Ohio FAIR Plan
Underwriting Association

April 30, 2020

To: Tracy Snow
Ben Dalesandro

From: Shawn Brace

Enclosed is our 3/31/20 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, Vice President of Accounting.

Also included is a Quarterly Report (Form A) as of 3/31/20, 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)

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Ohio FAIR Plan
Underwriting Association

April 23, 2020

TO: All Member Companies

ATTN: Chief Executive Officer in Charge of FAIR Plans

RE: Quarterly Statement ending 3/31/2020

Enclosed is the Quarterly Statement of the Ohio FAIR Plan Underwriting Association for the period ending 3/31/2020. Written Premium for the year to date amounted to $3,204,758. Year to date Incurred Loss and Loss Adjustment Expenses are $1,466,362.

Sincerely,

W. Shawn Brace

W. Shawn Brace
President

WSB/ken
Enclosure

EXHIBIT 1

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
STATEMENT OF ASSETS, LIABILITIES & MEMBERS' EQUITY
AT MARCH 31, 2020

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NON ADMITTED	ADMITTED ASSETS
ASSETS				
Investment	20,112,843			20,112,843
Cash	4,282,653			4,282,653
Accts Receivable	1,824,373		11,154	1,813,219
Furniture & Equipment	302,962		302,962	0
EDP Equipment	149,617		149,617	0
Assessments (EBUB)	0			0
Intangible Asset	0			0
Interest Accrued		32,794		32,794
TOTAL ASSETS	26,672,448	32,794	463,733	26,241,509
LIABILITIES & EQUITY				
Reserves for:				
Unpaid Losses (incl. IBNR)				1,731,858
Unpaid Loss Adj. Expense				339,644
Operating Expenses				197,530
Premium Taxes				12,356
Unearned Premiums				6,854,420
Uncashed Checks				198,023
Advanced Premium				424,899
Distribution (EBUB)				13,619,789
TOTAL RESERVES				23,378,519
Payables for:				
Post Retirement Benefits				2,146,525
Other Payables				26,619
Pension Liability				1,153,579
TOTAL PAYABLES				3,326,723
MEMBERS EQUITY				(463,733)
TOTAL LIABILITIES & EQUITY				26,241,509

EXHIBIT 2

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
INCOME STATEMENT AND EQUITY ACCOUNT
FOR PERIOD ENDING MARCH 31, 2020

UNDERWRITING INCOME		QUARTER		YTD
PREMIUMS EARNED		3,392,375		3,392,375
Deductions:				
Losses Incurred		975,645		975,645
Loss Exp. Incurred		490,717		490,717
Operating Exp. Incurred		1,194,620		1,194,620
Premium Taxes Incurred		12,715		12,715
TOTAL DEDUCTIONS		2,673,697		2,673,697
Net Underwriting Gain or (Loss)		718,678		718,678
OTHER INCOME OR (OUTGO)				
Net Investment Income		91,540		91,540
Premium balance Marked Off		(711)		(711)
Other Income		22,394		22,394
TOTAL OTHER INCOME OR (OUTGO)		113,223		113,223
Net Income or (Loss)		831,901		831,901
Change In Assets Not Admitted		32,532		32,532
Net Effect Of Change In EBUB		(831,901)		(831,901)
Net Change In Equity		32,532		32,532
EQUITY ACCOUNT				
Member's Equity (Prior Period)	12/31/19	(496,265)	12/31/19	(496,265)
Member's Equity (Current Period)	03/31/20	(463,733)	03/31/20	(463,733)

EXHIBIT 3A

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED MARCH 31 2020

QUARTER

ITEM DESCRIPTION	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
Income Received									
1 Premiums Written	3 485 344	(278.428)	(2,158)	0	0	0	0	0	3 204 758
2 Interest Received	91 656	0	0	0	0	0	0	0	91 656
3 Misc Income	22 394	0	0	0	0	0	0	0	22 394
4 TOTAL	3 599 394	(278 428)	(2,158)	0	0	0	0	0	3 318 808
Expenses Paid									
5 Losses	377,754	1 022,355	53,777	11,338	0	(50)	0	(252)	1 464 922
6 Loss Adj. Expense	520 280	19,391	5 482	1 547	0	284	0	0	546 984
7 Commissions	384 063	(19,256)	(259)	0	0	0	0	0	364 548
8 Operating Expense	632 542	141,555	0	0	0	0	0	0	774 097
9 Premium Taxes	24 267	0	0	0	0	0	0	0	24 267
10 Premium Bal. Chgd. Off	711	0	0	0	0	0	0	0	711
11 TOTAL EXPENSES PAID	1 939 617	1,164,045	59 000	12 885	0	234	0	(252)	3 175 529
12 Net Cash Change	1,659 777	(1 442,473)	(61 158)	(12,885)	0	(234)	0	252	143,279
Reserves									
(Deduct Current Period)									
13 Unpaid Losses	817 306	904,052	9,500	0	0	1,000	0	0	1,731,858
14 Unpaid Loss Expense	234 470	103,966	1,093	0	0	115	0	0	339,644
15 Operating Expense	197,530	0	0	0	0	0	0	0	197,530
16 Premium Taxes	12 356	0	0	0	0	0	0	0	12,356
17 Unearned Premiums	3 062.334	3,792,086	0	0	0	0	0	0	6,854,420
TOTAL	4 323,996	4,800,104	10,593	0	0	1,115	0	0	9,135,808
Reserves									
(Add Prior Period)									
18 Unpaid Losses	0	2,029,635	165,000	26 000	500	0	0	0	2,221,135
19 Unpaid Loss Expense	0	373,888	18,975	2 990	58	0	0	0	395,911
20 Operating Expense	0	141,555	0	0	0	0	0	0	141,555
21 Premium Taxes	0	23,908	0	0	0	0	0	0	23,908
22 Unearned Premiums	0	7,042 171	(134)	0	0	0	0	0	7,042,037
TOTAL	0	9,611,157	183,841	28 990	558	0	0	0	9,824,546
23 Net Reserve Change	(4,323,996)	4,811,053	173,248	28 990	558	(1,115)	0	0	688,738
Other Changes									
Deduct (Prior Period)									
24 Interest Accrued	0	32 910	0	0	0	0	0	0	32 910
25 Assets Not Admitted	0	728 029	0	0	0	0	0	0	728 029
26 Change In EBUB	0	(14 003 045)	0	0	0	0	0	0	(14,003 045)
Add (Current Period)									
27 Interest Accrued	32,794	0	0	0	0	0	0	0	32 794
28 Assets Not Admitted	760,561	0	0	0	0	0	0	0	760 561
29 Change In EBUB	(14 834,946)	0	0	0	0	0	0	0	(14,834 946)
30 Net Other Changes	(14 041,591)	13 242 106	0	0	0	0	0	0	(799 485)
31 Assessments Or (Distributions)	0	0	0	0	0	0	0	0	0
Change In Member's Equity	(16,705,810)	16,610,686	112 090	16,105	558	(1,349)	0	252	32,532

YEAR TO DATE

ITEM DESCRIPTION	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
Income Received									
1 Premiums Written	3 485 344	(278 428)	(2 158)	0	0	0	0	0	3 204 758
2 Interest Received	91 656	0	0	0	0	0	0	0	91 656
3 Misc Income	22 394	0	0	0	0	0	0	0	22 394
4 TOTAL	3 599 394	(278 428)	(2 158)	0	0	0	0	0	3 318 808
Expenses Paid									
5 Losses	377 754	1,022 355	53 777	11,338	0	(50)	0	(252)	1 464 922
6 Loss Adj. Expense	520 280	19 391	5 482	1,547	0	284	0	0	546 984
7 Commissions	384 063	(19 256)	(259)	0	0	0	0	0	364 548
8 Operating Expense	632 542	141 555	0	0	0	0	0	0	774 097
9 Premium Taxes	24 267	0	0	0	0	0	0	0	24 267
10 Premium Bal. Chgd. Off	711	0	0	0	0	0	0	0	711
11 TOTAL EXPENSES PAID	1 939 617	1,164 045	59 000	12,885	0	234	0	(252)	3 175 529
12 Net Cash Change	1 659 777	(1,442 473)	(61 158)	(12 885)	0	(234)	0	252	143 279
Reserves									
(Deduct Current Period)									
13 Unpaid Losses	817,306	904,052	9,500	0	0	1,000	0	0	1,731,858
14 Unpaid Loss Expense	234 470	103,966	1,093	0	0	115	0	0	339,644
15 Operating Expense	197 530	0	0	0	0	0	0	0	197,530
16 Premium Taxes	12 356	0	0	0	0	0	0	0	12,356
17 Unearned Premiums	3 062,334	3,792,086	0	0	0	0	0	0	6,854,420
TOTAL	4 323,996	4,800,104	10,593	0	0	1,115	0	0	9,135,808
Reserves									
(Add Prior Period)									
18 Unpaid Losses	0	2,029,635	165,000	26,000	500	0	0	0	2,221,135
19 Unpaid Loss Expense	0	373,888	18,975	2,990	58	0	0	0	395,911
20 Operating Expense	0	141,555	0	0	0	0	0	0	141,555
21 Premium Taxes	0	23,908	0	0	0	0	0	0	23,908
22 Unearned Premiums	0	7 042,171	(134)	0	0	0	0	0	7,042,037
TOTAL	0	9,611,157	183,841	28,990	558	0	0	0	9,824 546
23 Net Reserve Change	(4 323 996)	4,811 053	173,248	28,990	558	(1,115)	0	0	688 738
Other Changes									
Deduct (Prior Period)									
24 Interest Accrued	0	32,910	0	0	0	0	0	0	32 910
25 Assets Not Admitted	0	728,029	0	0	0	0	0	0	728 029
26 Change In EBUB	0	(14,003,045)	0	0	0	0	0	0	(14 003 045)
Add (Current Period)									
27 Interest Accrued	32,794	0	0	0	0	0	0	0	32 794
28 Assets Not Admitted	760,561	0	0	0	0	0	0	0	760 561
29 Change In EBUB	(14 834,946)	0	0	0	0	0	0	0	(14 834 946)
30 Net Other Changes	(14 041,591)	13,242,106	0	0	0	0	0	0	(799 485)
31 Assessments Or (Distributions)	0	0	0	0	0	0	0	0	0
Change In Member's Equity	(16,705 810)	16 610 686	112 090	16 105	558	(1,349)	0	252	32 532

EXHIBIT 3B

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
POLICY YEARS-INCEPTION TO 3/31/2020

ITEM DESCRIPTION	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
INCOME RECEIVED									
1 Premium Written	3,485,344	13,977,656	15,108,380	17,132,934	19,543,212	22,485,566	24,879,682	25,837,884	142,450,658
2 Interest Received	91,656	381,494	216,581	94,201	21,711	12,536	10,575	8,692	837,446
Miscellaneous Income	22,394	106,893	98,870	84,374	113,377	95,821	105,887	134,476	762,092
3 TOTAL INCOME	3,599,394	14,466,043	15,423,831	17,311,509	19,678,300	22,593,923	24,996,144	25,981,052	144,050,196
EXPENSES PAID									
4 Losses	377,754	5,732,494	5,234,097	6,446,334	8,968,796	9,145,861	11,289,005	11,771,858	58,966,199
5 Loss Adj. Expense	520,280	2,133,656	2,240,707	2,506,739	2,594,901	2,633,634	2,769,561	2,997,531	18,397,009
6 Commissions	384,063	1,614,316	1,753,936	1,992,941	2,270,238	2,595,624	2,872,771	2,979,064	16,462,953
7 Operating Expense	632,542	3,631,326	2,512,605	2,651,248	3,379,593	3,737,010	5,050,624	5,349,763	26,944,711
8 Premium Taxes	24,267	53,666	61,016	68,974	83,840	95,400	102,355	100,073	589,591
9 Premium Chgd. Off	711	2,207	6,421	1,272	(2,310)	(24,126)	(5,072)	(3,036)	(23,933)
10 TOTAL EXPENSE PAID	1,939,617	13,167,665	11,808,782	13,667,508	17,295,058	18,183,403	22,079,244	23,195,253	121,336,530
11 Net Cash Change	1,659,777	1,298,378	3,615,049	3,644,001	2,383,242	4,410,520	2,916,900	2,785,799	22,713,666
RESERVES									
(Deduct Current)									
12 Unpaid Losses	817,306	904,052	9,500	0	0	1,000	0	0	1,731,858
13 Unpaid Loss Exp.	234,470	103,966	1,093	0	0	115	0	0	339,644
14 Operating Expense	197,530	0	0	0	0	0	0	0	197,530
15 Premium Taxes	12,356	0	0	0	0	0	0	0	12,356
16 Unearned Premium	3,062,334	3,792,086	0	0	0	0	0	0	6,854,420
17 TOTAL CURRENT	4,323,996	4,800,104	10,593	0	0	1,115	0	0	9,135,808
OTHER CHANGES									
(Add Current)									
18 Interest Accrued	32,794	0	0	0	0	0	0	0	32,794
19 Assets Not Admitted	760,561	0	0	0	0	0	0	0	760,561
20 TOTAL OTHER CHANGES	793,355	0	0	0	0	0	0	0	793,355
21 Change In Effect EBUB	(14,834,946)	0	0	0	0	0	0	0	(14,834,946)
22 Assessments	0	0	0	0	0	0	0	0	0
NET MEMBERS' EQUITY	(16,705,810)	(3,501,726)	3,604,456	3,644,001	2,383,242	4,409,405	2,916,900	2,785,799	(463,733)

EXHIBIT 4A

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED MARCH 31, 2020

	QUARTER									YEAR TO DATE								
ITEM DESCRIPTION	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
PREMIUMS WRITTEN																		
1 Fire	868,693	(67,398)	(277)	0	0	0	0	0	801,018	868,693	(67,398)	(277)	0	0	0	0	0	801,018
2 Allied Lines	303,762	(21,511)	(94)	0	0	0	0	0	282,157	303,762	(21,511)	(94)	0	0	0	0	0	282,157
3 Homeowners	2,306,957	(189,146)	(1,787)	0	0	0	0	0	2,116,024	2,306,957	(189,146)	(1,787)	0	0	0	0	0	2,116,024
4 Other Liability	5,359	(369)	0	0	0	0	0	0	4,990	5,359	(369)	0	0	0	0	0	0	4,990
5 Crime	573	(4)	0	0	0	0	0	0	569	573	(4)	0	0	0	0	0	0	569
6 TOTAL	3,485,344	(278,428)	(2,158)	0	0	0	0	0	3,204,758	3,485,344	(278,428)	(2,158)	0	0	0	0	0	3,204,758
UNEARNED PREMIUMS (Prior Period)																		
7 Fire	0	1,610,930	(70)	0	0	0	0	0	1,610,860	0	1,610,930	(70)	0	0	0	0	0	1,610,860
8 Allied Lines	0	566,163	(27)	0	0	0	0	0	566,136	0	566,163	(27)	0	0	0	0	0	566,136
9 Homeowners	0	4,853,069	(37)	0	0	0	0	0	4,853,032	0	4,853,069	(37)	0	0	0	0	0	4,853,032
10 Other Liability	0	10,979	0	0	0	0	0	0	10,979	0	10,979	0	0	0	0	0	0	10,979
11 Crime	0	1,030	0	0	0	0	0	0	1,030	0	1,030	0	0	0	0	0	0	1,030
12 TOTAL	0	7,042,171	(134)	0	0	0	0	0	7,042,037	0	7,042,171	(134)	0	0	0	0	0	7,042,037
UNEARNED PREMIUMS (Current Period)																		
13 Fire	764,668	856,028	0	0	0	0	0	0	1,620,696	764,668	856,028	0	0	0	0	0	0	1,620,696
14 Allied Lines	267,332	303,276	0	0	0	0	0	0	570,608	267,332	303,276	0	0	0	0	0	0	570,608
15 Homeowners	2,024,566	2,626,920	0	0	0	0	0	0	4,651,486	2,024,566	2,626,920	0	0	0	0	0	0	4,651,486
16 Other Liability	4,713	5,862	0	0	0	0	0	0	10,575	4,713	5,862	0	0	0	0	0	0	10,575
17 Crime	1,055	0	0	0	0	0	0	0	1,055	1,055	0	0	0	0	0	0	0	1,055
18 TOTAL	3,062,334	3,792,086	0	0	0	0	0	0	6,854,420	3,062,334	3,792,086	0	0	0	0	0	0	6,854,420
EARNED PREMIUMS																		
19 Fire	104,025	687,504	(347)	0	0	0	0	0	791,182	104,025	687,504	(347)	0	0	0	0	0	791,182
20 Allied Lines	36,430	241,376	(121)	0	0	0	0	0	277,685	36,430	241,376	(121)	0	0	0	0	0	277,685
21 Homeowners	282,391	2,037,003	(1,824)	0	0	0	0	0	2,317,570	282,391	2,037,003	(1,824)	0	0	0	0	0	2,317,570
22 Other Liability	646	4,748	0	0	0	0	0	0	5,394	646	4,748	0	0	0	0	0	0	5,394
23 Crime	(482)	1,026	0	0	0	0	0	0	544	(482)	1,026	0	0	0	0	0	0	544
24 TOTAL	423,010	2,971,657	(2,292)	0	0	0	0	0	3,392,375	423,010	2,971,657	(2,292)	0	0	0	0	0	3,392,375

EXHIBIT 4B

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED MARCH 31, 2020

LINE DESCRIPTION	QUARTER 2020	QUARTER 2019	QUARTER 2018	QUARTER 2017	QUARTER 2016	QUARTER 2015	QUARTER 2014	QUARTER 2013	QUARTER TOTAL	YEAR TO DATE 2020	YEAR TO DATE 2019	YEAR TO DATE 2018	YEAR TO DATE 2017	YEAR TO DATE 2016	YEAR TO DATE 2015	YEAR TO DATE 2014	YEAR TO DATE 2013	YEAR TO DATE TOTAL
Paid Losses																		
1 Fire	61,730	255,539	10,000	0	0	0	0	0	327,269	61,730	255,539	10,000	0	0	0	0	0	327,269
2 Allied Lines	21,465	67,337	7,322	0	0	0	0	(400)	95,724	21,465	67,337	7,322	0	0	0	0	(400)	95,724
3 Homeowner	294,559	699,479	36,455	11,338	0	(50)	0	148	1,041,929	294,559	699,479	36,455	11,338	0	(50)	0	148	1,041,929
4 Other Liability	0	0	0	0	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	0	0	0	0
6 TOTAL	377,754	1,022,355	53,777	11,338	0	(50)	0	(252)	1,464,922	377,754	1,022,355	53,777	11,338	0	(50)	0	(252)	1,464,922
Outstanding Losses Current Period (incl IBNR)																		
7 Fire	179,500	127,000	0	0	0	0	0	0	306,500	179,500	127,000	0	0	0	0	0	0	306,500
8 Allied Lines	50,500	2,500	0	0	0	0	0	0	53,000	50,500	2,500	0	0	0	0	0	0	53,000
9 Homeowner	582,306	774,552	9,500	0	0	1,000	0	0	1,367,358	582,306	774,552	9,500	0	0	1,000	0	0	1,367,358
10 Other Liability	5,000	0	0	0	0	0	0	0	5,000	5,000	0	0	0	0	0	0	0	5,000
11 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12 TOTAL	817,306	904,052	9,500	0	0	1,000	0	0	1,731,858	817,306	904,052	9,500	0	0	1,000	0	0	1,731,858
Outstanding Losses Prior Period (incl IBNR)																		
13 Fire	0	470,500	0	0	0	0	0	0	470,500	0	470,500	0	0	0	0	0	0	470,500
14 Allied Lines	0	82,002	0	0	0	0	0	0	82,002	0	82,002	0	0	0	0	0	0	82,002
15 Homeowners	0	1,472,133	165,000	26,000	500	0	0	0	1,663,633	0	1,472,133	165,000	26,000	500	0	0	0	1,663,633
16 Other Liability	0	5,000	0	0	0	0	0	0	5,000	0	5,000	0	0	0	0	0	0	5,000
17 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18 TOTAL	0	2,029,635	165,000	26,000	500	0	0	0	2,221,135	0	2,029,635	165,000	26,000	500	0	0	0	2,221,135
Incurred Losses																		
19 Fire	241,230	(87,961)	10,000	0	0	0	0	0	163,269	241,230	(87,961)	10,000	0	0	0	0	0	163,269
20 Allied Lines	71,965	(12,165)	7,322	0	0	0	0	(400)	66,722	71,965	(12,165)	7,322	0	0	0	0	(400)	66,722
21 Homeowner	876,865	1,898	(119,045)	(14,662)	(500)	950	0	148	745,654	876,865	1,898	(119,045)	(14,662)	(500)	950	0	148	745,654
22 Other Liability	5,000	(5,000)	0	0	0	0	0	0	0	5,000	(5,000)	0	0	0	0	0	0	0
23 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24 TOTAL	1,195,060	(103,228)	(101,723)	(14,662)	(500)	950	0	(252)	975,645	1,195,060	(103,228)	(101,723)	(14,662)	(500)	950	0	(252)	975,645
IBNR (Current Period)																		
25 Fire	110,000	0	0	0	0	0	0	0	110,000	110,000	0	0	0	0	0	0	0	110,000
26 Allied Lines	28,000	0	0	0	0	0	0	0	28,000	28,000	0	0	0	0	0	0	0	28,000
27 Homeowner	105,000	0	0	0	0	0	0	0	105,000	105,000	0	0	0	0	0	0	0	105,000
28 Other Liability	5,000	0	0	0	0	0	0	0	5,000	5,000	0	0	0	0	0	0	0	5,000
29 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30 TOTAL	248,000	0	0	0	0	0	0	0	248,000	248,000	0	0	0	0	0	0	0	248,000
IBNR (Prior Period)																		
31 Fire	0	110,000	0	0	0	0	0	0	110,000	0	110,000	0	0	0	0	0	0	110,000
32 Allied Lines	0	28,000	0	0	0	0	0	0	28,000	0	28,000	0	0	0	0	0	0	28,000
33 Homeowner	0	105,000	0	0	0	0	0	0	105,000	0	105,000	0	0	0	0	0	0	105,000
34 Other Liability	0	5,000	0	0	0	0	0	0	5,000	0	5,000	0	0	0	0	0	0	5,000
35 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
36 TOTAL	0	248,000	0	0	0	0	0	0	248,000	0	248,000	0	0	0	0	0	0	248,000

EXHIBIT 4C

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED MARCH 31, 2020

	QUARTER									YEAR TO DATE								
LINE DESCRIPTION	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
Loss Expenses Paid																		
1 Fire	86,176	2,415	0	0	0	0	0	0	88,591	86,176	2,415	0	0	0	0	0	0	88,591
2 Allied Lines	38,704	0	0	0	0	0	0	0	38,704	38,704	0	0	0	0	0	0	0	38,704
3 Homeowner	395,400	16,976	5,482	1,547	0	284	0	0	419,689	395,400	16,976	5,482	1,547	0	284	0	0	419,689
4 Other Liability	0	0	0	0	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	0	0	0	0
6 TOTAL	520,280	19,391	5,482	1,547	0	284	0	0	546,984	520,280	19,391	5,482	1,547	0	284	0	0	546,984
Unpaid Loss Expenses (Current Period)																		
7 Fire	34,998	14,605	0	0	0	0	0	0	49,603	34,998	14,605	0	0	0	0	0	0	49,603
8 Allied Lines	5,807	288	0	0	0	0	0	0	6,095	5,807	288	0	0	0	0	0	0	6,095
9 Homeowner	193,090	89,073	1,093	0	0	115	0	0	283,371	193,090	89,073	1,093	0	0	115	0	0	283,371
10 Other Liability	575	0	0	0	0	0	0	0	575	575	0	0	0	0	0	0	0	575
11 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12 TOTAL	234,470	103,966	1,093	0	0	115	0	0	339,644	234,470	103,966	1,093	0	0	115	0	0	339,644
Unpaid Loss Expenses (Prior Period)																		
13 Fire	0	68,463	0	0	0	0	0	0	68,463	0	68,463	0	0	0	0	0	0	68,463
14 Allied Lines	0	9,431	0	0	0	0	0	0	9,431	0	9,431	0	0	0	0	0	0	9,431
15 Homeowners	0	295,419	18,975	2,990	58	0	0	0	317,442	0	295,419	18,975	2,990	58	0	0	0	317,442
16 Other Liability	0	575	0	0	0	0	0	0	575	0	575	0	0	0	0	0	0	575
17 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18 TOTAL	0	373,888	18,975	2,990	58	0	0	0	395,911	0	373,888	18,975	2,990	58	0	0	0	395,911
Incurred Loss Expenses																		
19 Fire	121,174	(51,443)	0	0	0	0	0	0	69,731	121,174	(51,443)	0	0	0	0	0	0	69,731
20 Allied Lines	44,511	(9,143)	0	0	0	0	0	0	35,368	44,511	(9,143)	0	0	0	0	0	0	35,368
21 Homeowner	588,490	(189,370)	(12,400)	(1,443)	(58)	399	0	0	385,618	588,490	(189,370)	(12,400)	(1,443)	(58)	399	0	0	385,618
22 Other Liability	575	(575)	0	0	0	0	0	0	0	575	(575)	0	0	0	0	0	0	0
23 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24 TOTAL	754,750	(250,531)	(12,400)	(1,443)	(58)	399	0	0	490,717	754,750	(250,531)	(12,400)	(1,443)	(58)	399	0	0	490,717

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
OPERATIONS REPORT
QUARTER ENDED 03/31/20

FORM A

NEW	QUARTER ENDED 03/31/19	QUARTER ENDED 03/31/20	CHANGE %	YEAR TO DATE 03/31/19	YEAR TO DATE 03/31/20	CHANGE %	INCEPTION TO DATE
1. APPLICATIONS RECEIVED	887	786	-11%	887	786	-11%	523,721
Commercial	25	46	84%	25	46	84%	-
Dwelling	373	311	-17%	373	311	-17%	-
Homeowners	489	429	-12%	489	429	-12%	-
2. BINDERS ISSUED	667	582	-13%	667	582	-13%	N/A
3. BINDERS IN EFFECT	168	142	-15%	168	142	-15%	N/A
4. INSPECTIONS COMPLETE	770	570	-26%	770	570	-26%	502,119
5. POLICIES ISSUED	671	518	-23%	671	518	-23%	392,997
Commercial	4	23	475%	4	23	475%	-
Dwelling	303	204	-33%	303	204	-33%	-
Homeowners	364	291	-20%	364	291	-20%	-
RENEWALS							
1. POLICIES EXPIRED	4,185	3,747	-10%	4,185	3,747	-10%	1,283,260
Commercial	86	75	-13%	86	75	-13%	-
Dwelling	2,066	1,870	-9%	2,066	1,870	-9%	-
Homeowners	2,033	1,802	-11%	2,033	1,802	-11%	-
2. REPLACEMENT INSPECTIONS	92	212	130%	92	212	130%	148,523
3. TOTAL RENEWALS ISSUED	3,571	3,232	-9%	3,571	3,232	-9%	1,071,278
Commercial	71	64	-10%	71	64	-10%	-
Dwelling	1,823	1,644	-10%	1,823	1,644	-10%	-
Homeowners	1,677	1,524	-9%	1,677	1,524	-9%	-
NEW & RENEWALS							
1. POLICIES ISSUED	4,242	3,750	-12%	4,242	3,750	-12%	1,464,275
Commercial	75	87	16%	75	87	16%	-
Dwelling	2,126	1,848	-13%	2,126	1,848	-13%	-
Homeowners	2,041	1,815	-11%	2,041	1,815	-11%	-
APPEALS							
1. APPEALS	3	6	100%	3	6	100%	2,120
Appeals Upheld	3	6	100%	3	6	100%	1,872
Appeals Reversed	0	0	-	0	0	-	248
CLAIMS							
1. CLAIMS REPORTED	292	129	-56%	292	129	-56%	96,214
Commercial	0	2	200%	0	2	200%	11,532
Dwelling	88	27	-69%	88	27	-69%	38,115
Homeowners	204	100	-51%	204	100	-51%	46,567
CRIME							
1. POLICIES ISSUED	8	6	-25%	8	6	-25%	3,234
Commercial	0	0	-	0	0	-	318
Residential	8	6	-25%	8	6	-25%	2,913
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 March 31, 2020

1	2 Prior Year-End IBNR Loss & LAE Reserves	3 Total Prior Year-End Loss & LAE Reserves (Cols 1+2)	4 2020 Loss and LAE Payments on Claims Reported as of Prior Year-End	5 2020 Loss and LAE Payments on Claims Unreported as of Prior Year-End	6 Total 2020 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)
30	0	30	15	0	15	1	0	0	1	(14)	0	(14)
184	0	184	60	8	68	11	0	0	11	(113)	8	(105)
214	0	214	75	8	83	12	0	0	12	(127)	8	(119)
986	417	2,403	1,159	89	1,248	1,008	0	0	1,008	181	(328)	(147)
200	417	2,617	1,234	97	1,331	1,020	0	0	1,020	54	(320)	(266)
	XXX	XXX	XXX	681	681	XXX	635	417	1,052	XXX	XXX	XXX
00	417	2,617	1,234	778	2,012	1,020	635	417	2,072	54	(320)	(266)

96)

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. 2.455	2. (76.739)	3. (10.164)

Col. 13, Line 7 / Line 8

4. 53.629