



October 27, 2020

TO: All Member Companies

ATTN: Chief Executive Officer in Charge of FAIR Plans

RE: Quarterly Statement ending 9/30/2020

Enclosed is the Quarterly Statement of the Ohio FAIR Plan Underwriting Association for the period ending 9/30/2020. Written Premium for the year to date amounted to \$9,139,886. Year to date Incurred Loss and Loss Adjustment Expenses are \$5,943,206.

Sincerely,

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

W. Shawn Brace
President

WSB/ken

Enclosure

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
STATEMENT OF ASSETS' LIABILITIES & MEMBERS' EQUITY
AT SEPTEMBER 30, 2020

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
ASSETS				
Investment	20,195,359			20,195,359
Cash	4,278,824			4,278,824
Accts Receivable	1,624,871		9,371	1,615,500
Furniture & Equipment	303,883		303,883	0
EDP Equipment	117,396		117,396	0
Assessments (EBUB)	0			0
Intangible Asset	0			0
Interest Accrued		52,162		52,162
	<u>26,520,333</u>	<u>52,162</u>	<u>430,650</u>	<u>26,141,845</u>
TOTAL ASSETS				
LIABILITIES & EQUITY				
Reserves for:				
Unpaid Losses (incl. IBNR)				2,013,085
Unpaid Loss Adj. Expense				371,985
Operating Expenses				107,767
Premium Taxes				34,802
Unearned Premiums				6,268,461
Uncashed Checks				180,173
Advanced Premium				437,607
Distribution EBUB				13,830,188
TOTAL RESERVES				<u>23,244,068</u>
Payables for:				
Post Retirement Benefits				2,146,525
Other Payables				28,323
Pension Liability				1,153,579
TOTAL PAYABLES				<u>3,328,427</u>
MEMBERS EQUITY				<u>(430,650)</u>
TOTAL LIABILITIES & EQUITY				<u>26,141,845</u>

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
 INCOME STATEMENT AND EQUITY ACCOUNT
 FOR PERIOD ENDING SEPTEMBER 30, 2020

UNDERWRITING INCOME	QUARTER	YTD
PREMIUMS EARNED	3,227,940	9,913,462
Deductions:		
Losses Incurred	1,807,727	4,390,080
Loss Exp. Incurred	491,183	1,553,126
Operating Exp. Incurred	940,703	3,137,555
Premium Taxes Incurred	37,083	61,422
TOTAL DEDUCTIONS	3,276,696	9,142,183
Net Underwriting Gain or (Loss)	(48,756)	771,279
 OTHER INCOME OR (OUTGO)		
Net Investment Income	53,730	212,218
Premium balance Marked Off	317	(657)
Other Income	17,372	59,460
TOTAL OTHER INCOME OR (OUTGO)	71,419	271,021
Net Income or (Loss)	22,663	1,042,300
Change In Assets Not Admitted	1,027	65,615
Net Effect Of Change In EBUB	(22,663)	(1,042,300)
Net Change In Equity	1,027	65,615
 EQUITY ACCOUNT		
Member's Equity (Prior Period) 06/30/20	(431,677)	12/31/19 (496,265)
Member's Equity (Current Period) 09/30/20	(430,650)	09/30/20 (430,650)

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED SEPTEMBER 30, 2020

ITEM DESCRIPTION	QUARTER									YEAR TO DATE								
	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
<u>Income Received:</u>																		
1 Premiums Written	2,918,967	(46,426)	(667)	0	0	0	0	0	2,871,874	9,575,504	(432,592)	(3,026)	0	0	0	0	0	9,139,886
2 Interest Received	44,884	0	0	0	0	0	0	0	44,884	192,966	0	0	0	0	0	0	0	192,966
Misc Income	17,372	0	0	0	0	0	0	0	17,372	59,460	0	0	0	0	0	0	0	59,460
3 TOTAL	2,981,223	(46,426)	(667)	0	0	0	0	0	2,934,130	9,827,930	(432,592)	(3,026)	0	0	0	0	0	9,392,312
<u>Expenses Paid</u>																		
4 Losses	1,670,633	121,513	65,352	0	418	0	0	(1,200)	1,856,716	2,977,196	1,488,832	121,848	11,338	418	(50)	0	(1,452)	4,598,130
5 Loss Adj. Expense	471,920	21,828	2,671	0	0	598	0	(200)	496,817	1,502,312	59,433	11,493	2,687	0	1,327	0	(200)	1,577,052
6 Commissions	341,765	(5,307)	(68)	0	0	0	0	0	336,390	1,083,274	(37,176)	(351)	0	0	0	0	0	1,045,747
7 Operating Expense	617,878	0	0	0	0	0	0	0	617,878	1,984,041	141,555	0	0	0	0	0	0	2,125,596
8 Premium Taxes	26,261	0	0	0	0	0	0	0	26,261	50,528	0	0	0	0	0	0	0	50,528
9 Premium Bal. Chgd. Off	(317)	0	0	0	0	0	0	0	(317)	657	0	0	0	0	0	0	0	657
10 TOTAL EXPENSES PAID	3,128,140	138,034	67,955	0	418	598	0	(1,400)	3,333,745	7,598,008	1,652,644	132,990	14,025	418	1,277	0	(1,652)	9,397,710
11 Net Cash Change	(146,917)	(184,460)	(68,622)	0	(418)	(598)	0	1,400	(399,615)	2,229,922	(2,085,236)	(136,016)	(14,025)	(418)	(1,277)	0	1,652	(5,398)
<u>Reserves:</u>																		
(Deduct Current Period)																		
12 Unpaid Losses	1,615,274	397,811	0	0	0	0	0	0	2,013,085	1,615,274	397,811	0	0	0	0	0	0	2,013,085
13 Unpaid Loss Expense	326,237	45,748	0	0	0	0	0	0	371,985	326,237	45,748	0	0	0	0	0	0	371,985
14 Operating Expense	107,767	0	0	0	0	0	0	0	107,767	107,767	0	0	0	0	0	0	0	107,767
15 Premium Taxes	34,802	0	0	0	0	0	0	0	34,802	34,802	0	0	0	0	0	0	0	34,802
16 Unearned Premiums	5,883,807	384,654	0	0	0	0	0	0	6,268,461	5,883,807	384,654	0	0	0	0	0	0	6,268,461
TOTAL	7,967,887	828,213	0	0	0	0	0	0	8,796,100	7,967,887	828,213	0	0	0	0	0	0	8,796,100
(Add Prior Period)																		
17 Unpaid Losses	1,589,820	472,254	0	0	0	0	0	0	2,062,074	0	2,029,635	165,000	26,000	500	0	0	0	2,221,135
18 Unpaid Loss Expense	323,310	54,309	0	0	0	0	0	0	377,619	0	373,888	18,975	2,990	58	0	0	0	395,911
19 Operating Expense	121,332	0	0	0	0	0	0	0	121,332	0	141,555	0	0	0	0	0	0	141,555
20 Premium Taxes	23,980	0	0	0	0	0	0	0	23,980	0	23,908	0	0	0	0	0	0	23,908
21 Unearned Premiums	4,982,614	1,641,913	0	0	0	0	0	0	6,624,527	0	7,042,171	(134)	0	0	0	0	0	7,042,037
TOTAL	7,041,056	2,168,476	0	0	0	0	0	0	9,209,532	0	9,611,157	183,841	28,990	558	0	0	0	9,824,546
22 Net Reserve Change	(926,831)	1,340,263	0	0	0	0	0	0	413,432	(7,967,887)	8,782,944	183,841	28,990	558	0	0	0	1,028,446
<u>Other Changes:</u>																		
(Deduct Prior Period)																		
23 Interest Accrued	43,316	0	0	0	0	0	0	0	43,316	0	32,910	0	0	0	0	0	0	32,910
24 Assets Not Admitted	792,617	0	0	0	0	0	0	0	792,617	0	728,029	0	0	0	0	0	0	728,029
25 Change In EBUB	(15,022,682)	0	0	0	0	0	0	0	(15,022,682)	0	(14,003,045)	0	0	0	0	0	0	(14,003,045)
(Add Current Period)																		
26 Interest Accrued	52,162	0	0	0	0	0	0	0	52,162	52,162	0	0	0	0	0	0	0	52,162
27 Assets Not Admitted	793,644	0	0	0	0	0	0	0	793,644	793,644	0	0	0	0	0	0	0	793,644
28 Change In EBUB	(15,045,345)	0	0	0	0	0	0	0	(15,045,345)	(15,045,345)	0	0	0	0	0	0	0	(15,045,345)
29 Net Other Changes	(12,790)	0	0	0	0	0	0	0	(12,790)	(14,199,539)	13,242,106	0	0	0	0	0	0	(957,433)
30 Assessments Or (Distributions)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Change In Member's Equity	(1,086,538)	1,155,803	(68,622)	0	(418)	(598)	0	1,400	1,027	(19,937,504)	19,939,814	47,825	14,965	140	(1,277)	0	1,652	65,615

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
POLICY YEARS-INCEPTION TO 9/30/2020

ITEM DESCRIPTION	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
INCOME RECEIVED									
1 Premium Written	9,575,504	13,823,492	15,107,512	17,132,934	19,543,212	22,485,566	24,879,682	25,837,884	148,385,786
2 Interest Received	192,966	381,494	216,581	94,201	21,711	12,536	10,575	8,692	938,756
Miscellaneous Income	59,460	106,893	98,870	84,374	113,377	95,821	105,887	134,476	799,158
3 TOTAL INCOME	9,827,930	14,311,879	15,422,963	17,311,509	19,678,300	22,593,923	24,996,144	25,981,052	150,123,700
EXPENSES PAID									
4 Losses	2,977,196	6,198,971	5,302,168	6,446,334	8,969,214	9,145,861	11,289,005	11,770,658	62,099,407
5 Loss Adj. Expense	1,502,312	2,173,698	2,246,718	2,507,879	2,594,901	2,634,677	2,769,561	2,997,331	19,427,077
6 Commissions	1,083,274	1,596,396	1,753,844	1,992,941	2,270,238	2,595,624	2,872,771	2,979,064	17,144,152
7 Operating Expense	1,984,041	3,631,326	2,512,605	2,651,248	3,379,593	3,737,010	5,050,624	5,349,763	28,296,210
8 Premium Taxes	50,528	53,666	61,016	68,974	83,840	95,400	102,355	100,073	615,852
9 Premium Chgd. Off	657	2,207	6,421	1,272	(2,310)	(24,126)	(5,072)	(3,036)	(23,987)
10 TOTAL EXPENSE PAID	7,598,008	13,656,264	11,882,772	13,668,648	17,295,476	18,184,446	22,079,244	23,193,853	127,558,711
11 Net Cash Change	2,229,922	655,615	3,540,191	3,642,861	2,382,824	4,409,477	2,916,900	2,787,199	22,564,989
RESERVES									
(Deduct Current)									
12 Unpaid Losses	1,615,274	397,811	0	0	0	0	0	0	2,013,085
13 Unpaid Loss Exp.	326,237	45,748	0	0	0	0	0	0	371,985
14 Operating Expense	107,767	0	0	0	0	0	0	0	107,767
15 Premium Taxes	34,802	0	0	0	0	0	0	0	34,802
16 Unearned Premium	5,883,807	384,654	0	0	0	0	0	0	6,268,461
17 TOTAL CURRENT	7,967,887	828,213	0	0	0	0	0	0	8,796,100
OTHER CHANGES									
(Add Current)									
18 Interest Accrued	52,162	0	0	0	0	0	0	0	52,162
19 Assets Not Admitted	793,644	0	0	0	0	0	0	0	793,644
20 TOTAL OTHER CHANGES	845,806	0	0	0	0	0	0	0	845,806
21 Change In Effect EBUB	(15,045,345)	0	0	0	0	0	0	0	(15,045,345)
22 Assessments	0	0	0	0	0	0	0	0	0
NET MEMBERS' EQUITY	(19,937,504)	(172,598)	3,540,191	3,642,861	2,382,824	4,409,477	2,916,900	2,787,199	(430,650)

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED SEPTEMBER 30, 2020

ITEM DESCRIPTION	QUARTER									YEAR TO DATE								
	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
PREMIUMS WRITTEN:																		
1 Fire	654,991	(6,928)	(268)	0	0	0	0	0	647,795	2,248,303	(92,895)	(623)	0	0	0	0	0	2,154,785
2 Allied Lines	235,001	(2,705)	(153)	0	0	0	0	0	232,143	788,178	(31,637)	(283)	0	0	0	0	0	756,258
3 Homeowners	2,024,915	(36,741)	(246)	0	0	0	0	0	1,987,928	6,523,297	(307,498)	(2,120)	0	0	0	0	0	6,213,679
4 Other Liability	3,894	(52)	0	0	0	0	0	0	3,842	14,146	(558)	0	0	0	0	0	0	13,588
5 Crime	166	0	0	0	0	0	0	0	166	1,580	(4)	0	0	0	0	0	0	1,576
6 TOTAL	2,918,967	(46,426)	(667)	0	0	0	0	0	2,871,874	9,575,504	(432,592)	(3,026)	0	0	0	0	0	9,139,886
UNEARNED PREMIUMS (Prior Period)																		
7 Fire	1,180,817	377,502	0	0	0	0	0	0	1,558,319	0	1,610,930	(70)	0	0	0	0	0	1,610,860
8 Allied Lines	409,319	134,387	0	0	0	0	0	0	543,706	0	566,163	(27)	0	0	0	0	0	566,136
9 Homeowners	3,383,781	1,127,197	0	0	0	0	0	0	4,510,978	0	4,853,069	(37)	0	0	0	0	0	4,853,032
10 Other Liability	7,604	2,578	0	0	0	0	0	0	10,182	0	10,979	0	0	0	0	0	0	10,979
11 Crime	1,093	249	0	0	0	0	0	0	1,342	0	1,030	0	0	0	0	0	0	1,030
12 TOTAL	4,982,614	1,641,913	0	0	0	0	0	0	6,624,527	0	7,042,171	(134)	0	0	0	0	0	7,042,037
UNEARNED PREMIUMS (Current Period)																		
13 Fire	1,356,809	91,970	0	0	0	0	0	0	1,448,779	1,356,809	91,970	0	0	0	0	0	0	1,448,779
14 Allied Lines	477,270	32,941	0	0	0	0	0	0	510,211	477,270	32,941	0	0	0	0	0	0	510,211
15 Homeowners	4,040,454	259,066	0	0	0	0	0	0	4,299,520	4,040,454	259,066	0	0	0	0	0	0	4,299,520
16 Other Liability	8,388	605	0	0	0	0	0	0	8,993	8,388	605	0	0	0	0	0	0	8,993
17 Crime	886	72	0	0	0	0	0	0	958	886	72	0	0	0	0	0	0	958
18 TOTAL	5,883,807	384,654	0	0	0	0	0	0	6,268,461	5,883,807	384,654	0	0	0	0	0	0	6,268,461
EARNED PREMIUMS																		
19 Fire	478,999	278,604	(268)	0	0	0	0	0	757,335	891,494	1,426,065	(693)	0	0	0	0	0	2,316,866
20 Allied Lines	167,050	98,741	(153)	0	0	0	0	0	265,638	310,908	501,585	(310)	0	0	0	0	0	812,183
21 Homeowners	1,368,242	831,390	(246)	0	0	0	0	0	2,199,386	2,482,843	4,286,505	(2,157)	0	0	0	0	0	6,767,191
22 Other Liability	3,110	1,921	0	0	0	0	0	0	5,031	5,758	9,816	0	0	0	0	0	0	15,574
23 Crime	373	177	0	0	0	0	0	0	550	694	954	0	0	0	0	0	0	1,648
24 TOTAL	2,017,774	1,210,833	(667)	0	0	0	0	0	3,227,940	3,691,697	6,224,925	(3,160)	0	0	0	0	0	9,913,462

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED SEPTEMBER 30, 2020

DESCRIPTION	QUARTER								YEAR TO DATE									
	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
Loss Expenses Paid																		
Fire	69,327	8,828	0	0	0	0	0	0	78,155	232,214	14,291	0	0	0	0	0	0	246,505
Allied Lines	48,037	0	0	0	0	0	0	0	48,037	128,916	0	0	40	0	0	0	0	128,956
Homeowner	354,458	13,000	2,671	0	0	598	0	(200)	370,527	1,141,033	45,142	11,493	2,647	0	1,327	0	(200)	1,201,442
Other Liability	98	0	0	0	0	0	0	0	98	149	0	0	0	0	0	0	0	149
Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	471,920	21,828	2,671	0	0	598	0	(200)	496,817	1,502,312	59,433	11,493	2,687	0	1,327	0	(200)	1,577,052
Unpaid Loss Expenses (Current Period)																		
Fire	44,255	4,600	0	0	0	0	0	0	48,855	44,255	4,600	0	0	0	0	0	0	48,855
Allied Lines	34,368	0	0	0	0	0	0	0	34,368	34,368	0	0	0	0	0	0	0	34,368
Homeowner	247,039	41,148	0	0	0	0	0	0	288,187	247,039	41,148	0	0	0	0	0	0	288,187
Other Liability	575	0	0	0	0	0	0	0	575	575	0	0	0	0	0	0	0	575
Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	326,237	45,748	0	0	0	0	0	0	371,985	326,237	45,748	0	0	0	0	0	0	371,985
Unpaid Loss Expenses (Prior Period)																		
Fire	39,828	4,600	0	0	0	0	0	0	44,428	0	68,463	0	0	0	0	0	0	68,463
Allied Lines	10,432	0	0	0	0	0	0	0	10,432	0	9,431	0	0	0	0	0	0	9,431
Homeowners	272,475	49,709	0	0	0	0	0	0	322,184	0	295,419	18,975	2,990	58	0	0	0	317,442
Other Liability	575	0	0	0	0	0	0	0	575	0	575	0	0	0	0	0	0	575
Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	323,310	54,309	0	0	0	0	0	0	377,619	0	373,888	18,975	2,990	58	0	0	0	395,911
Incurred Loss Expenses																		
Fire	73,754	8,828	0	0	0	0	0	0	82,582	276,469	(49,572)	0	0	0	0	0	0	226,897
Allied Lines	71,973	0	0	0	0	0	0	0	71,973	163,284	(9,431)	0	40	0	0	0	0	153,893
Homeowner	329,022	4,439	2,671	0	0	598	0	(200)	336,530	1,388,072	(209,129)	(7,482)	(343)	(58)	1,327	0	(200)	1,172,187
Other Liability	98	0	0	0	0	0	0	0	98	724	(575)	0	0	0	0	0	0	149
Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	474,847	13,267	2,671	0	0	598	0	(200)	491,183	1,828,549	(268,707)	(7,482)	(303)	(58)	1,327	0	(200)	1,553,126

PART 3 (000 omitted)
LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE
As of September 30, 2020

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 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)
1. 2017 + Prior	30	0	30	16	0	16	0	0	0	0	(14)	0	(14)
2. 2018	184	0	184	144	8	152	0	0	0	0	(40)	8	(32)
3. Subtotals 2018 + prior	214	0	214	160	8	168	0	0	0	0	(54)	8	(46)
4. 2019	1,986	417	2,403	1,654	200	1,854	444	0	0	444	112	(217)	(105)
5. Subtotals 2019 + prior	2,200	417	2,617	1,814	208	2,022	444	0	0	444	58	(209)	(151)
6. 2020	X X X	X X X	X X X	X X X	4,153	4,153	XXX	1,524	417	1,941	XXX	XXX	XXX
7. Totals	2,200	417	2,617	1,814	4,361	6,175	444	1,524	417	2,385	58	(209)	(151)

8. Prior Year-End Surplus As Regards Policyholders

(496)

	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.	2.636	2. (50.120)	3. (5.770)
			Col. 13, Line 7 Line 8
4.			30.444

**OHIO FAIR PLAN UNDERWRITING ASSOCIATION
OPERATIONS REPORT
QUARTER ENDED 09/30/20**

FORM A

NEW	QUARTER ENDED 09/30/19	QUARTER ENDED 09/30/20	CHANGE %	YEAR TO DATE 09/30/19	YEAR TO DATE 09/30/20	CHANGE %	INCEPTION TO DATE
1. APPLICATIONS RECEIVED	850	717	-16%	2,605	2,212	-15%	525,147
Commercial	30	27	-10%	86	105	22%	-
Dwelling	351	307	-13%	1,047	876	-16%	-
Homeowners	469	383	-18%	1,472	1,231	-16%	-
2. BINDERS ISSUED	631	565	-10%	1,963	1,680	-14%	N/A
3. BINDERS IN EFFECT	149	201	35%	149	201	35%	N/A
4. INSPECTIONS COMPLETE	788	635	-19%	2,324	1,666	-28%	503,215
5. POLICIES ISSUED	682	594	-13%	2,001	1,564	-22%	394,043
Commercial	16	2	-88%	34	36	6%	-
Dwelling	255	249	-2%	821	634	-23%	-
Homeowners	411	343	-17%	1,146	894	-22%	-
RENEWALS							
1. POLICIES EXPIRED	3,925	3,552	-10%	11,985	10,713	-11%	1,290,226
Commercial	68	62	-9%	238	199	-16%	-
Dwelling	1,827	1,654	-9%	5,635	5,081	-10%	-
Homeowners	2,030	1,836	-10%	6,112	5,433	-11%	-
2. REPLACEMENT INSPECTIONS	151	53	-65%	458	490	7%	148,801
3. TOTAL RENEWALS ISSUED	3,294	2,920	-11%	10,082	9,246	-8%	1,077,292
Commercial	69	56	-19%	214	182	-15%	-
Dwelling	1,522	1,374	-10%	4,884	4,482	-8%	-
Homeowners	1,703	1,490	-13%	4,984	4,582	-8%	-
NEW & RENEWALS							
1. POLICIES ISSUED	3,976	3,514	-12%	12,083	10,810	-11%	1,471,335
Commercial	85	58	-32%	248	218	-12%	-
Dwelling	1,777	1,623	-9%	5,705	5,116	-10%	-
Homeowners	2,114	1,833	-13%	6,130	5,476	-11%	-
APPEALS							
1. APPEALS	5	1	-80%	14	8	-43%	2,122
Appeals Upheld	5	1	-80%	14	8	-43%	1,874
Appeals Reversed	0	0	-	0	0	-	248
CLAIMS							
1. CLAIMS REPORTED	201	172	-14%	762	549	-28%	96,634
Commercial	2	2	0%	4	6	50%	11,536
Dwelling	57	67	18%	228	173	-24%	38,261
Homeowners	142	103	-27%	530	370	-30%	46,837
CRIME							
1. POLICIES ISSUED	3	2	-33%	16	15	-6%	3,243
Commercial	0	0	-	0	0	-	318
Residential	3	2	-33%	16	15	-6%	2,922
2. CLAIMS REPORTED	0	0	-	0	0	-	136
Commercial	0	0	-	0	0	-	34
Residential	0	0	-	0	0	-	102