



July 20, 2022

To: Tracy Snow
Ben Dalesandro

From: Shawn Brace

Enclosed is our 6/30/22 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 6/30/22, 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 18, 2022

TO: All Member Companies

ATTN: Chief Executive Officer in Charge of FAIR Plans

RE: Quarterly Statement ending 6/30/2022

Enclosed is the Quarterly Statement of the Ohio FAIR Plan Underwriting Association for the period ending 6/30/2022. Written Premium for the year to date amounted to \$5,440,010. Year to date Incurred Loss and Loss Adjustment Expenses are \$3,165,649.

Sincerely,

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

W. Shawn Brace
President

WSB/ken

Enclosure

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
STATEMENT OF ASSETS' LIABILITIES & MEMBERS' EQUITY
AT JUNE 30, 2022

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
<hr/>				
ASSETS				
Investment	20,883,834			20,883,834
Cash	2,771,266			2,771,266
Accts Receivable	1,404,194		5,707	1,398,487
Furniture & Equipment	257,012		257,012	0
EDP Equipment	116,176		116,176	0
Assessments (EBUB)	0			0
Intangible Asset	260,268		260,268	0
Assessments Receivable	0			0
Interest Accrued		42,803		42,803
	<hr/>	<hr/>	<hr/>	<hr/>
TOTAL ASSETS	25,692,750	42,803	639,163	25,096,390
LIABILITIES & EQUITY				
Reserves for:				
Unpaid Losses (incl. IBNR)				1,496,942
Unpaid Loss Adj. Expense				368,424
Operating Expenses				243,532
Premium Taxes				20,011
Unearned Premiums				5,705,908
Uncashed Checks				248,477
Advanced Premium				295,079
Distributions (EBUB)				15,025,592
				<hr/>
TOTAL RESERVES				23,403,965
Payables for:				
Post Retirement Benefits				2,316,159
Other Payables				15,429
Pension Liability				0
				<hr/>
TOTAL PAYABLES				2,331,588
MEMBERS EQUITY				(639,163)
				<hr/>
TOTAL LIABILITIES & EQUITY				25,096,390

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
INCOME STATEMENT AND EQUITY ACCOUNT
FOR PERIOD ENDING JUNE 30, 2022

UNDERWRITING INCOME	QUARTER	YTD
<hr/>	<hr/>	<hr/>
PREMIUMS EARNED	2,729,493	5,461,925
Deductions:		
Losses Incurred	1,693,425	2,180,761
Loss Exp. Incurred	525,632	984,888
Operating Exp. Incurred	960,391	2,132,965
Premium Taxes Incurred	9,773	20,304
 TOTAL DEDUCTIONS	<hr/> 3,189,221 <hr/>	<hr/> 5,318,918 <hr/>
 Net Underwriting Gain or (Loss)	 (459,728)	 143,007
 OTHER INCOME OR (OUTGO)		
<hr/>		
Net Investment Income	40,163	70,038
Premium balance Marked Off	(3,165)	(5,617)
Other Income	21,959	42,371
 TOTAL OTHER INCOME OR (OUTGO)	<hr/> 58,957 <hr/>	<hr/> 106,792 <hr/>
 Net Income or (Loss)	 (400,771)	 249,799
Change In Assets Not Admitted	17,885	57,413
Net Effect Of Change In EBUB	400,771	(249,799)
 Net Change In Equity	<hr/> 17,885 <hr/>	<hr/> 57,413 <hr/>
 EQUITY ACCOUNT		
<hr/>		
Member's Equity (Prior Period) 03/31/22	(657,048)	12/31/21 (696,576)
Member's Equity (Current Period) 06/30/22	(639,163)	06/30/22 (639,163)

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED JUNE 30, 2022

ITEM DESCRIPTION	QUARTER											YEAR TO DATE										
	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
Income Received:																						
1 Premiums Written	2,832,682	(100,379)	(1,285)	0	0	0	0	0	0	0	2,731,018	5,781,846	(337,853)	(3,983)	0	0	0	0	0	0	0	5,440,010
2 Interest Received	43,313	0	0	0	0	0	0	0	0	0	43,313	69,627	0	0	0	0	0	0	0	0	0	69,627
3 Misc Income	21,959	0	0	0	0	0	0	0	0	0	21,959	42,371	0	0	0	0	0	0	0	0	0	42,371
4 TOTAL	2,897,954	(100,379)	(1,285)	0	0	0	0	0	0	0	2,796,290	5,893,844	(337,853)	(3,983)	0	0	0	0	0	0	0	5,552,008
Expenses Paid																						
5 Losses	1,083,924	318,448	1,548	0	0	0	0	(50)	0	(600)	1,403,270	1,386,199	927,932	81,647	19,214	0	0	0	(750)	0	(5,920)	2,408,322
6 Loss Adj. Expense	464,944	6,016	19,015	244	2,044	0	0	0	0	0	492,263	941,749	24,308	33,309	7,110	4,581	0	0	0	0	0	1,011,057
7 Commissions	317,100	(9,028)	(154)	0	0	0	0	0	0	0	307,918	630,050	(7,086)	(478)	0	0	0	0	0	0	0	622,486
8 Operating Expense	695,541	0	0	0	0	0	0	0	0	0	695,541	1,266,947	106,347	0	0	0	0	0	0	0	0	1,373,294
9 Premium Taxes	0	0	0	0	0	0	0	0	0	0	0	19,297	0	0	0	0	0	0	0	0	0	19,297
10 Premium Bal. Chgd. Off	3,165	0	0	0	0	0	0	0	0	0	3,165	5,617	0	0	0	0	0	0	0	0	0	5,617
11 TOTAL EXPENSES PAID	2,564,674	315,436	20,409	244	2,044	0	0	(50)	0	(600)	2,902,157	4,249,859	1,051,501	114,478	26,324	4,581	0	0	(750)	0	(5,920)	5,440,073
12 Net Cash Change	333,280	(415,815)	(21,694)	(244)	(2,044)	0	0	50	0	600	(105,867)	1,643,985	(1,389,354)	(118,461)	(26,324)	(4,581)	0	0	750	0	5,920	111,935
Reserves:																						
(Deduct Current Period)																						
13 Unpaid Losses	1,058,597	335,845	102,500	0	0	0	0	0	0	0	1,496,942	1,058,597	335,845	102,500	0	0	0	0	0	0	0	1,496,942
14 Unpaid Loss Expense	318,014	38,622	11,788	0	0	0	0	0	0	0	368,424	318,014	38,622	11,788	0	0	0	0	0	0	0	368,424
15 Operating Expense	243,532	0	0	0	0	0	0	0	0	0	243,532	243,532	0	0	0	0	0	0	0	0	0	243,532
16 Premium Taxes	20,011	0	0	0	0	0	0	0	0	0	20,011	20,011	0	0	0	0	0	0	0	0	0	20,011
17 Unearned Premiums	4,359,971	1,345,937	0	0	0	0	0	0	0	0	5,705,908	4,359,971	1,345,937	0	0	0	0	0	0	0	0	5,705,908
TOTAL	6,000,125	1,720,404	114,288	0	0	0	0	0	0	0	7,834,817	6,000,125	1,720,404	114,288	0	0	0	0	0	0	0	7,834,817
Reserves:																						
(Add Prior Period)																						
18 Unpaid Losses	514,946	570,341	121,500	0	0	0	0	0	0	0	1,206,787	0	1,442,509	269,494	12,500	0	0	0	0	0	0	1,724,503
19 Unpaid Loss Expense	255,493	65,589	13,973	0	0	0	0	0	0	0	335,055	0	362,163	30,992	1,438	0	0	0	0	0	0	394,593
20 Operating Expense	286,600	0	0	0	0	0	0	0	0	0	286,600	0	106,347	0	0	0	0	0	0	0	0	106,347
21 Premium Taxes	10,238	0	0	0	0	0	0	0	0	0	10,238	0	19,004	0	0	0	0	0	0	0	0	19,004
22 Unearned Premiums	2,598,721	3,105,662	0	0	0	0	0	0	0	0	5,704,383	0	5,727,823	0	0	0	0	0	0	0	0	5,727,823
TOTAL	3,665,998	3,741,592	135,473	0	0	0	0	0	0	0	7,543,063	0	7,657,846	300,486	13,938	0	0	0	0	0	0	7,972,270
23 Net Reserve Change	(2,334,127)	2,021,188	21,185	0	0	0	0	0	0	0	(291,754)	(6,000,125)	5,937,442	186,198	13,938	0	0	0	0	0	0	137,453
Other Changes:																						
(Deduct Prior Period)																						
24 Interest Accrued	45,953	0	0	0	0	0	0	0	0	0	45,953	0	42,392	0	0	0	0	0	0	0	0	42,392
25 Assets Not Admitted	567,246	0	0	0	0	0	0	0	0	0	567,246	0	527,718	0	0	0	0	0	0	0	0	527,718
26 Change In EBUJ	(16,641,520)	0	0	0	0	0	0	0	0	0	(16,641,520)	0	(15,990,950)	0	0	0	0	0	0	0	0	(15,990,950)
Add (Current Period)																						
27 Interest Accrued	42,803	0	0	0	0	0	0	0	0	0	42,803	42,803	0	0	0	0	0	0	0	0	0	42,803
28 Assets Not Admitted	585,131	0	0	0	0	0	0	0	0	0	585,131	585,131	0	0	0	0	0	0	0	0	0	585,131
29 Change In EBUJ	(16,240,749)	0	0	0	0	0	0	0	0	0	(16,240,749)	(16,240,749)	0	0	0	0	0	0	0	0	0	(16,240,749)
30 Net Other Changes	415,506	0	0	0	0	0	0	0	0	0	415,506	(15,612,815)	15,420,840	0	0	0	0	0	0	0	0	(191,975)
31 Assessments Or (Distributions)	0	0	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	(1,585,341)	1,605,373	(509)	(244)	(2,044)	0	0	50	0	600	17,885	(19,968,955)	19,968,928	67,737	(12,386)	(4,581)	0	0	750	0	5,920	57,413

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
POLICY YEARS-INCEPTION TO 6/30/2022

ITEM DESCRIPTION	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
INCOME RECEIVED											
1 Premium Written	5,781,846	11,293,072	12,296,770	13,811,963	15,106,198	17,132,934	19,543,212	22,485,566	24,879,682	25,837,884	168,169,127
2 Interest Received	69,627	121,469	237,754	381,494	216,581	94,201	21,711	12,536	10,575	8,692	1,174,640
Miscellaneous Income	42,371	72,427	76,789	106,893	98,870	84,374	113,377	95,821	105,887	134,476	931,285
3 TOTAL INCOME	5,893,844	11,486,968	12,611,313	14,300,350	15,421,649	17,311,509	19,678,300	22,593,923	24,996,144	25,981,052	170,275,052
EXPENSES PAID											
4 Losses	1,386,199	4,887,521	6,014,611	6,528,710	5,291,806	6,446,334	8,969,214	9,169,734	11,289,005	11,774,338	71,757,472
5 Loss Adj. Expense	941,749	2,158,139	2,199,719	2,237,249	2,256,585	2,507,879	2,594,901	2,635,342	2,769,561	2,997,331	23,298,455
6 Commissions	630,050	1,300,400	1,420,569	1,595,057	1,753,686	1,992,941	2,270,238	2,595,624	2,872,771	2,979,064	19,410,400
7 Operating Expense	1,266,947	1,701,207	3,059,456	3,631,326	2,512,605	2,651,248	3,379,593	3,737,010	5,050,624	5,349,763	32,339,779
8 Premium Taxes	19,297	43,659	50,528	53,666	61,016	68,974	83,840	95,400	102,355	100,073	678,808
9 Premium Chgd. Off	5,617	0	696	2,207	6,421	1,272	(2,310)	(24,126)	(5,072)	(3,036)	(18,331)
10 TOTAL EXPENSE PAID	4,249,859	10,090,926	12,745,579	14,048,215	11,882,119	13,668,648	17,295,476	18,208,984	22,079,244	23,197,533	147,466,583
11 Net Cash Change	1,643,985	1,396,042	(134,266)	252,135	3,539,530	3,642,861	2,382,824	4,384,939	2,916,900	2,783,519	22,808,469
RESERVES (Deduct Current)											
12 Unpaid Losses	1,058,597	335,845	102,500	0	0	0	0	0	0	0	1,496,942
13 Unpaid Loss Exp.	318,014	38,622	11,788	0	0	0	0	0	0	0	368,424
14 Operating Expense	243,532	0	0	0	0	0	0	0	0	0	243,532
15 Premium Taxes	20,011	0	0	0	0	0	0	0	0	0	20,011
16 Unearned Premium	4,359,971	1,345,937	0	0	0	0	0	0	0	0	5,705,908
17 TOTAL CURRENT	6,000,125	1,720,404	114,288	0	0	0	0	0	0	0	7,834,817
OTHER CHANGES (Add Current)											
18 Interest Accrued	42,803	0	0	0	0	0	0	0	0	0	42,803
19 Assets Not Admitted	585,131	0	0	0	0	0	0	0	0	0	585,131
20 TOTAL OTHER CHANGES	627,934	0	0	0	0	0	0	0	0	0	627,934
21 Change In Effect EBUB	(16,240,749)	0	0	0	0	0	0	0	0	0	(16,240,749)
22 Assessments	0	0	0	0	0	0	0	0	0	0	0
NET MEMBERS' EQUITY	(19,968,955)	(324,362)	(248,554)	252,135	3,539,530	3,642,861	2,382,824	4,384,939	2,916,900	2,783,519	(639,163)

ITEM DESCRIPTION	QUARTER											YEAR TO DATE										
	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
PREMIUMS WRITTEN:																						
1 Fire	550,459	(25,954)	(1,002)	0	0	0	0	0	0	0	523,503	1,231,744	(88,180)	(1,019)	0	0	0	0	0	0	0	1,142,545
2 Allied Lines	268,831	(13,270)	(283)	0	0	0	0	0	0	0	255,278	511,511	(35,734)	(284)	0	0	0	0	0	0	0	475,493
3 Homeowners	2,009,845	(61,153)	0	0	0	0	0	0	0	0	1,948,692	4,030,321	(213,817)	(2,680)	0	0	0	0	0	0	0	3,813,824
4 Other Liability	3,183	(2)	0	0	0	0	0	0	0	0	3,181	7,543	(115)	0	0	0	0	0	0	0	0	7,428
5 Crime	364	0	0	0	0	0	0	0	0	0	364	727	(7)	0	0	0	0	0	0	0	0	720
6 TOTAL	2,832,682	(100,379)	(1,285)	0	0	0	0	0	0	0	2,731,018	5,781,846	(337,853)	(3,983)	0	0	0	0	0	0	0	5,440,010
UNEARNED PREMIUMS (Prior Period)																						
7 Fire	598,786	660,197	0	0	0	0	0	0	0	0	1,258,983	0	1,237,871	0	0	0	0	0	0	0	0	1,237,871
8 Allied Lines	213,149	237,237	0	0	0	0	0	0	0	0	450,386	0	440,999	0	0	0	0	0	0	0	0	440,999
9 Homeowners	1,782,537	2,203,881	0	0	0	0	0	0	0	0	3,986,418	0	4,040,840	0	0	0	0	0	0	0	0	4,040,840
10 Other Liability	3,901	4,013	0	0	0	0	0	0	0	0	7,914	0	7,471	0	0	0	0	0	0	0	0	7,471
11 Crime	348	334	0	0	0	0	0	0	0	0	682	0	642	0	0	0	0	0	0	0	0	642
12 TOTAL	2,598,721	3,105,662	0	0	0	0	0	0	0	0	5,704,383	0	5,727,823	0	0	0	0	0	0	0	0	5,727,823
UNEARNED PREMIUMS (Current Period)																						
13 Fire	913,202	287,422	0	0	0	0	0	0	0	0	1,200,624	913,202	287,422	0	0	0	0	0	0	0	0	1,200,624
14 Allied Lines	389,397	102,056	0	0	0	0	0	0	0	0	491,453	389,397	102,056	0	0	0	0	0	0	0	0	491,453
15 Homeowners	3,051,162	954,506	0	0	0	0	0	0	0	0	4,005,688	3,051,162	954,506	0	0	0	0	0	0	0	0	4,005,688
16 Other Liability	5,603	1,798	0	0	0	0	0	0	0	0	7,401	5,603	1,798	0	0	0	0	0	0	0	0	7,401
17 Crime	587	155	0	0	0	0	0	0	0	0	742	587	155	0	0	0	0	0	0	0	0	742
18 TOTAL	4,359,971	1,345,937	0	0	0	0	0	0	0	0	5,705,908	4,359,971	1,345,937	0	0	0	0	0	0	0	0	5,705,908
EARNED PREMIUMS																						
19 Fire	236,043	346,821	(1,002)	0	0	0	0	0	0	0	581,862	318,542	862,269	(1,019)	0	0	0	0	0	0	0	1,179,792
20 Allied Lines	92,583	121,911	(283)	0	0	0	0	0	0	0	214,211	122,114	303,206	(284)	0	0	0	0	0	0	0	425,039
21 Homeowners	741,200	1,188,222	0	0	0	0	0	0	0	0	1,929,422	979,139	2,872,517	(2,680)	0	0	0	0	0	0	0	3,848,976
22 Other Liability	1,481	2,213	0	0	0	0	0	0	0	0	3,694	1,940	5,558	0	0	0	0	0	0	0	0	7,498
23 Crime	125	179	0	0	0	0	0	0	0	0	304	140	480	0	0	0	0	0	0	0	0	620
24 TOTAL	1,071,432	1,659,346	(1,285)	0	0	0	0	0	0	0	2,729,493	1,421,875	4,044,033	(3,983)	0	0	0	0	0	0	0	5,461,925

	QUARTER											YEAR TO DATE											
LINE DESCRIPTION	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL	
Paid Losses																							
1 Fire	141,780	6,050	0	0	0	0	0	0	0	0	147,830	282,483	178,050	2,850	0	0	0	0	0	0	0	463,383	
2 Allied Lines	154,113	(23,500)	0	0	0	0	0	0	0	(600)	130,013	176,151	38,973	0	1,604	0	0	0	0	0	(1,800)	214,928	
3 Homeowners	788,031	335,898	1,548	0	0	0	0	(50)	0	0	1,125,427	927,565	710,909	78,797	17,610	0	0	0	(750)	0	(4,120)	1,730,011	
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	
5 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
6 TOTAL	1,083,924	318,448	1,548	0	0	0	0	(50)	0	(600)	1,403,270	1,386,199	927,932	81,647	19,214	0	0	0	(750)	0	(5,920)	2,408,322	
Outstanding Losses																							
Current Period (incl IBNR)																							
7 Fire	243,000	0	0	0	0	0	0	0	0	0	243,000	243,000	0	0	0	0	0	0	0	0	0	243,000	
8 Allied Lines	81,328	0	0	0	0	0	0	0	0	0	81,328	81,328	0	0	0	0	0	0	0	0	0	81,328	
9 Homeowners	726,269	335,845	102,500	0	0	0	0	0	0	0	1,164,614	726,269	335,845	102,500	0	0	0	0	0	0	0	1,164,614	
10 Other Liability	5,000	0	0	0	0	0	0	0	0	0	5,000	5,000	0	0	0	0	0	0	0	0	0	5,000	
11 Crime	3,000	0	0	0	0	0	0	0	0	0	3,000	3,000	0	0	0	0	0	0	0	0	0	3,000	
12 TOTAL	1,058,597	335,845	102,500	0	0	0	0	0	0	0	1,496,942	1,058,597	335,845	102,500	0	0	0	0	0	0	0	1,496,942	
Outstanding Losses																							
Prior Period (incl IBNR)																							
13 Fire	194,000	0	0	0	0	0	0	0	0	0	194,000	0	224,000	0	0	0	0	0	0	0	0	224,000	
14 Allied Lines	58,500	3,500	0	0	0	0	0	0	0	0	62,000	0	90,500	0	0	0	0	0	0	0	0	90,500	
15 Homeowners	257,446	566,841	121,500	0	0	0	0	0	0	0	945,787	0	1,123,009	269,494	12,500	0	0	0	0	0	0	1,405,003	
16 Other Liability	5,000	0	0	0	0	0	0	0	0	0	5,000	0	5,000	0	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	0	0	
18 TOTAL	514,946	570,341	121,500	0	0	0	0	0	0	0	1,206,787	0	1,442,509	269,494	12,500	0	0	0	0	0	0	1,724,503	
Incurred Losses																							
19 Fire	190,780	6,050	0	0	0	0	0	0	0	0	196,830	525,483	(45,950)	2,850	0	0	0	0	0	0	0	482,383	
20 Allied Lines	176,941	(27,000)	0	0	0	0	0	0	0	(600)	149,341	257,479	(51,527)	0	1,604	0	0	0	0	0	(1,800)	205,756	
21 Homeowners	1,256,854	104,902	(17,452)	0	0	0	0	(50)	0	0	1,344,254	1,653,834	(76,255)	(88,197)	5,110	0	0	0	(750)	0	(4,120)	1,489,622	
22 Other Liability	0	0	0	0	0	0	0	0	0	0	0	5,000	(5,000)	0	0	0	0	0	0	0	0	0	
23 Crime	3,000	0	0	0	0	0	0	0	0	0	3,000	3,000	0	0	0	0	0	0	0	0	0	3,000	
24 TOTAL	1,627,575	83,952	(17,452)	0	0	0	0	(50)	0	(600)	1,693,425	2,444,796	(178,732)	(85,347)	6,714	0	0	0	(750)	0	(5,920)	2,180,761	
IBNR (Current Period)																							
25 Fire	52,000	0	0	0	0	0	0	0	0	0	52,000	52,000	0	0	0	0	0	0	0	0	0	52,000	
26 Allied Lines	28,000	0	0	0	0	0	0	0	0	0	28,000	28,000	0	0	0	0	0	0	0	0	0	28,000	
27 Homeowners	130,000	0	0	0	0	0	0	0	0	0	130,000	130,000	0	0	0	0	0	0	0	0	0	130,000	
28 Other Liability	5,000	0	0	0	0	0	0	0	0	0	5,000	5,000	0	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	0	0	
30 TOTAL	215,000	0	0	0	0	0	0	0	0	0	215,000	215,000	0	0	0	0	0	0	0	0	0	215,000	
IBNR (Prior Period)																							
31 Fire	52,000	0	0	0	0	0	0	0	0	0	52,000	0	52,000	0	0	0	0	0	0	0	0	52,000	
32 Allied Lines	28,000	0	0	0	0	0	0	0	0	0	28,000	0	28,000	0	0	0	0	0	0	0	0	28,000	
33 Homeowners	130,000	0	0	0	0	0	0	0	0	0	130,000	0	130,000	0	0	0	0	0	0	0	0	130,000	
34 Other Liability	5,000	0	0	0	0	0	0	0	0	0	5,000	0	5,000	0	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	0	0	
36 TOTAL	215,000	0	0	0	0	0	0	0	0	0	215,000	0	215,000	0	0	0	0	0	0	0	0	215,000	

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED JUNE 30, 2022

EXHIBIT 4C

DESCRIPTION	QUARTER											YEAR TO DATE										
	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
Loss Expenses Paid																						
Fire	104,118	0	0	0	0	0	0	0	0	0	104,118	231,508	6,475	0	88	0	0	0	0	0	0	238,071
Allied Lines	42,170	811	0	0	0	0	0	0	0	0	42,981	94,717	811	0	0	0	0	0	0	0	0	95,528
Homeowners	318,656	5,205	19,015	244	2,044	0	0	0	0	0	345,164	615,524	17,022	33,309	7,022	4,581	0	0	0	0	0	677,458
Other Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	464,944	6,016	19,015	244	2,044	0	0	0	0	0	492,263	941,749	24,308	33,309	7,110	4,581	0	0	0	0	0	1,011,057
Unpaid Loss Expenses (Current Period)																						
Fire	57,945	0	0	0	0	0	0	0	0	0	57,945	57,945	0	0	0	0	0	0	0	0	0	57,945
Allied Lines	10,353	0	0	0	0	0	0	0	0	0	10,353	10,353	0	0	0	0	0	0	0	0	0	10,353
Homeowners	248,796	38,622	11,788	0	0	0	0	0	0	0	299,206	248,796	38,622	11,788	0	0	0	0	0	0	0	299,206
Other Liability	575	0	0	0	0	0	0	0	0	0	575	575	0	0	0	0	0	0	0	0	0	575
Crime	345	0	0	0	0	0	0	0	0	0	345	345	0	0	0	0	0	0	0	0	0	345
TOTAL	318,014	38,622	11,788	0	0	0	0	0	0	0	368,424	318,014	38,622	11,788	0	0	0	0	0	0	0	368,424
Unpaid Loss Expenses (Prior Period)																						
Fire	52,310	0	0	0	0	0	0	0	0	0	52,310	0	55,760	0	0	0	0	0	0	0	0	55,760
Allied Lines	7,728	403	0	0	0	0	0	0	0	0	8,131	0	11,408	0	0	0	0	0	0	0	0	11,408
Homeowners	194,880	65,186	13,973	0	0	0	0	0	0	0	274,039	0	294,420	30,992	1,438	0	0	0	0	0	0	326,850
Other Liability	575	0	0	0	0	0	0	0	0	0	575	0	575	0	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	0	0	0	0
TOTAL	255,493	65,589	13,973	0	0	0	0	0	0	0	335,055	0	362,163	30,992	1,438	0	0	0	0	0	0	394,593
Incurred Loss Expenses																						
Fire	109,753	0	0	0	0	0	0	0	0	0	109,753	289,453	(49,285)	0	88	0	0	0	0	0	0	240,256
Allied Lines	44,795	408	0	0	0	0	0	0	0	0	45,203	105,070	(10,597)	0	0	0	0	0	0	0	0	94,473
Homeowners	372,572	(21,359)	16,830	244	2,044	0	0	0	0	0	370,331	864,320	(238,776)	14,105	5,584	4,581	0	0	0	0	0	649,814
Other Liability	0	0	0	0	0	0	0	0	0	0	0	575	(575)	0	0	0	0	0	0	0	0	0
Crime	345	0	0	0	0	0	0	0	0	0	345	345	0	0	0	0	0	0	0	0	0	345
TOTAL	527,465	(20,951)	16,830	244	2,044	0	0	0	0	0	525,632	1,259,763	(299,233)	14,105	5,672	4,581	0	0	0	0	0	984,888

**OHIO FAIR PLAN UNDERWRITING ASSOCIATION
OPERATIONS REPORT
QUARTER ENDED 06/30/22**

FORM A

NEW	QUARTER ENDED 06/30/21	QUARTER ENDED 06/30/22	CHANGE %	YEAR TO DATE 06/30/21	YEAR TO DATE 06/30/22	CHANGE %	INCEPTION TO DATE
1. APPLICATIONS RECEIVED	694	571	-18%	1,487	1,172	-21%	529,686
Commercial	23	27	17%	52	79	52%	-
Dwelling	235	195	-17%	503	398	-21%	-
Homeowners	436	349	-20%	932	695	-25%	-
2. BINDERS ISSUED	532	458	-14%	1,107	924	-17%	N/A
3. BINDERS IN EFFECT	147	199	35%	147	199	35%	N/A
4. INSPECTIONS COMPLETE	544	439	-19%	1,160	922	-21%	506,918
5. POLICIES ISSUED	497	418	-16%	1,064	880	-17%	397,474
Commercial	8	21	163%	18	36	100%	-
Dwelling	170	134	-21%	350	303	-13%	-
Homeowners	319	263	-18%	696	541	-22%	-
RENEWALS							
1. POLICIES EXPIRED	3,024	2,638	-13%	6,420	5,469	-15%	1,311,381
Commercial	53	48	-9%	124	98	-21%	-
Dwelling	1,341	1,118	-17%	2,932	2,474	-16%	-
Homeowners	1,630	1,472	-10%	3,364	2,897	-14%	-
2. REPLACEMENT INSPECTIONS	237	9	-96%	455	25	-95%	149,768
3. TOTAL RENEWALS ISSUED	2,600	2,303	-11%	5,559	4,803	-14%	1,095,349
Commercial	44	40	-9%	116	101	-13%	-
Dwelling	1,174	1,026	-13%	2,613	2,188	-16%	-
Homeowners	1,382	1,237	-10%	2,830	2,514	-11%	-
NEW & RENEWALS							
1. POLICIES ISSUED	3,097	2,721	-12%	6,623	5,683	-14%	1,492,823
Commercial	52	61	17%	134	137	2%	-
Dwelling	1,344	1,160	-14%	2,963	2,491	-16%	-
Homeowners	1,701	1,500	-12%	3,526	3,055	-13%	-
APPEALS							
1. APPEALS	5	4	-20%	10	5	-50%	2,139
Appeals Upheld	5	4	-20%	10	5	-50%	1,891
Appeals Reversed	0	0	-	0	0	-	248
CLAIMS							
1. CLAIMS REPORTED	197	159	-19%	351	260	-26%	97,754
Commercial	1	0	-100%	4	1	-75%	11,549
Dwelling	56	53	-5%	99	81	-18%	38,608
Homeowners	140	106	-24%	248	178	-28%	47,597
CRIME							
1. POLICIES ISSUED	4	3	-25%	9	7	-22%	3,267
Commercial	0	0	-	0	0	-	318
Residential	4	3	-25%	9	7	-22%	2,946
2. CLAIMS REPORTED	0	1	100%	0	1	100%	137
Commercial	0	0	-	0	0	-	34
Residential	0	1	100%	0	1	100%	103

PART 3 (000 omitted)
LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE
As of June 30, 2022

	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)	2022 Loss and LAE Payments on Claims Reported as of Prior Year-End	2022 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2022 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 & 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. 2019 + Prior	14	0	14	23	2	25	0	0	0	0	9	2	11
2. 2020	300	0	300	130	2	132	114	0	0	114	(56)	2	(54)
3. Subtotals 2020 + prior	314	0	314	153	4	157	114	0	0	114	(47)	4	(43)
4. 2021	1,369	436	1,805	1,061	114	1,175	374	0	0	374	66	(322)	(256)
5. Subtotals 2021 + prior	1,683	436	2,119	1,214	118	1,332	488	0	0	488	19	(318)	(299)
6. 2022	X X X	X X X	X X X	X X X	2,087	2,087	XXX	941	436	1,377	XXX	XXX	XXX
7. Totals	1,683	436	2,119	1,214	2,205	3,419	488	941	436	1,865	19	(318)	(299)

8. Prior Year-End Surplus As Regards Policyholders

(697)

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. 1.129 2. (72.936) 3. (14.110)

Col. 13, Line 7
Line 8

4. 42.898