied Lines	112,252	(49,736)	0	0	0	(787)	61,729	112,252	(49,736)	0	0	0	(787)	61,729
21 Homeowner	1,512,956	(595,077)	29,567	(47,947)	0	(6,196)	893,303	1,512,956	(595,077)	29,567	(47,947)	0	(6,196)	893,303
22 Other Liability	6,500	(5,000)	0	(7,500)	0	0	(6,000)	6,500	(5,000)	0	(7,500)	0	0	(6,000)
23 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24 TOTAL	2,055,776	(736,142)	31,909	(55,447)	0	(6,983)	1,289,113	2,055,776	(736,142)	31,909	(55,447)	0	(6,983)	1,289,113
<b>IBNR (Current Period)</b>														
25 Fire	150,000	0	0	0	0	0	150,000	150,000	0	0	0	0	0	150,000
26 Allied Lines	30,000	0	0	0	0	0	30,000	30,000	0	0	0	0	0	30,000
27 Homeowner	610,000	0	0	0	0	0	610,000	610,000	0	0	0	0	0	610,000
28 Other Liability	5,000	0	0	0	0	0	5,000	5,000	0	0	0	0	0	5,000
29 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30 TOTAL	795,000	0	0	0	0	0	795,000	795,000	0	0	0	0	0	795,000
<b>IBNR (Prior Period)</b>														
31 Fire	0	150,000	0	0	0	0	150,000	0	150,000	0	0	0	0	150,000
32 Allied Lines	0	30,000	0	0	0	0	30,000	0	30,000	0	0	0	0	30,000
33 Homeowner	0	610,000	0	0	0	0	610,000	0	610,000	0	0	0	0	610,000
34 Other Liability	0	5,000	0	0	0	0	5,000	0	5,000	0	0	0	0	5,000
35 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0
36 TOTAL	0	795,000	0	0	0	0	795,000	0	795,000	0	0	0	0	795,000

OHIO FAIR PLAN UNDERWRITING ASSOCIATION  
MEMBERS' ACCOUNT  
QUARTER ENDED MARCH 31, 2018

YEAR TO DATE

QUARTER

LINE DESCRIPTION	YEAR TO DATE													
	2018	2017	2016	2015	2014	2013	TOTAL	2018	2017	2016	2015	2014	2013	TOTAL
<b>Loss Expenses Paid</b>														
1 Fire	75,382	348	0	0	0	0	75,730	75,382	348	0	0	0	0	75,730
2 Allied Lines	32,143	0	0	35	0	0	32,178	32,143	0	0	35	0	0	32,178
3 Homeowner	445,479	16,103	2,508	6,112	0	2,865	473,067	445,479	16,103	2,508	6,112	0	2,865	473,067
4 Other Liability	1,126	0	0	0	0	0	1,126	1,126	0	0	0	0	0	1,126
5 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6 TOTAL	554,130	16,451	2,508	6,147	0	2,865	582,101	554,130	16,451	2,508	6,147	0	2,865	582,101
<b>Unpaid Loss Expenses (Current Period)</b>														
7 Fire	79,037	25,450	0	0	0	0	104,487	79,037	25,450	0	0	0	0	104,487
8 Allied Lines	17,086	518	0	0	0	0	17,604	17,086	518	0	0	0	0	17,604
9 Homeowner	194,785	83,808	11,127	0	0	0	289,720	194,785	83,808	11,127	0	0	0	289,720
10 Other Liability	748	0	0	0	0	0	748	748	0	0	0	0	0	748
11 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12 TOTAL	291,656	109,776	11,127	0	0	0	412,559	291,656	109,776	11,127	0	0	0	412,559
<b>Unpaid Loss Expenses (Prior Period)</b>														
13 Fire	0	84,393	0	0	0	0	84,393	0	84,393	0	0	0	0	84,393
14 Allied Lines	0	16,396	0	0	0	0	16,396	0	16,396	0	0	0	0	16,396
15 Homeowners	0	258,691	11,725	10,056	0	690	281,162	0	258,691	11,725	10,056	0	690	281,162
16 Other Liability	0	575	0	978	0	0	1,553	0	575	0	978	0	0	1,553
17 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18 TOTAL	0	360,055	11,725	11,034	0	690	383,504	0	360,055	11,725	11,034	0	690	383,504
<b>Incurred Loss Expenses</b>														
19 Fire	154,419	(58,595)	0	0	0	0	95,824	154,419	(58,595)	0	0	0	0	95,824
20 Allied Lines	49,229	(15,878)	0	35	0	0	33,386	49,229	(15,878)	0	35	0	0	33,386
21 Homeowner	640,264	(158,780)	1,910	(3,944)	0	2,175	481,625	640,264	(158,780)	1,910	(3,944)	0	2,175	481,625
22 Other Liability	1,874	(575)	0	(978)	0	0	321	1,874	(575)	0	(978)	0	0	321
23 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24 TOTAL	845,786	(233,828)	1,910	(4,887)	0	2,175	611,156	845,786	(233,828)	1,910	(4,887)	0	2,175	611,156

**OHIO FAIR PLAN UNDERWRITING ASSOCIATION  
OPERATIONS REPORT  
QUARTER ENDED 03/31/18**

FORM A

<b>NEW</b>	<b>QUARTER ENDED 03/31/17</b>	<b>QUARTER ENDED 03/31/18</b>	<b>CHANGE %</b>	<b>YEAR TO DATE 03/31/17</b>	<b>YEAR TO DATE 03/31/18</b>	<b>CHANGE %</b>	<b>INCEPTION TO DATE</b>
<b>1. APPLICATIONS RECEIVED</b>	1,047	1,007	-4%	1,047	1,007	-4%	517,001
Commercial	22	46	109%	22	46	109%	-
Dwelling	435	436	0%	435	436	0%	-
Homeowners	590	525	-11%	590	525	-11%	-
<b>2. BINDERS ISSUED</b>	807	732	-9%	807	732	-9%	N/A
<b>3. BINDERS IN EFFECT</b>	249	172	-31%	249	172	-31%	N/A
<b>4. INSPECTIONS COMPLETE</b>	909	909	0%	909	909	0%	496,142
<b>5. POLICIES ISSUED</b>	730	775	6%	730	775	6%	387,868
Commercial	20	15	-25%	20	15	-25%	-
Dwelling	319	329	3%	319	329	3%	-
Homeowners	391	431	10%	391	431	10%	-
<b>RENEWALS</b>							
<b>1. POLICIES EXPIRED</b>	6,110	4,634	-24%	6,110	4,634	-24%	1,251,042
Commercial	122	98	-20%	122	98	-20%	-
Dwelling	3,006	2,302	-23%	3,006	2,302	-23%	-
Homeowners	2,982	2,234	-25%	2,982	2,234	-25%	-
<b>2. REPLACEMENT INSPECTIONS</b>	229	38	-83%	229	38	-83%	146,724
<b>3. TOTAL RENEWALS ISSUED</b>	4,634	4,138	-11%	4,634	4,138	-11%	1,043,919
Commercial	83	85	2%	83	85	2%	-
Dwelling	2,293	2,102	-8%	2,293	2,102	-8%	-
Homeowners	2,258	1,951	-14%	2,258	1,951	-14%	-
<b>NEW &amp; RENEWALS</b>							
<b>1. POLICIES ISSUED</b>	5,364	4,913	-8%	5,364	4,913	-8%	1,431,787
Commercial	103	100	-3%	103	100	-3%	-
Dwelling	2,612	2,431	-7%	2,612	2,431	-7%	-
Homeowners	2,649	2,382	-10%	2,649	2,382	-10%	-
<b>APPEALS</b>							
<b>1. APPEALS</b>	6	1	-83%	6	1	-83%	2,087
Appeals Upheld	6	1	-83%	6	1	-83%	1,839
Appeals Reversed	0	0	-	0	0	-	248
<b>CLAIMS</b>							
<b>1. CLAIMS REPORTED</b>	340	162	-52%	340	162	-52%	94,579
Commercial	4	1	-75%	4	1	-75%	11,514
Dwelling	106	45	-58%	106	45	-58%	37,647
Homeowners	230	116	-50%	230	116	-50%	45,418
<b>CRIME</b>							
<b>1. POLICIES ISSUED</b>	10	10	0%	10	10	0%	3,178
Commercial	0	0	-	0	0	-	318
Residential	10	10	0%	10	10	0%	2,857
<b>2. CLAIMS REPORTED</b>	0	0	-	0	0	-	136
Commercial	0	0	-	0	0	-	34
Residential	0	0	-	0	0	-	102

**PART 3 (000 omitted)**  
**LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE**  
 As of March 31, 2018

Years in Which Losses Occurred	1	2	3	4	5	6	7	8	9	10	11	12	13
	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss & LAE Reserves	Total Prior Year-End Loss & LAE Reserves (Cols 1+2)	2018 Loss and LAE Payments on Claims Reported as of Prior Year-End	2018 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2018 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. 2015 + Prior	114	0	114	59	0	59	0	0	0	0	(55)	0	(55)
2. 2016	114	0	114	48	2	50	108	0	0	108	42	2	44
3. Subtotals 2016 + prior	228	0	228	107	2	109	108	0	0	108	(13)	2	(11)
4. 2017	1,309	1,020	2,329	352	45	397	1,064	0	0	1,064	107	(975)	(868)
5. Subtotals 2017 + prior	1,537	1,020	2,557	459	47	506	1,172	0	0	1,172	94	(973)	(879)
6. 2018	X X X	X X X	X X X	X X X	1,112	1,112	XXX	646	1,020	1,666	XXX	XXX	XXX
7. Totals	1,537	1,020	2,557	459	1,159	1,618	1,172	646	1,020	2,838	94	(973)	(879)

8. Prior Year-End Surplus As Regards Policyholders (467)

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. 6,116	2. (95,392)	3. (34,376)
Col. 13, Line 7 Line 8		
4. 188,223		