



July 22, 2021

To: Tracy Snow  
Ben Dalesandro

From: Shawn Brace

Enclosed is our 6/30/21 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 6/30/21, 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)



July 20, 2021

TO: All Member Companies

ATTN: Chief Executive Officer in Charge of FAIR Plans

RE: Quarterly Statement ending 6/30/2021

Enclosed is the Quarterly Statement of the Ohio FAIR Plan Underwriting Association for the period ending 6/30/2021. Written Premium for the year to date amounted to \$5,869,317. Year to date Incurred Loss and Loss Adjustment Expenses are \$3,088,685.

Sincerely,

A handwritten signature in black ink that reads "W. Shawn Brace". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

W. Shawn Brace  
President

WSB/ken

Enclosure

OHIO FAIR PLAN UNDERWRITING ASSOCIATION  
STATEMENT OF ASSETS' LIABILITIES & MEMBERS' EQUITY  
AT JUNE 30, 2021

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
	<hr/>	<hr/>	<hr/>	<hr/>
ASSETS				
Investment	19,798,525			19,798,525
Cash	4,249,703			4,249,703
Accts Receivable	1,537,501		10,820	1,526,681
Furniture & Equipment	248,446		248,446	0
EDP Equipment	151,349		151,349	0
Assessments (EBUB)	0			0
Intangible Asset	0			0
Assessments Receivable	0			0
Interest Accrued		34,071		34,071
	<hr/>	<hr/>	<hr/>	<hr/>
TOTAL ASSETS	25,985,524	34,071	410,615	25,608,980
LIABILITIES & EQUITY				
Reserves for:				
Unpaid Losses (incl. IBNR)				1,398,408
Unpaid Loss Adj. Expense				301,297
Operating Expenses				101,638
Premium Taxes				22,111
Unearned Premiums				6,097,436
Uncashed Checks				181,713
Advanced Premium				345,069
Distributions (EBUB)				14,162,534
				<hr/>
TOTAL RESERVES				22,610,206
Payables for:				
Post Retirement Benefits				2,476,770
Other Payables				25,653
Pension Liability				906,966
				<hr/>
TOTAL PAYABLES				3,409,389
MEMBERS EQUITY				<hr/>
				(410,615)
				<hr/>
TOTAL LIABILITIES & EQUITY				25,608,980

OHIO FAIR PLAN UNDERWRITING ASSOCIATION  
INCOME STATEMENT AND EQUITY ACCOUNT  
FOR PERIOD ENDING JUNE 30, 2021

UNDERWRITING INCOME	QUARTER	YTD
<hr/>	<hr/>	<hr/>
PREMIUMS EARNED	2,983,974	5,991,250
Deductions:		
Losses Incurred	1,058,008	2,055,805
Loss Exp. Incurred	532,585	1,032,880
Operating Exp. Incurred	977,667	2,112,884
Premium Taxes Incurred	10,342	22,438
 TOTAL DEDUCTIONS	<hr/> 2,578,602	<hr/> 5,224,007
	<hr/>	<hr/>
Net Underwriting Gain or (Loss)	405,372	767,243
 OTHER INCOME OR (OUTGO)		
<hr/>		
Net Investment Income	28,554	61,483
Premium balance Marked Off	(4,128)	(4,220)
Other Income	15,821	38,617
 TOTAL OTHER INCOME OR (OUTGO)	<hr/> 40,247	<hr/> 95,880
	<hr/>	<hr/>
Net Income or (Loss)	445,619	863,123
Change In Assets Not Admitted	42,122	66,545
Net Effect Of Change In EBUB	(445,619)	(863,123)
	<hr/> 42,122	<hr/> 66,545
 EQUITY ACCOUNT		
<hr/>		
Member's Equity (Prior Period)      03/31/21	(452,737)	12/31/20      (477,160)
Member's Equity (Current Period)    06/30/21	(410,615)	06/30/21      (410,615)

OHIO FAIR PLAN UNDERWRITING ASSOCIATION  
MEMBERS' ACCOUNT  
QUARTER ENDED JUNE 30, 2021

ITEM DESCRIPTION	QUARTER										YEAR TO DATE									
	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
<u>Income Received:</u>																				
1 Premiums Written	2,873,282	(89,569)	(251)	0	0	0	0	0	0	2,783,462	6,177,319	(305,828)	(2,174)	0	0	0	0	0	0	5,869,317
2 Interest Received	57,501	0	0	0	0	0	0	0	0	57,501	79,560	0	0	0	0	0	0	0	0	79,560
Misc Income	15,821	0	0	0	0	0	0	0	0	15,821	38,617	0	0	0	0	0	0	0	0	38,617
3 TOTAL	2,946,604	(89,569)	(251)	0	0	0	0	0	0	2,856,784	6,295,496	(305,828)	(2,174)	0	0	0	0	0	0	5,987,494
<u>Expenses Paid</u>																				
4 Losses	928,055	105,235	15,840	4,094	0	0	(150)	0	(600)	1,052,474	1,460,961	1,029,239	73,155	4,094	0	0	25,173	0	10,800	2,603,422
5 Loss Adj. Expense	504,168	18,210	8,742	757	0	0	71	0	0	531,948	1,031,878	39,998	22,094	1,518	0	0	368	0	0	1,095,856
6 Commissions	331,902	(10,231)	(31)	0	0	0	0	0	0	321,640	693,205	(21,215)	(261)	0	0	0	0	0	0	671,729
7 Operating Expense	726,607	0	0	0	0	0	0	0	0	726,607	1,339,517	119,297	0	0	0	0	0	0	0	1,458,814
8 Premium Taxes	0	0	0	0	0	0	0	0	0	0	20,457	0	0	0	0	0	0	0	0	20,457
9 Premium Bal. Chgd. Off	4,128	0	0	0	0	0	0	0	0	4,128	4,220	0	0	0	0	0	0	0	0	4,220
10 TOTAL EXPENSES PAID	2,494,860	113,214	24,551	4,851	0	0	(79)	0	(600)	2,636,797	4,550,238	1,167,319	94,988	5,612	0	0	25,541	0	10,800	5,854,498
11 Net Cash Change	451,744	(202,783)	(24,802)	(4,851)	0	0	79	0	600	219,987	1,745,258	(1,473,147)	(97,162)	(5,612)	0	0	(25,541)	0	(10,800)	132,996
<u>Reserves:</u>																				
(Deduct Current Period)																				
12 Unpaid Losses	881,892	466,841	49,675	0	0	0	0	0	0	1,398,408	881,892	466,841	49,675	0	0	0	0	0	0	1,398,408
13 Unpaid Loss Expense	241,897	53,687	5,713	0	0	0	0	0	0	301,297	241,897	53,687	5,713	0	0	0	0	0	0	301,297
14 Operating Expense	101,638	0	0	0	0	0	0	0	0	101,638	101,638	0	0	0	0	0	0	0	0	101,638
15 Premium Taxes	22,111	0	0	0	0	0	0	0	0	22,111	22,111	0	0	0	0	0	0	0	0	22,111
16 Unearned Premiums	4,622,319	1,475,117	0	0	0	0	0	0	0	6,097,436	4,622,319	1,475,117	0	0	0	0	0	0	0	6,097,436
TOTAL	5,869,857	1,995,645	55,388	0	0	0	0	0	0	7,920,890	5,869,857	1,995,645	55,388	0	0	0	0	0	0	7,920,890
<u>Reserves:</u>																				
(Add Prior Period)																				
17 Unpaid Losses	819,801	511,220	61,853	0	0	0	0	0	0	1,392,874	0	1,629,597	316,428	0	0	0	0	0	0	1,946,025
18 Unpaid Loss Expense	234,757	58,790	7,113	0	0	0	0	0	0	300,660	0	327,884	36,389	0	0	0	0	0	0	364,273
19 Operating Expense	172,218	0	0	0	0	0	0	0	0	172,218	0	119,297	0	0	0	0	0	0	0	119,297
20 Premium Taxes	11,769	0	0	0	0	0	0	0	0	11,769	0	20,130	0	0	0	0	0	0	0	20,130
21 Unearned Premiums	2,909,958	3,387,990	0	0	0	0	0	0	0	6,297,948	0	6,219,369	0	0	0	0	0	0	0	6,219,369
TOTAL	4,148,503	3,958,000	68,966	0	0	0	0	0	0	8,175,469	0	8,316,277	352,817	0	0	0	0	0	0	8,669,094
22 Net Reserve Change	(1,721,354)	1,962,355	13,578	0	0	0	0	0	0	254,579	(5,869,857)	6,320,632	297,429	0	0	0	0	0	0	748,204
<u>Other Changes:</u>																				
(Deduct Prior Period)																				
23 Interest Accrued	63,018	0	0	0	0	0	0	0	0	63,018	0	52,148	0	0	0	0	0	0	0	52,148
24 Assets Not Admitted	771,557	0	0	0	0	0	0	0	0	771,557	0	747,134	0	0	0	0	0	0	0	747,134
25 Change In EBUB	(14,932,072)	0	0	0	0	0	0	0	0	(14,932,072)	0	(14,514,568)	0	0	0	0	0	0	0	(14,514,568)
<u>Add (Current Period)</u>																				
26 Interest Accrued	34,071	0	0	0	0	0	0	0	0	34,071	34,071	0	0	0	0	0	0	0	0	34,071
27 Assets Not Admitted	813,679	0	0	0	0	0	0	0	0	813,679	813,679	0	0	0	0	0	0	0	0	813,679
28 Change In EBUB	(15,377,691)	0	0	0	0	0	0	0	0	(15,377,691)	(15,377,691)	0	0	0	0	0	0	0	0	(15,377,691)
29 Net Other Changes	(432,444)	0	0	0	0	0	0	0	0	(432,444)	(14,529,941)	13,715,286	0	0	0	0	0	0	0	(814,655)
30 Assessments Or (Distributions)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Change In Member's Equity	(1,702,054)	1,759,572	(11,224)	(4,851)	0	0	79	0	600	42,122	(18,654,540)	18,562,771	200,267	(5,612)	0	0	(25,541)	0	(10,800)	66,545

OHIO FAIR PLAN UNDERWRITING ASSOCIATION  
MEMBERS' ACCOUNT FOR UNSETTLED YEARS  
POLICY YEARS-INCEPTION TO 6/30/2021

ITEM DESCRIPTION	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
<b>INCOME RECEIVED</b>										
1 Premium Written	6,177,319	12,369,141	13,812,024	15,106,198	17,132,934	19,543,212	22,485,566	24,879,682	25,837,884	157,343,960
2 Interest Received	79,560	237,754	381,494	216,581	94,201	21,711	12,536	10,575	8,692	1,063,104
Miscellaneous Income	38,617	76,789	106,893	98,870	84,374	113,377	95,821	105,887	134,476	855,104
3 TOTAL INCOME	6,295,496	12,683,684	14,300,411	15,421,649	17,311,509	19,678,300	22,593,923	24,996,144	25,981,052	159,262,168
<b>EXPENSES PAID</b>										
4 Losses	1,460,961	5,669,389	6,483,546	5,306,056	6,446,334	8,969,214	9,171,034	11,289,005	11,780,858	66,576,397
5 Loss Adj. Expense	1,031,878	2,144,202	2,204,888	2,250,496	2,507,879	2,594,901	2,635,185	2,769,561	2,997,331	21,136,321
6 Commissions	693,205	1,428,918	1,595,064	1,753,686	1,992,941	2,270,238	2,595,624	2,872,771	2,979,064	18,181,511
7 Operating Expense	1,339,517	3,059,456	3,631,326	2,512,605	2,651,248	3,379,593	3,737,010	5,050,624	5,349,763	30,711,142
8 Premium Taxes	20,457	50,528	53,666	61,016	68,974	83,840	95,400	102,355	100,073	636,309
9 Premium Chgd. Off	4,220	696	2,207	6,421	1,272	(2,310)	(24,126)	(5,072)	(3,036)	(19,728)
10 TOTAL EXPENSE PAID	4,550,238	12,353,189	13,970,697	11,890,280	13,668,648	17,295,476	18,210,127	22,079,244	23,204,053	137,221,952
11 Net Cash Change	1,745,258	330,495	329,714	3,531,369	3,642,861	2,382,824	4,383,796	2,916,900	2,776,999	22,040,216
<b>RESERVES</b> (Deduct Current)										
12 Unpaid Losses	881,892	466,841	49,675	0	0	0	0	0	0	1,398,408
13 Unpaid Loss Exp.	241,897	53,687	5,713	0	0	0	0	0	0	301,297
14 Operating Expense	101,638	0	0	0	0	0	0	0	0	101,638
15 Premium Taxes	22,111	0	0	0	0	0	0	0	0	22,111
16 Unearned Premium	4,622,319	1,475,117	0	0	0	0	0	0	0	6,097,436
17 TOTAL CURRENT	5,869,857	1,995,645	55,388	0	0	0	0	0	0	7,920,890
<b>OTHER CHANGES</b> (Add Current)										
18 Interest Accrued	34,071	0	0	0	0	0	0	0	0	34,071
19 Assets Not Admitted	813,679	0	0	0	0	0	0	0	0	813,679
20 TOTAL OTHER CHANGES	847,750	0	0	0	0	0	0	0	0	847,750
21 Change In Effect EBUB	(15,377,691)	0	0	0	0	0	0	0	0	(15,377,691)
22 Assessments	0	0	0	0	0	0	0	0	0	0
<b>NET MEMBERS' EQUITY</b>	(18,654,540)	(1,665,150)	274,326	3,531,369	3,642,861	2,382,824	4,383,796	2,916,900	2,776,999	(410,615)

OHIO FAIR PLAN UNDERWRITING ASSOCIATION  
MEMBERS' ACCOUNT  
QUARTER ENDED JUNE 30, 2021

ITEM DESCRIPTION	QUARTER										YEAR TO DATE									
	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
<b>PREMIUMS WRITTEN:</b>																				
1 Fire	599,882	(21,755)	(144)	0	0	0	0	0	0	577,983	1,389,356	(71,659)	(220)	0	0	0	0	0	0	1,317,477
2 Allied Lines	206,865	(7,933)	(50)	0	0	0	0	0	0	198,882	491,402	(25,629)	(83)	0	0	0	0	0	0	465,690
3 Homeowners	2,062,239	(59,831)	(57)	0	0	0	0	0	0	2,002,351	4,286,850	(208,268)	(1,871)	0	0	0	0	0	0	4,076,711
4 Other Liability	3,847	(50)	0	0	0	0	0	0	0	3,797	8,807	(289)	0	0	0	0	0	0	0	8,518
5 Crime	449	0	0	0	0	0	0	0	0	449	904	17	0	0	0	0	0	0	0	921
6 TOTAL	2,873,282	(89,569)	(251)	0	0	0	0	0	0	2,783,462	6,177,319	(305,828)	(2,174)	0	0	0	0	0	0	5,869,317
<b>UNEARNED PREMIUMS</b>																				
(Prior Period)																				
7 Fire	697,436	751,195	0	0	0	0	0	0	0	1,448,631	0	1,399,066	0	0	0	0	0	0	0	1,399,066
8 Allied Lines	250,590	266,422	0	0	0	0	0	0	0	517,012	0	494,039	0	0	0	0	0	0	0	494,039
9 Homeowners	1,957,057	2,365,316	0	0	0	0	0	0	0	4,322,373	0	4,316,759	0	0	0	0	0	0	0	4,316,759
10 Other Liability	4,430	4,670	0	0	0	0	0	0	0	9,100	0	8,702	0	0	0	0	0	0	0	8,702
11 Crime	445	387	0	0	0	0	0	0	0	832	0	803	0	0	0	0	0	0	0	803
12 TOTAL	2,909,958	3,387,990	0	0	0	0	0	0	0	6,297,948	0	6,219,369	0	0	0	0	0	0	0	6,219,369
<b>UNEARNED PREMIUMS</b>																				
(Current Period)																				
13 Fire	1,026,790	328,802	0	0	0	0	0	0	0	1,355,592	1,026,790	328,802	0	0	0	0	0	0	0	1,355,592
14 Allied Lines	361,187	116,884	0	0	0	0	0	0	0	478,071	361,187	116,884	0	0	0	0	0	0	0	478,071
15 Homeowners	3,227,060	1,027,174	0	0	0	0	0	0	0	4,254,234	3,227,060	1,027,174	0	0	0	0	0	0	0	4,254,234
16 Other Liability	6,542	2,109	0	0	0	0	0	0	0	8,651	6,542	2,109	0	0	0	0	0	0	0	8,651
17 Crime	740	148	0	0	0	0	0	0	0	888	740	148	0	0	0	0	0	0	0	888
18 TOTAL	4,622,319	1,475,117	0	0	0	0	0	0	0	6,097,436	4,622,319	1,475,117	0	0	0	0	0	0	0	6,097,436
<b>EARNED PREMIUMS</b>																				
19 Fire	270,528	400,638	(144)	0	0	0	0	0	0	671,022	362,566	998,605	(220)	0	0	0	0	0	0	1,360,951
20 Allied Lines	96,268	141,605	(50)	0	0	0	0	0	0	237,823	130,215	351,526	(83)	0	0	0	0	0	0	481,658
21 Homeowners	792,236	1,278,311	(57)	0	0	0	0	0	0	2,070,490	1,059,790	3,081,317	(1,871)	0	0	0	0	0	0	4,139,236
22 Other Liability	1,735	2,511	0	0	0	0	0	0	0	4,246	2,285	6,304	0	0	0	0	0	0	0	8,569
23 Crime	154	239	0	0	0	0	0	0	0	393	164	672	0	0	0	0	0	0	0	836
24 TOTAL	1,160,921	1,823,304	(251)	0	0	0	0	0	0	2,983,974	1,555,000	4,438,424	(2,174)	0	0	0	0	0	0	5,991,250

	QUARTER										YEAR TO DATE									
LINE DESCRIPTION	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
Paid Losses																				
1 Fire	215,927	0	0	0	0	0	0	0	0	215,927	610,395	162,665	10,852	0	0	0	(12,285)	0	12,000	783,627
2 Allied Lines	129,077	9,616	0	0	0	0	0	0	0	138,093	133,347	336,860	0	0	0	37,858	0	(1,200)	506,865	
3 Homeowner	583,051	95,619	15,840	4,094	0	0	(150)	0	(600)	698,454	717,219	529,714	62,303	4,094	0	0	(400)	0	1,312,930	
4 Other Liability	0	0	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	0	0
6 TOTAL	928,055	105,235	15,840	4,094	0	0	(150)	0	(600)	1,052,474	1,460,961	1,029,239	73,155	4,094	0	0	25,173	0	10,800	2,603,422
Outstanding Losses																				
Current Period (incl IBNR)																				
7 Fire	125,000	0	0	0	0	0	0	0	0	125,000	125,000	0	0	0	0	0	0	0	0	125,000
8 Allied Lines	52,500	1,500	0	0	0	0	0	0	0	54,000	52,500	1,500	0	0	0	0	0	0	0	54,000
9 Homeowner	699,392	465,340	49,675	0	0	0	0	0	0	1,214,407	699,392	465,340	49,675	0	0	0	0	0	0	1,214,407
10 Other Liability	5,000	1	0	0	0	0	0	0	0	5,001	5,000	1	0	0	0	0	0	0	0	5,001
11 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12 TOTAL	881,892	466,841	49,675	0	0	0	0	0	0	1,398,408	881,892	466,841	49,675	0	0	0	0	0	0	1,398,408
Outstanding Losses																				
Prior Period (incl IBNR)																				
13 Fire	110,000	0	0	0	0	0	0	0	0	110,000	0	237,929	40,000	0	0	0	0	0	0	277,929
14 Allied Lines	90,000	50,402	0	0	0	0	0	0	0	140,402	0	381,017	0	0	0	0	0	0	0	381,017
15 Homeowners	614,801	460,817	61,853	0	0	0	0	0	0	1,137,471	0	1,005,651	276,428	0	0	0	0	0	0	1,282,079
16 Other Liability	5,000	1	0	0	0	0	0	0	0	5,001	0	5,000	0	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	0	0
18 TOTAL	819,801	511,220	61,853	0	0	0	0	0	0	1,392,874	0	1,629,597	316,428	0	0	0	0	0	0	1,946,025
Incurred Losses																				
19 Fire	230,927	0	0	0	0	0	0	0	0	230,927	735,395	(75,264)	(29,148)	0	0	0	(12,285)	0	12,000	630,698
20 Allied Lines	91,577	(39,286)	0	0	0	0	0	0	(600)	51,691	185,847	(42,657)	0	0	0	0	37,858	0	(1,200)	179,848
21 Homeowner	667,642	100,142	3,662	4,094	0	0	(150)	0	0	775,390	1,416,611	(10,597)	(164,450)	4,094	0	0	(400)	0	0	1,245,258
22 Other Liability	0	0	0	0	0	0	0	0	0	0	5,000	(4,999)	0	0	0	0	0	0	1	1
23 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24 TOTAL	990,146	60,856	3,662	4,094	0	0	(150)	0	(600)	1,058,008	2,342,853	(133,517)	(193,598)	4,094	0	0	25,173	0	10,800	2,055,805
IBNR (Current Period)																				
25 Fire	110,000	0	0	0	0	0	0	0	0	110,000	110,000	0	0	0	0	0	0	0	0	110,000
26 Allied Lines	28,000	0	0	0	0	0	0	0	0	28,000	28,000	0	0	0	0	0	0	0	0	28,000
27 Homeowner	105,000	0	0	0	0	0	0	0	0	105,000	105,000	0	0	0	0	0	0	0	0	105,000
28 Other Liability	5,000	0	0	0	0	0	0	0	0	5,000	5,000	0	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	0	0
30 TOTAL	248,000	0	0	0	0	0	0	0	0	248,000	248,000	0	0	0	0	0	0	0	0	248,000
IBNR (Prior Period)																				
31 Fire	110,000	0	0	0	0	0	0	0	0	110,000	0	110,000	0	0	0	0	0	0	0	110,000
32 Allied Lines	28,000	0	0	0	0	0	0	0	0	28,000	0	28,000	0	0	0	0	0	0	0	28,000
33 Homeowner	105,000	0	0	0	0	0	0	0	0	105,000	0	105,000	0	0	0	0	0	0	0	105,000
34 Other Liability	5,000	0	0	0	0	0	0	0	0	5,000	0	5,000	0	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	0	0
36 TOTAL	248,000	0	0	0	0	0	0	0	0	248,000	0	248,000	0	0	0	0	0	0	0	248,000



OHIO FAIR PLAN UNDERWRITING ASSOCIATION  
MEMBERS' ACCOUNT  
QUARTER ENDED JUNE 30, 2021

EXHIBIT 4C

LINE DESCRIPTION	QUARTER										YEAR TO DATE									
	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
Loss Expenses Paid																				
1 Fire	141,081	0	402	0	0	0	0	0	0	141,483	261,519	3,559	1,255	0	0	0	0	0	0	266,333
2 Allied Lines	101,855	0	0	670	0	0	0	0	0	102,525	245,715	3,014	0	1,256	0	0	0	0	0	249,985
3 Homeowner	261,232	18,210	8,340	87	0	0	71	0	0	287,940	524,644	33,425	20,839	262	0	0	368	0	0	579,538
4 Other Liability	0	0	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	0	0
6 TOTAL	504,168	18,210	8,742	757	0	0	71	0	0	531,948	1,031,878	39,998	22,094	1,518	0	0	368	0	0	1,095,856
Unpaid Loss Expenses (Current Period)																				
7 Fire	28,730	0	0	0	0	0	0	0	0	28,730	28,730	0	0	0	0	0	0	0	0	28,730
8 Allied Lines	6,038	173	0	0	0	0	0	0	0	6,211	6,038	173	0	0	0	0	0	0	0	6,211
9 Homeowner	206,554	53,514	5,713	0	0	0	0	0	0	265,781	206,554	53,514	5,713	0	0	0	0	0	0	265,781
10 Other Liability	575	0	0	0	0	0	0	0	0	575	575	0	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	0	0
12 TOTAL	241,897	53,687	5,713	0	0	0	0	0	0	301,297	241,897	53,687	5,713	0	0	0	0	0	0	301,297
Unpaid Loss Expenses (Prior Period)																				
13 Fire	27,005	0	0	0	0	0	0	0	0	27,005	0	41,717	4,600	0	0	0	0	0	0	46,317
14 Allied Lines	10,350	5,796	0	0	0	0	0	0	0	16,146	0	43,817	0	0	0	0	0	0	0	43,817
15 Homeowners	196,827	52,994	7,113	0	0	0	0	0	0	256,934	0	241,775	31,789	0	0	0	0	0	0	273,564
16 Other Liability	575	0	0	0	0	0	0	0	0	575	0	575	0	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	0	0
18 TOTAL	234,757	58,790	7,113	0	0	0	0	0	0	300,660	0	327,884	36,389	0	0	0	0	0	0	364,273
Incurring Loss Expenses																				
19 Fire	142,806	0	402	0	0	0	0	0	0	143,208	290,249	(38,158)	(3,345)	0	0	0	0	0	0	248,746
20 Allied Lines	97,543	(5,623)	0	670	0	0	0	0	0	92,590	251,753	(40,630)	0	1,256	0	0	0	0	0	212,379
21 Homeowner	270,959	18,730	6,940	87	0	0	71	0	0	296,787	731,198	(154,836)	(5,237)	262	0	0	368	0	0	571,755
22 Other Liability	0	0	0	0	0	0	0	0	0	0	575	(575)	0	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	0	0
24 TOTAL	511,308	13,107	7,342	757	0	0	71	0	0	532,585	1,273,775	(234,199)	(8,582)	1,518	0	0	368	0	0	1,032,880

**OHIO FAIR PLAN UNDERWRITING ASSOCIATION  
OPERATIONS REPORT  
QUARTER ENDED 06/30/21**

FORM A

<b>NEW</b>	<b>QUARTER ENDED 06/30/20</b>	<b>QUARTER ENDED 06/30/21</b>	<b>CHANGE %</b>	<b>YEAR TO DATE 06/30/20</b>	<b>YEAR TO DATE 06/30/21</b>	<b>CHANGE %</b>	<b>INCEPTION TO DATE</b>
1. APPLICATIONS RECEIVED	709	694	-2%	1,495	1,487	-1%	527,287
Commercial	32	23	-28%	78	52	-33%	-
Dwelling	258	235	-9%	569	503	-12%	-
Homeowners	419	436	4%	848	932	10%	-
2. BINDERS ISSUED	533	532	0%	1,115	1,107	-1%	N/A
3. BINDERS IN EFFECT	223	147	-34%	223	147	-34%	N/A
4. INSPECTIONS COMPLETE	461	544	18%	1,031	1,160	13%	505,028
5. POLICIES ISSUED	452	497	10%	970	1,064	10%	395,718
Commercial	11	8	-27%	34	18	-47%	-
Dwelling	181	170	-6%	385	350	-9%	-
Homeowners	260	319	23%	551	696	26%	-
<b>RENEWALS</b>							
1. POLICIES EXPIRED	3,414	3,024	-11%	7,161	6,420	-10%	1,299,960
Commercial	62	53	-15%	137	124	-9%	-
Dwelling	1,557	1,341	-14%	3,427	2,932	-14%	-
Homeowners	1,795	1,630	-9%	3,597	3,364	-6%	-
2. REPLACEMENT INSPECTIONS	225	237	5%	437	455	4%	149,266
3. TOTAL RENEWALS ISSUED	3,094	2,600	-16%	6,326	5,559	-12%	1,085,642
Commercial	62	44	-29%	126	116	-8%	-
Dwelling	1,464	1,174	-20%	3,108	2,613	-16%	-
Homeowners	1,568	1,382	-12%	3,092	2,830	-8%	-
<b>NEW &amp; RENEWALS</b>							
1. POLICIES ISSUED	3,546	3,097	-13%	7,296	6,623	-9%	1,481,360
Commercial	73	52	-29%	160	134	-16%	-
Dwelling	1,645	1,344	-18%	3,493	2,963	-15%	-
Homeowners	1,828	1,701	-7%	3,643	3,526	-3%	-
<b>APPEALS</b>							
1. APPEALS	1	5	400%	7	10	43%	2,132
Appeals Upheld	1	5	400%	7	10	43%	1,884
Appeals Reversed	0	0	-	0	0	-	248
<b>CLAIMS</b>							
1. CLAIMS REPORTED	248	197	-21%	377	351	-7%	97,193
Commercial	2	1	-50%	4	4	0%	11,542
Dwelling	79	56	-29%	106	99	-7%	38,434
Homeowners	167	140	-16%	267	248	-7%	47,217
<b>CRIME</b>							
1. POLICIES ISSUED	7	4	-43%	13	9	-31%	3,256
Commercial	0	0	-	0	0	-	318
Residential	7	4	-43%	13	9	-31%	2,935
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 June 30, 2021

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	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)	2021 Loss and LAE Payments on Claims Reported as of Prior Year-End	2021 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2021 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	<u>Total Q.S. Loss &amp; LAE Reserves</u> (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. 2018 + Prior	0	0	0	50	0	50	0	0	0	0	50	0	50
2. 2019	353	0	353	109	0	109	56	0	0	56	(188)	0	(188)
3. Subtotals 2019 + prior	353	0	353	159	0	159	56	0	0	56	(138)	0	(138)
4. 2020	1,540	417	1,957	1,165	150	1,315	520	0	0	520	145	(267)	(122)
5. Subtotals 2020 + prior	1,893	417	2,310	1,324	150	1,474	576	0	0	576	7	(267)	(260)
6. 2021	X X X	X X X	X X X	X X X	2,225	2,225	XXX	707	417	1,124	XXX	XXX	XXX
7. Totals	1,893	417	2,310	1,324	2,375	3,699	576	707	417	1,700	7	(267)	(260)
8. Prior Year-End Surplus As Regards Policyholders  (477)											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. 0.370	2. (64.029)	3. (11.255)
											<u>Col. 13, Line 7 Line 8</u>		
											4.	54.507	