



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 "W." and "Shawn" on the first line and "Brace" on the second line.

W. Shawn Brace  
President

WSB/ken  
Enclosure

## EXHIBIT 1

**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
<b>ASSETS</b>				
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	<hr/> 34,071			<hr/> 34,071
<b>TOTAL ASSETS</b>	<b>25,985,524</b>	<b>34,071</b>	<b>410,615</b>	<b>25,608,980</b>
<b>LIABILITIES &amp; EQUITY</b>				
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
<b>TOTAL RESERVES</b>				<hr/> 22,610,206
Payables for:				
Post Retirement Benefits				2,476,770
Other Payables				25,653
Pension Liability				906,966
<b>TOTAL PAYABLES</b>				<hr/> 3,409,389
<b>MEMBERS EQUITY</b>				<hr/> (410,615)
<b>TOTAL LIABILITIES &amp; EQUITY</b>				<hr/> 25,608,980

EXHIBIT 2

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

UNDERWRITING INCOME	QUARTER	YTD		
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	2,578,602	5,224,007		
Net Underwriting Gain or (Loss)	405,372	767,243		
OTHER INCOME OR (OUTGO)				
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)	40,247	95,880		
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)		
Net Change In Equity	42,122	66,545		
EQUITY ACCOUNT				
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	2021	2020	2019	2018	2017	
<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	0	0	0	0	0	
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	0	0	0	0	0	
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	0	0	0	0	0	
<b>3 TOTAL</b>	<b>2,946,604</b>	<b>(89,569)</b>	<b>(251)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,856,784</b>	<b>6,295,496</b>	<b>(305,828)</b>	<b>(2,174)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5,987,494</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<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	0	0	0	0	0	
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	0	0	0	0	0	
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	0	0	0	0	0	
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	0	0	0	0	0	
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	0	0	0	0	0	
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	0	0	0	0	0	
<b>10 TOTAL EXPENSES PAID</b>	<b>2,946,860</b>	<b>113,214</b>	<b>24,551</b>	<b>4,851</b>	<b>0</b>	<b>0</b>	<b>(79)</b>	<b>0</b>	<b>(600)</b>	<b>2,636,797</b>	<b>4,550,238</b>	<b>1,167,319</b>	<b>94,988</b>	<b>5,612</b>	<b>0</b>	<b>0</b>	<b>25,541</b>	<b>0</b>	<b>10,800</b>	<b>5,854,498</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<b>11 Net Cash Change</b>	<b>451,744</b>	<b>(202,783)</b>	<b>(24,802)</b>	<b>(4,851)</b>	<b>0</b>	<b>0</b>	<b>79</b>	<b>0</b>	<b>600</b>	<b>219,987</b>	<b>1,745,258</b>	<b>(1,473,147)</b>	<b>(97,162)</b>	<b>(5,612)</b>	<b>0</b>	<b>0</b>	<b>(25,541)</b>	<b>0</b>	<b>(10,800)</b>	<b>132,996</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<u>Reserves:</u>																										
<u>(Deduct: Current Period)</u>																										
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	0	0	0	0	0	
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	0	0	0	0	0	
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	0	0	0	0	0	
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	0	0	0	0	0	
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	0	0	0	0	0	
<b>TOTAL Reserves:</b>	<b>5,869,857</b>	<b>1,995,645</b>	<b>55,388</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,920,890</b>	<b>5,869,857</b>	<b>1,995,645</b>	<b>55,388</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,920,890</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<u>Reserves:</u>																										
<u>(Add Prior Period)</u>																										
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	0	0	0	0	0	
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	0	0	0	0	0	
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	0	0	0	0	0	
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	0	0	0	0	0	
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	0	0	0	0	0	
<b>TOTAL</b>	<b>4,148,503</b>	<b>3,958,000</b>	<b>68,966</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,175,469</b>	<b>0</b>	<b>8,316,277</b>	<b>352,817</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,669,094</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<b>22 Net Reserve Change</b>	<b>(1,721,354)</b>	<b>1,962,355</b>	<b>13,578</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>254,579</b>	<b>(5,869,857)</b>	<b>6,320,632</b>	<b>297,429</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>748,204</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<u>ITEM DESCRIPTION</u>																										
<u>Other Changes:</u>																										
<u>Deduct (Prior Period)</u>																										
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	0	0	0	0	0	
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	0	0	0	0	0	
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)	0	0	0	0	0	
<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	0	0	0	0	0	
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	0	0	0	0	0	
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)	0	0	0	0	0	
<b>29 Net Other Changes</b>	<b>(432,444)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(432,444)</b>	<b>(14,529,941)</b>	<b>13,715,286</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(814,655)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<b>30 Assessments Or (Distributions)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
<b>Change In Member's Equity</b>	<b>(1,702,054)</b>	<b>1,759,572</b>	<b>(11,224)</b>	<b>(4,851)</b>	<b>0</b>	<b>0</b>	<b>79</b>	<b>0</b>	<b>600</b>	<b>42,122</b>	<b>(18,654,540)</b>	<b>18,562,771</b>	<b>200,267</b>	<b>(5,612)</b>	<b>0</b>	<b>0</b>	<b>(25,541)</b>	<b>0</b>	<b>(10,800)</b>	<b>66,545</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

**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
<b>3 TOTAL INCOME</b>	<b>6,295,496</b>	<b>12,683,684</b>	<b>14,300,411</b>	<b>15,421,649</b>	<b>17,311,509</b>	<b>19,678,300</b>	<b>22,593,923</b>	<b>24,996,144</b>	<b>25,981,052</b>	<b>159,262,168</b>
<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)
<b>10 TOTAL EXPENSE PAID</b>	<b>4,550,238</b>	<b>12,353,189</b>	<b>13,970,697</b>	<b>11,890,280</b>	<b>13,668,648</b>	<b>17,295,476</b>	<b>18,210,127</b>	<b>22,079,244</b>	<b>23,204,053</b>	<b>137,221,952</b>
<b>11 Net Cash Change</b>	<b>1,745,258</b>	<b>330,495</b>	<b>329,714</b>	<b>3,531,369</b>	<b>3,642,861</b>	<b>2,382,824</b>	<b>4,383,796</b>	<b>2,916,900</b>	<b>2,776,999</b>	<b>22,040,216</b>
<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
<b>17 TOTAL CURRENT</b>	<b>5,869,857</b>	<b>1,995,645</b>	<b>55,388</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,920,890</b>
<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
<b>20 TOTAL OTHER CHANGES</b>	<b>847,750</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>847,750</b>
<b>21 Change In Effect EBUB</b>	<b>(15,377,691)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(15,377,691)</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>0</b>	<b>0</b>	<b>0</b>
<b>NET MEMBERS' EQUITY</b>	<b>(18,654,540)</b>	<b>(1,665,150)</b>	<b>274,326</b>	<b>3,531,369</b>	<b>3,642,861</b>	<b>2,382,824</b>	<b>4,383,796</b>	<b>2,916,900</b>	<b>2,776,999</b>	<b>(410,615)</b>

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

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

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

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
<b>Loss Expenses Paid</b>																				
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	0	368	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
<b>6 TOTAL</b>	<b>504,168</b>	<b>18,210</b>	<b>8,742</b>	<b>757</b>	<b>0</b>	<b>0</b>	<b>71</b>	<b>0</b>	<b>0</b>	<b>531,948</b>	<b>1,031,878</b>	<b>39,998</b>	<b>22,094</b>	<b>1,518</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>368</b>	<b>0</b>	<b>1,095,856</b>
<b>Unpaid Loss Expenses (Current Period)</b>																				
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
<b>12 TOTAL</b>	<b>241,897</b>	<b>53,687</b>	<b>5,713</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>301,297</b>	<b>241,897</b>	<b>53,687</b>	<b>5,713</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>301,297</b>
<b>Unpaid Loss Expenses (Prior Period)</b>																				
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	266,934	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
<b>18 TOTAL</b>	<b>234,757</b>	<b>58,790</b>	<b>7,113</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>300,660</b>	<b>0</b>	<b>327,884</b>	<b>36,389</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>364,273</b>
<b>Incurred Loss Expenses</b>																				
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	0	368	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
<b>24 TOTAL</b>	<b>511,308</b>	<b>13,107</b>	<b>7,342</b>	<b>757</b>	<b>0</b>	<b>0</b>	<b>71</b>	<b>0</b>	<b>0</b>	<b>532,585</b>	<b>1,273,775</b>	<b>(234,199)</b>	<b>(8,582)</b>	<b>1,518</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>368</b>	<b>0</b>	<b>1,032,880</b>

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

FORM A

NEW	QUARTER ENDED 06/30/20	QUARTER ENDED 06/30/21	CHANGE %	YEAR TO DATE 06/30/20	YEAR TO DATE 06/30/21	CHANGE %	INCEPTION TO DATE
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

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 2021 Loss and LAE Payments on Claims Reported as of Prior Year-End	5 2021 Loss and LAE Payments on Claims Unreported as of Prior Year-End	6 Total 2021 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. 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	XXX	XXX	XXX	XXX	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)

Col. 13, Line 7

Line 8

4. 54.507