



November 1, 2021

To: Tracy Snow  
Ben Dalesandro

From: Shawn Brace

Enclosed is our 9/30/21 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 9/30/21, 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)



October 29, 2021

TO: All Member Companies

ATTN: Chief Executive Officer in Charge of FAIR Plans

RE: Quarterly Statement ending 9/30/2021

Enclosed is the Quarterly Statement of the Ohio FAIR Plan Underwriting Association for the period ending 9/30/2021. Written Premium for the year to date amounted to \$8,464,713. Year to date Incurred Loss and Loss Adjustment Expenses are \$5,499,623.

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 SEPTEMBER 30, 2021

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
<b>ASSETS</b>				
Investment	20,825,669			20,825,669
Cash	3,461,790			3,461,790
Accts Receivable	1,482,692		10,519	1,472,173
Furniture & Equipment	224,930		224,930	0
EDP Equipment	139,608		139,608	0
Assessments (EBUB)	0			0
Intangible Asset	0			0
Interest Accrued		35,292		35,292
	26,134,689	35,292	375,057	25,794,924
<b>TOTAL ASSETS</b>				
<b>LIABILITIES &amp; EQUITY</b>				
Reserves for:				
Unpaid Losses (incl. IBNR)				2,090,057
Unpaid Loss Adj. Expense				380,837
Operating Expenses				213,357
Premium Taxes				8,520
Unearned Premiums				5,769,057
Uncashed Checks				182,481
Advanced Premium				445,540
Distribution EBUB				13,678,297
				22,768,146
<b>TOTAL RESERVES</b>				
Payables for:				
Post Retirement Benefits				2,476,770
Other Payables				18,099
Pension Liability				906,966
				3,401,835
<b>TOTAL PAYABLES</b>				
<b>MEMBERS EQUITY</b>			(375,057)	
<b>TOTAL LIABILITIES &amp; EQUITY</b>				25,794,924

EXHIBIT 2

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

UNDERWRITING INCOME	QUARTER	YTD
PREMIUMS EARNED	2,923,775	8,915,025
Deductions:		
Losses Incurred	1,834,993	3,890,798
Loss Exp. Incurred	575,945	1,608,825
Operating Exp. Incurred	1,026,295	3,139,179
Premium Taxes Incurred	9,611	32,049
TOTAL DEDUCTIONS	3,446,844	8,670,851
Net Underwriting Gain or (Loss)	(523,069)	244,174
OTHER INCOME OR (OUTGO)		
Net Investment Income	23,174	84,657
Premium balance Marked Off	(1,438)	(5,658)
Other Income	17,096	55,713
TOTAL OTHER INCOME OR (OUTGO)	38,832	134,712
Net Income or (Loss)	(484,237)	378,886
Change In Assets Not Admitted	35,558	102,103
Net Effect Of Change In EBUB	484,237	(378,886)
Net Change In Equity	35,558	102,103
EQUITY ACCOUNT		
Member's Equity (Prior Period)	06/30/21	(410,615) 12/31/20 (477,160)
Member's Equity (Current Period)	09/30/21	(375,057) 09/30/21 (375,057)

OHIO FAIR PLAN UNDERWRITING ASSOCIATION  
MEMBERS' ACCOUNT  
QUARTER ENDED SEPTEMBER 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	2,640,757	(45,349)	(12)	0	0	0	0	0	0	2,595,396	8,818,076	(351,177)	(2,186)	0	0	0	0	0	0	8,464,713						
2 Interest Received	21,953	0	0	0	0	0	0	0	0	21,953	101,513	0	0	0	0	0	0	0	0	101,513						
Misc Income	17,096	0	0	0	0	0	0	0	0	17,096	55,713	0	0	0	0	0	0	0	0	55,713						
<b>3 TOTAL</b>	<b>2,679,806</b>	<b>(45,349)</b>	<b>(12)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,634,445</b>	<b>8,975,302</b>	<b>(351,177)</b>	<b>(2,186)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,621,939</b>						
<u>Expenses Paid</u>																										
4 Losses	933,085	205,009	6,350	0	0	0	(500)	0	(600)	1,143,344	2,394,046	1,234,248	79,505	4,094	0	0	24,673	0	10,200	3,748,766						
5 Loss Adm. Expense	473,939	9,732	12,297	315	0	0	122	0	0	496,405	1,505,817	49,730	34,391	1,833	0	0	490	0	0	1,592,261						
6 Commissions	304,478	(5,422)	(1)	0	0	0	0	0	0	299,055	997,683	(26,637)	(262)	0	0	0	0	0	0	970,784						
7 Operating Expense	615,521	0	0	0	0	0	0	0	0	615,521	1,955,038	119,297	0	0	0	0	0	0	0	2,074,335						
8 Premium Taxes	23,202	0	0	0	0	0	0	0	0	23,202	43,659	0	0	0	0	0	0	0	0	43,659						
9 Premium Bal. Chgd. Off	1,438	0	0	0	0	0	0	0	0	1,438	5,658	0	0	0	0	0	0	0	0	5,658						
<b>10 TOTAL EXPENSES PAID</b>	<b>2,351,663</b>	<b>209,319</b>	<b>18,646</b>	<b>315</b>	<b>0</b>	<b>0</b>	<b>(378)</b>	<b>0</b>	<b>(600)</b>	<b>2,578,965</b>	<b>6,901,901</b>	<b>1,376,638</b>	<b>113,634</b>	<b>5,927</b>	<b>0</b>	<b>0</b>	<b>25,163</b>	<b>0</b>	<b>10,200</b>	<b>8,433,463</b>						
<b>11 Net Cash Change</b>	<b>328,143</b>	<b>(254,668)</b>	<b>(18,658)</b>	<b>(315)</b>	<b>0</b>	<b>0</b>	<b>378</b>	<b>0</b>	<b>600</b>	<b>55,480</b>	<b>2,073,401</b>	<b>(1,727,815)</b>	<b>(115,820)</b>	<b>(5,927)</b>	<b>0</b>	<b>0</b>	<b>(25,163)</b>	<b>0</b>	<b>(10,200)</b>	<b>188,476</b>						
<u>Reserves:</u>																										
<u>(Deduct: Current Period)</u>																										
12 Unpaid Losses	1,695,359	351,098	43,600	0	0	0	0	0	0	2,090,057	1,695,359	351,098	43,600	0	0	0	0	0	0	2,090,057						
13 Unpaid Loss Expense	335,447	40,376	5,014	0	0	0	0	0	0	380,937	335,447	40,376	5,014	0	0	0	0	0	0	380,837						
14 Operating Expense	213,357	0	0	0	0	0	0	0	0	213,357	213,357	0	0	0	0	0	0	0	0	213,357						
15 Premium Taxes	6,520	0	0	0	0	0	0	0	0	6,520	8,520	0	0	0	0	0	0	0	0	8,520						
16 Unearned Premiums	5,420,820	348,237	0	0	0	0	0	0	0	5,769,057	5,420,820	348,237	0	0	0	0	0	0	0	5,769,057						
<b>TOTAL Reserves:</b>	<b>7,673,503</b>	<b>739,711</b>	<b>48,614</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,461,828</b>	<b>7,673,503</b>	<b>739,711</b>	<b>48,614</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,461,828</b>						
<u>Reserves:</u>																										
<u>(Add: Prior Period)</u>																										
17 Unpaid Losses	881,892	466,841	49,675	0	0	0	0	0	0	1,398,408	0	1,629,597	316,428	0	0	0	0	0	0	1,946,025						
18 Unpaid Loss Expense	241,897	53,687	5,713	0	0	0	0	0	0	301,297	0	327,884	36,389	0	0	0	0	0	0	364,273						
19 Operating Expense	101,638	0	0	0	0	0	0	0	0	101,638	0	119,297	0	0	0	0	0	0	0	119,297						
20 Premium Taxes	22,111	0	0	0	0	0	0	0	0	22,111	0	20,130	0	0	0	0	0	0	0	20,130						
21 Unearned Premiums	4,622,319	1,475,117	0	0	0	0	0	0	0	6,097,436	0	6,219,369	0	0	0	0	0	0	0	6,219,369						
<b>TOTAL</b>	<b>5,669,857</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>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>22 Net Reserve Change</b>	<b>(1,803,646)</b>	<b>1,255,934</b>	<b>6,774</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(540,938)</b>	<b>(7,673,503)</b>	<b>7,576,566</b>	<b>304,203</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>207,266</b>						
<u>ITEM DESCRIPTION</u>																										
<u>Other Changes:</u>																										
<u>Deduct: (Prior Period)</u>																										
23 Interest Accrued	34,071	0	0	0	0	0	0	0	0	34,071	0	52,148	0	0	0	0	0	0	0	52,148						
24 Assets Not Admitted	813,679	0	0	0	0	0	0	0	0	813,679	0	747,134	0	0	0	0	0	0	0	747,134						
25 Change In EBUB	(15,377,691)	0	0	0	0	0	0	0	0	(15,377,691)	0	(14,514,568)	0	0	0	0	0	0	0	(14,514,568)						
<u>Add (Current Period)</u>																										
26 Interest Accrued	35,292	0	0	0	0	0	0	0	0	35,292	35,292	0	0	0	0	0	0	0	0	35,292						
27 Assets Not Admitted	849,237	0	0	0	0	0	0	0	0	849,237	849,237	0	0	0	0	0	0	0	0	849,237						
28 Change In EBUB	(14,893,454)	0	0	0	0	0	0	0	0	(14,893,454)	(14,893,454)	0	0	0	0	0	0	0	0	(14,893,454)						
<b>29 Net Other Changes</b>	<b>521,016</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>521,016</b>	<b>(14,008,925)</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>(293,639)</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>Change In Member's Equity</b>	<b>(954,487)</b>	<b>1,001,266</b>	<b>(11,884)</b>	<b>(315)</b>	<b>0</b>	<b>0</b>	<b>378</b>	<b>0</b>	<b>600</b>	<b>35,558</b>	<b>(19,609,027)</b>	<b>19,564,037</b>	<b>188,383</b>	<b>(5,927)</b>	<b>0</b>	<b>0</b>	<b>(25,163)</b>	<b>0</b>	<b>(10,200)</b>	<b>102,103</b>						

**OHIO FAIR PLAN UNDERWRITING ASSOCIATION  
MEMBERS' ACCOUNT FOR UNSETTLED YEARS  
POLICY YEARS-INCEPTION TO 9/30/2021**

ITEM DESCRIPTION	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
<b>INCOME RECEIVED</b>										
1 Premium Written	8,818,076	12,323,792	13,812,012	15,106,198	17,132,934	19,543,212	22,485,566	24,879,682	25,837,884	159,939,356
2 Interest Received	101,513	237,754	381,494	216,581	94,201	21,711	12,536	10,575	8,692	1,085,057
Miscellaneous Income	55,713	76,789	106,893	98,870	84,374	113,377	95,821	105,887	134,476	872,200
<b>3 TOTAL INCOME</b>	<b>8,975,302</b>	<b>12,638,335</b>	<b>14,300,399</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>161,896,613</b>
<b>EXPENSES PAID</b>										
4 Losses	2,394,046	5,874,398	6,489,896	5,306,056	6,446,334	8,969,214	9,170,534	11,289,005	11,780,258	67,719,741
5 Loss Adj. Expense	1,505,817	2,153,934	2,217,185	2,250,811	2,507,879	2,594,901	2,635,307	2,769,561	2,997,331	21,632,726
6 Commissions	997,683	1,423,496	1,595,063	1,753,686	1,992,941	2,270,238	2,595,624	2,872,771	2,979,064	18,480,566
7 Operating Expense	1,955,038	3,059,456	3,631,326	2,512,605	2,651,248	3,379,593	3,737,010	5,050,624	5,349,763	31,326,663
8 Premium Taxes	43,659	50,528	53,666	61,016	68,974	83,840	95,400	102,355	100,073	659,511
9 Premium Chgd. Off	5,658	696	2,207	6,421	1,272	(2,310)	(24,126)	(5,072)	(3,036)	(18,290)
<b>10 TOTAL EXPENSE PAID</b>	<b>6,901,901</b>	<b>12,562,508</b>	<b>13,989,343</b>	<b>11,890,595</b>	<b>13,668,648</b>	<b>17,295,476</b>	<b>18,209,749</b>	<b>22,079,244</b>	<b>23,203,453</b>	<b>139,800,917</b>
<b>11 Net Cash Change</b>	<b>2,073,401</b>	<b>75,827</b>	<b>311,056</b>	<b>3,531,054</b>	<b>3,642,861</b>	<b>2,382,824</b>	<b>4,384,174</b>	<b>2,916,900</b>	<b>2,777,599</b>	<b>22,095,696</b>
<b>RESERVES</b>										
(Deduct Current)										
12 Unpaid Losses	1,695,359	351,098	43,600	0	0	0	0	0	0	2,090,057
13 Unpaid Loss Exp.	335,447	40,376	5,014	0	0	0	0	0	0	380,837
14 Operating Expense	213,357	0	0	0	0	0	0	0	0	213,357
15 Premium Taxes	8,520	0	0	0	0	0	0	0	0	8,520
16 Unearned Premium	5,420,820	348,237	0	0	0	0	0	0	0	5,769,057
<b>17 TOTAL CURRENT</b>	<b>7,673,503</b>	<b>739,711</b>	<b>48,614</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,461,828</b>
<b>OTHER CHANGES</b>										
(Add Current)										
18 Interest Accrued	35,292	0	0	0	0	0	0	0	0	35,292
19 Assets Not Admitted	849,237	0	0	0	0	0	0	0	0	849,237
<b>20 TOTAL OTHER CHANGES</b>	<b>884,529</b>	<b>0</b>	<b>884,529</b>							
<b>21 Change In Effect EBUB</b>	<b>(14,893,454)</b>	<b>0</b>	<b>(14,893,454)</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>(19,609,027)</b>	<b>(663,884)</b>	<b>262,442</b>	<b>3,531,054</b>	<b>3,642,861</b>	<b>2,382,824</b>	<b>4,384,174</b>	<b>2,916,900</b>	<b>2,777,599</b>	<b>(375,057)</b>

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

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

OHIO FAIR PLAN UNDERWRITING ASSOCIATION  
MEMBERS' ACCOUNT  
QUARTER ENDED SEPTEMBER 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					
Loss Expenses Paid																									
1 Fire	100,842	0	423	0	0	0	0	0	0	101,265	362,361	3,559	1,678	0	0	0	0	0	0	367,598					
2 Allied Lines	78,418	195	0	315	0	0	0	0	0	78,928	324,133	3,209	0	1,571	0	0	0	0	0	328,913					
3 Homeowner	294,679	9,537	11,874	0	0	0	0	122	0	0	316,212	819,323	42,962	32,713	262	0	0	490	0	0	895,750				
4 Other Liability	0	0	0	0	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	0	0	0	0	
6 TOTAL	473,939	9,732	12,297	315	0	0	122	0	0	496,405	1,505,817	49,730	34,391	1,833	0	0	490	0	0	1,592,261					
Unpaid Loss Expenses (Current Period)																									
7 Fire	50,408	0	0	0	0	0	0	0	0	50,408	50,408	0	0	0	0	0	0	0	0	50,408					
8 Allied Lines	6,873	0	0	0	0	0	0	0	0	6,873	6,873	0	0	0	0	0	0	0	0	6,873					
9 Homeowner	277,591	40,376	5,014	0	0	0	0	0	0	322,981	277,591	40,376	5,014	0	0	0	0	0	0	322,981					
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	0	0	0	0	
12 TOTAL	335,447	40,376	5,014	0	0	0	0	0	0	380,837	335,447	40,376	5,014	0	0	0	0	0	0	380,837					
Unpaid Loss Expenses (Prior Period)																									
13 Fire	28,730	0	0	0	0	0	0	0	0	28,730	0	41,717	4,600	0	0	0	0	0	0	46,317					
14 Allied Lines	6,038	173	0	0	0	0	0	0	0	6,211	0	43,817	0	0	0	0	0	0	0	43,817					
15 Homeowners	206,554	53,514	5,713	0	0	0	0	0	0	265,781	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	0	0	0	0	
18 TOTAL	241,897	53,687	5,713	0	0	0	0	0	0	301,297	0	327,884	36,389	0	0	0	0	0	0	364,273					
Incurred Loss Expenses																									
19 Fire	122,520	0	423	0	0	0	0	0	0	122,943	412,769	(38,158)	(2,922)	0	0	0	0	0	0	371,689					
20 Allied Lines	79,253	22	0	315	0	0	0	0	0	79,590	331,006	(40,608)	0	1,571	0	0	0	0	0	291,969					
21 Homeowner	365,716	(3,601)	11,175	0	0	0	0	122	0	0	373,412	1,096,914	(158,437)	5,938	262	0	0	490	0	0	945,167				
22 Other Liability	0	0	0	0	0	0	0	0	0	0	0	575	(575)	0	0	0	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	0	0	0	0	
24 TOTAL	567,489	(3,579)	11,598	315	0	0	122	0	0	575,945	1,841,264	(237,778)	3,016	1,833	0	0	490	0	0	0	1,608,825				

**OHIO FAIR PLAN UNDERWRITING ASSOCIATION**  
**OPERATIONS REPORT**  
**QUARTER ENDED 09/30/21**

FORM A

<b>NEW</b>	QUARTER ENDED 09/30/20	QUARTER ENDED 09/30/21	CHANGE %	YEAR TO DATE 09/30/20	YEAR TO DATE 09/30/21	CHANGE %	INCEPTION TO DATE
1. APPLICATIONS RECEIVED	717	601	-16%	2,212	2,088	-6%	527,888
Commercial	27	20	-26%	105	72	-31%	-
Dwelling	307	192	-37%	876	695	-21%	-
Homeowners	383	389	2%	1,231	1,321	7%	-
2. BINDERS ISSUED	565	465	-18%	1,680	1,572	-6%	N/A
3. BINDERS IN EFFECT	201	131	-35%	201	131	-35%	N/A
4. INSPECTIONS COMPLETE	635	528	-17%	1,666	1,688	1%	505,556
5. POLICIES ISSUED	594	457	-23%	1,564	1,521	-3%	396,175
Commercial	2	12	500%	36	30	-17%	-
Dwelling	249	138	-45%	634	488	-23%	-
Homeowners	343	307	-10%	894	1,003	12%	-
<b>RENEWALS</b>							
1. POLICIES EXPIRED	3,552	3,041	-14%	10,713	9,461	-12%	1,303,001
Commercial	62	56	-10%	199	180	-10%	-
Dwelling	1,654	1,380	-17%	5,081	4,312	-15%	-
Homeowners	1,836	1,605	-13%	5,433	4,969	-9%	-
2. REPLACEMENT INSPECTIONS	53	238	349%	490	693	41%	149,504
3. TOTAL RENEWALS ISSUED	2,920	2,526	-13%	9,246	8,085	-13%	1,088,168
Commercial	56	51	-9%	182	167	-8%	-
Dwelling	1,374	1,126	-18%	4,482	3,739	-17%	-
Homeowners	1,490	1,349	-9%	4,582	4,179	-9%	-
<b>NEW &amp; RENEWALS</b>							
1. POLICIES ISSUED	3,514	2,983	-15%	10,810	9,606	-11%	1,484,343
Commercial	58	63	9%	218	197	-10%	-
Dwelling	1,623	1,264	-22%	5,116	4,227	-17%	-
Homeowners	1,833	1,656	-10%	5,476	5,182	-5%	-
<b>APPEALS</b>							
1. APPEALS	1	0	-100%	8	10	25%	2,132
Appeals Upheld	1	0	-100%	8	10	25%	1,884
Appeals Reversed	0	0	-	0	0	-	248
<b>CLAIMS</b>							
1. CLAIMS REPORTED	172	182	6%	549	533	-3%	97,375
Commercial	2	3	50%	6	7	17%	11,545
Dwelling	67	51	-24%	173	150	-13%	38,485
Homeowners	103	128	24%	370	376	2%	47,345
<b>CRIME</b>							
1. POLICIES ISSUED	2	0	-100%	15	9	-40%	3,256
Commercial	0	0	-	0	0	-	318
Residential	2	0	-100%	15	9	-40%	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 September 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 Developed (Savings)/Deficiency (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	52	0	52	0	0	0	0	52	0	52
2. 2019	353	0	353	135	0	135	49	0	0	49	(169)	0	(169)
3. Subtotals 2019 + prior	353	0	353	187	0	187	49	0	0	49	(117)	0	(117)
4. 2020	1,540	417	1,957	1,431	209	1,640	391	0	0	391	282	(208)	74
5. Subtotals 2020 + prior	1,893	417	2,310	1,618	209	1,827	440	0	0	440	165	(208)	(43)
6. 2021	XXX	XXX	XXX	XXX	3,512	3,512	XXX	1,614	417	2,031	XXX	XXX	XXX
7. Totals	1,893	417	2,310	1,618	3,721	5,339	440	1,614	417	2,471	165	(208)	(43)

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. 8.716 2. (49.880) 3. (1.861)

Col. 13, Line 7  
Line 8

4. 9.015