

32573



October 26, 2018

TO: All Member Companies

ATTN: Chief Executive Officer in Charge of FAIR Plans

RE: Quarterly Statement ending 9/30/18

Enclosed is the Quarterly Statement of the Ohio FAIR Plan Underwriting Association for the period ending 9/30/18. Written Premium for the year to date amounted to \$11,394,158. Year to date Incurred Loss and Loss Adjustment Expenses are \$6,260,447.

Sincerely,

A handwritten signature in black ink that reads "W. Shawn Brace". The signature is written in a cursive style with a long horizontal flourish at the end.

W. Shawn Brace
President

WSB/ken
Enclosure

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
STATEMENT OF ASSETS' LIABILITIES & MEMBERS' EQUITY
AT SEPTEMBER 30, 2018

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
ASSETS				
Investment	12,978,938			12,978,938
Cash	9,370,951			9,370,951
Accts Receivable	1,988,546		7,314	1,981,232
Furniture & Equipment	297,883		297,883	0
EDP Equipment	85,884		85,884	0
Assessments (EBUB)	0			0
Intangible Asset	0			0
Interest Accrued		67,387		67,387
	<u>24,722,202</u>	<u>67,387</u>	<u>391,081</u>	<u>24,398,508</u>
TOTAL ASSETS				
LIABILITIES & EQUITY				
Reserves for:				
Unpaid Losses (incl. IBNR)				3,039,553
Unpaid Loss Adj. Expense				483,124
Operating Expenses				233,224
Premium Taxes				43,392
Unearned Premiums				7,829,058
Uncashed Checks				303,201
Advanced Premium				455,753
Distribution EBUB				9,435,865
TOTAL RESERVES				<u>21,823,170</u>
Payables for:				
Post Retirement Benefits				2,062,602
Other Payables				28,102
Pension Liability				875,715
TOTAL PAYABLES				<u>2,966,419</u>
MEMBERS EQUITY				<u>(391,081)</u>
TOTAL LIABILITIES & EQUITY				<u>24,398,508</u>

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
INCOME STATEMENT AND EQUITY ACCOUNT
FOR PERIOD ENDING SEPTEMBER 30, 2018

UNDERWRITING INCOME	QUARTER	YTD
PREMIUMS EARNED	3,996,486	12,213,108
Deductions:		
Losses Incurred	2,003,829	4,517,090
Loss Exp. Incurred	599,406	1,743,357
Operating Exp. Incurred	1,094,955	3,519,477
Premium Taxes Incurred	13,921	43,835
TOTAL DEDUCTIONS	3,712,111	9,823,759
Net Underwriting Gain or (Loss)	284,375	2,389,349
 OTHER INCOME OR (OUTGO)		
Net Investment Income	52,996	178,921
Premium balance Marked Off	(785)	(5,935)
Other Income	25,707	76,615
TOTAL OTHER INCOME OR (OUTGO)	77,918	249,601
Net Income or (Loss)	362,293	2,638,950
Change In Assets Not Admitted	10,841	75,517
Net Effect Of Change In EBUB	(362,293)	(2,638,950)
Net Change In Equity	10,841	75,517
 EQUITY ACCOUNT		
Member's Equity (Prior Period) 06/30/18	(401,922)	12/31/17 (466,598)
Member's Equity (Current Period) 09/30/18	(391,081)	09/30/18 (391,081)

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED SEPTEMBER 30, 2018

ITEM DESCRIPTION	QUARTER						YEAR TO DATE						TOTAL	
	2018	2017	2016	2015	2014	2013	TOTAL	2018	2017	2016	2015	2014		2013
Income Received:														
1 Premiums Written	3,723,263	(53,905)	(2,499)	0	0	0	3,666,859	11,923,305	(522,106)	(7,041)	0	0	0	0
2 Interest Received	59,417	0	0	0	0	0	59,417	141,945	0	0	0	0	0	0
Misc Income	25,707	0	0	0	0	0	25,707	76,615	0	0	0	0	0	0
3 TOTAL	3,808,387	(53,905)	(2,499)	0	0	0	3,751,983	12,141,865	(522,106)	(7,041)	0	0	0	0
Expenses Paid														
4 Losses	1,115,464	18,698	30,000	(12,880)	0	(2,048)	1,149,234	2,793,652	720,740	108,838	27,620	0	0	(21)
5 Loss Adj. Expense	476,068	16,969	6,802	147	0	1,241	501,127	1,524,139	83,178	17,172	9,574	0	9,674	0
6 Commissions	428,557	(6,120)	(257)	0	0	0	422,180	1,365,301	(36,363)	(800)	0	0	0	0
7 Operating Expense	639,395	0	0	0	0	0	639,395	1,958,115	151,054	0	0	0	0	0
8 Premium Taxes	0	0	0	0	0	0	0	28,448	0	0	0	0	0	0
9 Premium Bal. Chgtd. Off	785	0	0	0	0	0	785	5,935	0	0	0	0	0	0
10 TOTAL EXPENSES PAID	2,660,269	29,447	36,545	(12,733)	0	(807)	2,712,721	7,675,590	918,609	125,210	37,194	0	9,653	0
11 Net Cash Change	1,148,118	(83,352)	(39,044)	12,733	0	807	1,039,262	4,466,275	(1,440,715)	(132,251)	(37,194)	0	(9,653)	2,846,462
Reserves:														
(Deduct Current Period)														
12 Unpaid Losses	2,546,563	477,470	12,500	0	0	0	3,036,533	2,549,583	477,470	12,500	0	0	0	0
13 Unpaid Loss Expense	426,777	54,909	1,438	0	0	0	483,124	426,777	1,438	0	0	0	0	0
14 Operating Expense	233,224	0	0	0	0	0	233,224	233,224	0	0	0	0	0	0
15 Premium Taxes	43,392	0	0	0	0	0	43,392	43,392	0	0	0	0	0	0
16 Unearned Premiums	7,349,608	479,450	0	0	0	0	7,829,058	7,349,608	479,450	0	0	0	0	0
TOTAL	10,602,584	1,011,829	13,938	0	0	0	11,628,351	10,602,584	1,011,829	13,938	0	0	0	0
Reserves:														
(Add Prior Period)														
17 Unpaid Losses	1,655,388	492,570	37,000	0	0	0	2,184,958	1,969,351	1,969,351	101,954	95,947	0	6,000	2,173,292
18 Unpaid Loss Expense	323,944	56,646	4,255	0	0	0	384,845	360,055	11,725	0	11,034	0	690	383,504
19 Operating Expense	199,844	0	0	0	0	0	199,844	151,054	0	0	0	0	0	151,054
20 Premium Taxes	29,471	0	0	0	0	0	29,471	28,005	0	0	0	0	0	28,005
21 Unearned Premiums	6,127,676	2,031,009	0	0	0	0	8,158,685	8,648,008	8,648,008	0	0	0	0	8,648,008
TOTAL	8,336,323	2,580,225	41,255	0	0	0	10,957,803	11,156,513	113,679	106,981	106,981	0	6,690	11,383,863
22 Net Reserve Change	(2,266,261)	1,568,396	27,317	0	0	0	(670,546)	(10,602,584)	10,144,684	99,741	106,981	0	6,690	(244,488)
Other Changes:														
Deduct (Prior Period)														
23 Interest Accrued	73,808	0	0	0	0	0	73,808	0	30,411	0	0	0	0	30,411
24 Assets Not Admitted	822,372	0	0	0	0	0	822,372	0	757,696	0	0	0	0	757,696
25 Change In EBUB	(10,288,729)	0	0	0	0	0	(10,288,729)	0	(8,012,072)	0	0	0	0	(8,012,072)
Add (Current Period)														
26 Interest Accrued	67,387	0	0	0	0	0	67,387	67,387	0	0	0	0	0	67,387
27 Assets Not Admitted	833,213	0	0	0	0	0	833,213	833,213	0	0	0	0	0	833,213
28 Change In EBUB	(10,651,022)	0	0	0	0	0	(10,651,022)	(10,651,022)	0	0	0	0	0	(10,651,022)
29 Net Other Changes	(357,876)	0	0	0	0	0	(357,876)	(9,750,422)	7,223,965	0	0	0	0	(2,526,457)
30 Assessments Or (Distributions)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Change In Member's Equity	(1,476,016)	1,485,044	(11,727)	12,733	0	807	10,841	(15,866,731)	15,927,934	(32,510)	69,787	0	(2,963)	75,517

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
POLICY YEARS-INCEPTION TO 9/30/2018

ITEM DESCRIPTION	2018	2017	2016	2015	2014	2013	TOTAL
INCOME RECEIVED							
1 Premium Written	11,923,305	17,151,645	19,543,238	22,485,566	24,879,682	25,837,884	121,821,320
2 Interest Received	141,945	94,201	21,711	12,536	10,575	8,692	289,660
Miscellaneous Income	76,615	84,374	113,377	95,821	105,887	134,476	610,550
3 TOTAL INCOME	12,141,865	17,330,220	19,678,326	22,593,923	24,996,144	25,981,052	122,721,530
EXPENSES PAID							
4 Losses	2,793,652	6,125,146	8,961,765	9,183,342	11,289,005	11,774,560	50,127,470
5 Loss Adj. Expense	1,524,139	2,451,376	2,579,198	2,628,690	2,769,561	2,997,165	14,950,129
6 Commissions	1,365,301	1,995,132	2,270,241	2,595,624	2,872,771	2,979,064	14,078,133
7 Operating Expense	1,958,115	2,651,248	3,379,593	3,737,010	5,050,624	5,349,763	22,126,353
8 Premium Taxes	28,448	68,974	83,840	95,400	102,355	100,073	479,090
9 Premium Chgd. Off	5,935	1,272	(2,310)	(24,126)	(5,072)	(3,036)	(27,337)
10 TOTAL EXPENSE PAID	7,675,590	13,293,148	17,272,327	18,215,940	22,079,244	23,197,589	101,733,838
11 Net Cash Change	4,466,275	4,037,072	2,405,999	4,377,983	2,916,900	2,783,463	20,987,692
RESERVES							
(Deduct Current)							
12 Unpaid Losses	2,549,583	477,470	12,500	0	0	0	3,039,553
13 Unpaid Loss Exp.	426,777	54,909	1,438	0	0	0	483,124
14 Operating Expense	233,224	0	0	0	0	0	233,224
15 Premium Taxes	43,392	0	0	0	0	0	43,392
16 Unearned Premium	7,349,608	479,450	0	0	0	0	7,829,058
17 TOTAL CURRENT	10,602,584	1,011,829	13,938	0	0	0	11,628,351
OTHER CHANGES							
(Add Current)							
18 Interest Accrued	67,387	0	0	0	0	0	67,387
19 Assets Not Admitted	833,213	0	0	0	0	0	833,213
20 TOTAL OTHER CHANGES	900,600	0	0	0	0	0	900,600
21 Change In Effect EBUB	(10,651,022)	0	0	0	0	0	(10,651,022)
22 Assessments	0	0	0	0	0	0	0
NET MEMBERS' EQUITY	(15,886,731)	3,025,243	2,392,061	4,377,983	2,916,900	2,783,463	(391,081)

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED SEPTEMBER 30, 2018

ITEM DESCRIPTION	QUARTER						YEAR TO DATE						TOTAL	
	2018	2017	2016	2015	2014	2013	TOTAL	2018	2017	2016	2015	2014		2013
PREMIUMS WRITTEN:														
1 Fire	852,000	(9,847)	(499)	0	0	0	841,654	2,785,166	(99,215)	(1,582)	0	0	0	2,684,969
2 Allied Lines	289,165	(3,572)	(156)	0	0	0	295,437	975,191	(39,668)	(449)	0	0	0	934,874
3 Homeowners	2,565,307	(40,424)	(1,844)	0	0	0	2,523,039	8,140,810	(382,662)	(5,000)	0	0	0	7,753,148
4 Other Liability	6,164	(62)	0	0	0	0	6,102	18,914	(425)	(10)	0	0	0	18,479
5 Crime	627	0	0	0	0	0	627	3,224	64	0	0	0	0	3,288
6 TOTAL	3,723,263	(53,905)	(2,489)	0	0	0	3,666,859	11,923,305	(522,106)	(7,041)	0	0	0	11,394,158
UNEARNED PREMIUMS														
<i>(Prior Period)</i>														
7 Fire	1,426,602	485,360	0	0	0	0	1,911,962	0	2,028,652	0	0	0	0	2,028,652
8 Allied Lines	495,968	172,804	0	0	0	0	668,772	0	724,239	0	0	0	0	724,239
9 Homeowners	4,193,572	1,369,273	0	0	0	0	5,562,845	0	5,880,013	0	0	0	0	5,880,013
10 Other Liability	9,405	3,212	0	0	0	0	12,617	0	13,344	0	0	0	0	13,344
11 Crime	2,129	360	0	0	0	0	2,489	0	1,760	0	0	0	0	1,760
12 TOTAL	6,127,676	2,031,009	0	0	0	0	8,158,685	0	8,648,008	0	0	0	0	8,648,008
UNEARNED PREMIUMS														
<i>(Current Period)</i>														
13 Fire	1,686,566	119,707	0	0	0	0	1,806,273	1,686,566	119,707	0	0	0	0	1,806,273
14 Allied Lines	589,235	43,041	0	0	0	0	632,276	589,235	43,041	0	0	0	0	632,276
15 Homeowners	5,060,157	315,846	0	0	0	0	5,376,003	5,060,157	315,846	0	0	0	0	5,376,003
16 Other Liability	11,625	757	0	0	0	0	12,382	11,625	757	0	0	0	0	12,382
17 Crime	2,025	99	0	0	0	0	2,124	2,025	99	0	0	0	0	2,124
18 TOTAL	7,349,608	479,450	0	0	0	0	7,829,058	7,349,608	479,450	0	0	0	0	7,829,058
EARNED PREMIUMS														
19 Fire	592,036	355,806	(499)	0	0	0	947,343	1,098,600	1,809,730	(1,582)	0	0	0	2,906,748
20 Allied Lines	205,898	126,191	(156)	0	0	0	331,933	385,956	641,330	(449)	0	0	0	1,026,837
21 Homeowners	1,698,722	1,013,003	(1,844)	0	0	0	2,709,881	3,080,653	5,181,505	(5,000)	0	0	0	8,257,158
22 Other Liability	3,944	2,393	0	0	0	0	6,337	7,289	12,162	(10)	0	0	0	19,441
23 Crime	731	261	0	0	0	0	992	1,199	1,725	0	0	0	0	2,924
24 TOTAL	2,501,331	1,497,654	(2,489)	0	0	0	3,996,486	4,573,697	7,646,452	(7,041)	0	0	0	12,213,108

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED SEPTEMBER 30, 2018

LINE DESCRIPTION	QUARTER							YEAR TO DATE					TOTAL	
	2018	2017	2016	2015	2014	2013	TOTAL	2018	2017	2016	2015	2014		2013
Paid Losses														
1 Fire	405,130	0	0	(12,879)	0	0	392,251	827,228	259,809	2,341	(12,879)	0	0	1,076,499
2 Allied Lines	109,029	1	0	0	0	(2,500)	106,530	247,181	54,638	0	0	0	(3,687)	298,132
3 Homeowner	601,305	18,697	30,000	(1)	0	452	650,453	1,718,316	406,293	106,497	39,499	0	3,666	2,274,271
4 Other Liability	0	0	0	0	0	0	0	927	0	0	1,000	0	0	1,927
5 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6 TOTAL	1,115,464	18,698	30,000	(12,880)	0	(2,048)	1,143,234	2,793,652	720,740	108,838	27,620	0	(21)	3,650,829
Outstanding Losses														
Current Period (incl IBNR)														
7 Fire	430,899	0	0	0	0	0	430,899	430,899	0	0	0	0	0	430,899
8 Allied Lines	176,437	3,500	0	0	0	0	179,937	176,437	3,500	0	0	0	0	179,937
9 Homeowner	1,937,247	473,970	11,000	0	0	0	2,422,217	1,937,247	473,970	11,000	0	0	0	2,422,217
10 Other Liability	5,000	0	1,500	0	0	0	6,500	5,000	1,500	0	0	0	0	6,500
11 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12 TOTAL	2,549,583	477,470	12,500	0	0	0	3,039,553	2,549,583	477,470	12,500	0	0	0	3,039,553
Outstanding Losses														
Prior Period (incl IBNR)														
13 Fire	494,138	0	0	0	0	0	494,138	0	349,070	0	0	0	0	349,070
14 Allied Lines	59,000	11,000	0	0	0	0	70,000	0	88,000	0	0	0	0	88,000
15 Homeowner	1,087,250	481,570	37,000	0	0	0	1,615,820	0	1,527,321	101,954	87,447	0	6,000	1,722,722
16 Other Liability	5,000	0	0	0	0	0	5,000	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	1,655,388	492,570	37,000	0	0	0	2,184,958	0	1,969,391	101,954	95,947	0	6,000	2,173,292
Incurred Losses														
19 Fire	341,891	0	0	(12,879)	0	0	329,012	1,258,127	(89,261)	2,341	(12,879)	0	0	1,158,328
20 Allied Lines	226,466	(7,498)	0	0	0	(2,500)	216,467	423,618	(29,862)	0	0	0	(3,687)	390,069
21 Homeowner	1,441,302	11,097	4,000	(1)	0	452	1,456,850	3,655,563	(647,058)	15,543	(47,946)	0	(2,334)	2,973,766
22 Other Liability	0	0	1,500	0	0	0	1,500	5,927	(5,000)	1,500	(7,500)	0	0	(5,073)
23 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24 TOTAL	2,009,659	3,598	5,500	(12,880)	0	(2,048)	2,003,829	5,343,235	(771,181)	19,384	(68,327)	0	(6,021)	4,517,090
IBNR (Current Period)														
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
IBNR (Prior Period)														
31 Fire	150,000	0	0	0	0	0	150,000	0	150,000	0	0	0	0	150,000
32 Allied Lines	30,000	0	0	0	0	0	30,000	0	30,000	0	0	0	0	30,000
33 Homeowner	610,000	0	0	0	0	0	610,000	0	610,000	0	0	0	0	610,000
34 Other Liability	5,000	0	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	795,000	0	0	0	0	0	795,000	0	795,000	0	0	0	0	795,000

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED SEPTEMBER 30, 2018

LINE DESCRIPTION	QUARTER							YEAR TO DATE					TOTAL	
	2018	2017	2016	2015	2014	2013	TOTAL	2018	2017	2016	2015	2014		2013
Loss Expenses Paid														
1 Fire	137,493	0	0	0	0	0	137,493	331,653	3,841	0	0	0	0	335,494
2 Allied Lines	39,285	0	0	0	0	0	39,285	111,731	5,925	0	35	0	0	117,691
3 Homeowner	298,685	16,869	6,802	147	0	1,241	323,744	1,077,903	73,412	17,172	9,539	0	9,674	1,187,700
4 Other Liability	605	0	0	0	0	0	605	2,852	0	0	0	0	0	2,852
5 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6 TOTAL	476,068	16,869	6,802	147	0	1,241	501,127	1,524,139	83,178	17,172	9,574	0	9,674	1,643,737
Unpaid Loss Expenses (Current Period)														
7 Fire	93,803	0	0	0	0	0	93,803	93,803	0	0	0	0	0	93,803
8 Allied Lines	26,565	403	0	0	0	0	26,968	26,565	403	0	0	0	0	26,968
9 Homeowner	305,834	54,506	1,265	0	0	0	361,605	305,834	54,506	1,265	0	0	0	361,605
10 Other Liability	575	0	173	0	0	0	748	575	0	173	0	0	0	748
11 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12 TOTAL	426,777	54,909	1,438	0	0	0	483,124	426,777	54,909	1,438	0	0	0	483,124
Unpaid Loss Expenses (Prior Period)														
13 Fire	101,076	0	0	0	0	0	101,076	0	84,393	0	0	0	0	84,393
14 Allied Lines	13,060	1,265	0	0	0	0	14,325	0	16,396	0	0	0	0	16,396
15 Homeowners	209,233	55,381	4,255	0	0	0	268,869	0	258,691	11,725	10,066	0	690	281,162
16 Other Liability	575	0	0	0	0	0	575	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	323,944	56,646	4,255	0	0	0	384,845	0	360,055	11,725	11,034	0	690	383,504
Incurred Loss Expenses														
19 Fire	130,220	0	0	0	0	0	130,220	425,456	(80,552)	0	0	0	0	344,904
20 Allied Lines	52,790	(862)	0	0	0	0	51,928	138,296	(10,068)	0	35	0	0	128,263
21 Homeowner	395,286	15,994	3,812	147	0	1,241	416,480	1,383,737	(130,773)	6,712	(517)	0	8,984	1,268,143
22 Other Liability	605	0	173	0	0	0	778	3,427	(575)	173	(978)	0	0	2,047
23 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24 TOTAL	578,901	15,132	3,985	147	0	1,241	599,406	1,950,916	(221,968)	6,885	(1,460)	0	8,984	1,743,357

**OHIO FAIR PLAN UNDERWRITING ASSOCIATION
OPERATIONS REPORT
QUARTER ENDED 09/30/18**

FORM A

NEW	QUARTER ENDED 09/30/17	QUARTER ENDED 09/30/18	CHANGE %	YEAR TO DATE 09/30/17	YEAR TO DATE 09/30/18	CHANGE %	INCEPTION TO DATE
1. APPLICATIONS RECEIVED	1,020	855	-16%	3,145	2,749	-13%	518,743
Commercial	33	35	6%	99	108	9%	-
Dwelling	399	306	-23%	1,256	1,049	-16%	-
Homeowners	588	514	-13%	1,790	1,592	-11%	-
2. BINDERS ISSUED	790	634	-20%	2,420	2,007	-17%	N/A
3. BINDERS IN EFFECT	158	174	10%	158	174	10%	N/A
4. INSPECTIONS COMPLETE	967	744	-23%	2,849	2,487	-13%	497,720
5. POLICIES ISSUED	811	636	-22%	2,343	2,113	-10%	389,206
Commercial	21	15	-29%	60	48	-20%	-
Dwelling	307	227	-26%	952	810	-15%	-
Homeowners	483	394	-18%	1,331	1,255	-6%	-
RENEWALS							
1. POLICIES EXPIRED	4,802	4,420	-8%	15,565	13,239	-15%	1,259,647
Commercial	89	82	-8%	310	262	-15%	-
Dwelling	2,274	2,103	-8%	7,413	6,314	-15%	-
Homeowners	2,439	2,235	-8%	7,842	6,663	-15%	-
2. REPLACEMENT INSPECTIONS	168	417	148%	702	527	-25%	147,213
3. TOTAL RENEWALS ISSUED	4,059	3,625	-11%	12,901	11,364	-12%	1,051,145
Commercial	78	64	-18%	259	217	-16%	-
Dwelling	1,916	1,696	-11%	6,193	5,473	-12%	-
Homeowners	2,065	1,865	-10%	6,449	5,674	-12%	-
NEW & RENEWALS							
1. POLICIES ISSUED	4,870	4,261	-13%	15,244	13,477	-12%	1,440,351
Commercial	99	79	-20%	319	265	-17%	-
Dwelling	2,223	1,923	-13%	7,145	6,283	-12%	-
Homeowners	2,548	2,259	-11%	7,780	6,929	-11%	-
APPEALS							
1. APPEALS	4	5	25%	15	7	-53%	2,093
Appeals Upheld	4	5	25%	15	7	-53%	1,845
Appeals Reversed	0	0	-	0	0	-	248
CLAIMS							
1. CLAIMS REPORTED	253	240	-5%	867	618	-29%	95,035
Commercial	0	3	300%	7	6	-14%	11,519
Dwelling	66	56	-15%	254	163	-36%	37,765
Homeowners	187	181	-3%	606	449	-26%	45,751
CRIME							
1. POLICIES ISSUED	9	6	-33%	31	30	-3%	3,198
Commercial	0	0	-	0	0	-	318
Residential	9	6	-33%	31	30	-3%	2,877
2. CLAIMS REPORTED	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 September 30, 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 & 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	53	0	53	0	0	0	0	0	0	(61)
2. 2016	114	0	114	147	2	149	15	0	0	15	48	2	50
3. Subtotals 2016 + prior	228	0	228	200	2	202	15	0	0	15	(13)	2	(11)
4. 2017	1,309	1,020	2,329	659	369	1,028	532	0	0	532	(118)	(651)	(769)
5. Subtotals 2017 + prior	1,537	1,020	2,557	859	371	1,230	547	0	0	547	(131)	(649)	(780)
6. 2018	XXX	XXX	XXX	XXX	4,065	4,065	XXX	1,956	1,020	2,976	XXX	XXX	XXX
7. Totals	1,537	1,020	2,557	859	4,436	5,295	547	1,956	1,020	3,523	(131)	(649)	(780)

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. (8,523) 2. (63,627) 3. (30,504)
 4. 167,024