



November 3, 2022

To: Tracy Snow
Jacob Moran

From: Shawn Brace

Enclosed is our 9/30/22 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 9/30/22, 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)



October 27, 2022

TO: All Member Companies

ATTN: Chief Executive Officer in Charge of FAIR Plans

RE: Quarterly Statement ending 9/30/2022

Enclosed is the Quarterly Statement of the Ohio FAIR Plan Underwriting Association for the period ending 9/30/2022. Written Premium for the year to date amounted to \$8,232,195. Year to date Incurred Loss and Loss Adjustment Expenses are \$5,220,790.

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, 2022

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
Investment	20,942,074			20,942,074
Cash	3,008,991			3,008,991
Accts Receivable	1,501,094		7,686	1,493,408
Furniture & Equipment	223,855		223,855	0
EDP Equipment	99,621		99,621	0
Assessments (EBUB)	0			0
Intangible Asset	260,268		260,268	0
Assessments Receivable	0			0
Interest Accrued		44,499		44,499
TOTAL ASSETS	26,035,903	44,499	591,430	25,488,972
LIABILITIES & EQUITY				
Reserves for:				
Unpaid Losses (incl. IBNR)				1,855,249
Unpaid Loss Adj. Expense				409,629
Operating Expenses				185,183
Premium Taxes				8,874
Unearned Premiums				5,745,168
Uncashed Checks				284,069
Advanced Premium				390,860
Distribution EBUB				14,861,578
TOTAL RESERVES				23,740,610
Payables for:				
Post Retirement Benefits				2,316,159
Other Payables				23,633
Pension Liability				0
TOTAL PAYABLES				2,339,792
MEMBERS EQUITY				(591,430)
TOTAL LIABILITIES & EQUITY				25,488,972

EXHIBIT 2

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

UNDERWRITING INCOME	QUARTER	YTD	
PREMIUMS EARNED	2,752,925	8,214,850	
Deductions:			
Losses Incurred	1,554,543	3,735,304	
Loss Exp. Incurred	500,598	1,485,486	
Operating Exp. Incurred	937,639	3,070,604	
Premium Taxes Incurred	9,966	30,270	
TOTAL DEDUCTIONS	3,002,746	8,321,664	
Net Underwriting Gain or (Loss)	(249,821)	(106,814)	
OTHER INCOME OR (OUTGO)			
Net Investment Income	66,554	136,592	
Premium balance Marked Off	231	(5,386)	
Other Income	19,022	61,393	
TOTAL OTHER INCOME OR (OUTGO)	85,807	192,599	
Net Income or (Loss)	(164,014)	85,785	
Change In Assets Not Admitted	47,733	105,146	
Net Effect Of Change In EBUB	164,014	(85,785)	
Net Change In Equity	47,733	105,146	
EQUITY ACCOUNT			
Member's Equity (Prior Period)	06/30/22	(639,163)	
		12/31/21	(696,576)
Member's Equity (Current Period)	09/30/22	(591,430)	
		09/30/22	(591,430)

**OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED SEPTEMBER 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	
1 Premium Received:																							
1 Premium Written	2,831,274	(38,251)	(838)	0	0	0	0	0	0	0	2,792,185	8,613,120	(376,104)	(4,821)	0	0	0	0	0	0	0	8,232,195	
2 Interest Received	64,858	0	0	0	0	0	0	0	0	0	64,858	134,485	0	0	0	0	0	0	0	0	0	134,485	
Misc Income	19,022	0	0	0	0	0	0	0	0	0	19,022	61,393	0	0	0	0	0	0	0	0	0	61,393	
3 TOTAL	2,915,154	(38,251)	(838)	0	0	0	0	0	0	0	2,876,065	8,808,998	(376,104)	(4,821)	0	0	0	0	0	0	0	8,428,073	
Expenses Paid																							
4 Losses	1,132,061	50,389	13,786	0	0	0	0	0	0	0	1,196,236	2,518,260	978,321	95,433	19,214	0	0	0	(750)	0	(5,920)	3,604,558	
5 Loss Adj. Expense	434,989	6,300	16,963	456	647	0	0	38	0	0	459,393	1,376,738	30,608	50,272	7,566	5,228	0	0	0	38	0	0	1,470,450
6 Commissions	323,964	(3,956)	(101)	0	0	0	0	0	0	0	319,907	954,014	(11,042)	(579)	0	0	0	0	0	0	0	942,393	
7 Operating Expense	597,245	78,836	0	0	0	0	0	0	0	0	676,081	1,864,192	185,183	0	0	0	0	0	0	0	0	2,049,375	
8 Premium Taxes	21,103	0	0	0	0	0	0	0	0	0	21,103	40,400	0	0	0	0	0	0	0	0	0	40,400	
9 Premium Bal. Chgd. Off	(231)	0	0	0	0	0	0	0	0	0	(231)	5,386	0	0	0	0	0	0	0	0	0	5,386	
10 TOTAL EXPENSES PAID	2,509,131	131,159	30,648	456	647	0	0	38	0	0	2,672,489	6,758,990	1,183,070	145,126	26,780	5,228	0	0	(712)	0	(5,920)	8,112,562	
11 Net Cash Change	406,023	(169,820)	(31,486)	(456)	(647)	0	0	(38)	0	0	203,576	2,050,008	(1,559,174)	(149,947)	(26,780)	(5,228)	0	0	712	0	5,920	315,511	
Reserves:																							
(Deduct Current Period)																							
12 Unpaid Losses	1,202,048	480,201	83,000	0	0	0	0	0	0	0	1,855,249	1,292,048	480,201	83,000	0	0	0	0	0	0	0	1,855,249	
13 Unpaid Loss Expense	344,981	55,223	9,545	0	0	0	0	0	0	0	409,629	344,861	55,223	9,545	0	0	0	0	0	0	0	409,629	
14 Operating Expense	185,183	0	0	0	0	0	0	0	0	0	185,183	185,183	0	0	0	0	0	0	0	0	0	185,183	
15 Premium Taxes	8,874	0	0	0	0	0	0	0	0	0	8,874	8,874	0	0	0	0	0	0	0	0	0	8,874	
16 Unearned Premiums	5,425,740	319,428	0	0	0	0	0	0	0	0	5,745,168	5,425,740	319,428	0	0	0	0	0	0	0	0	5,745,168	
TOTAL Reserves:	7,256,706	854,852	92,545	0	0	0	0	0	0	0	8,204,103	7,256,706	854,852	92,545	0	0	0	0	0	0	0	8,204,103	
(Add Prior Period)																							
17 Unpaid Losses	1,058,597	335,845	102,500	0	0	0	0	0	0	0	1,496,942	0	1,442,509	269,494	12,500	0	0	0	0	0	0	0	1,724,503
18 Unpaid Loss Expense	318,014	38,622	11,788	0	0	0	0	0	0	0	368,424	0	362,163	30,992	1,438	0	0	0	0	0	0	0	394,593
19 Operating Expense	243,532	0	0	0	0	0	0	0	0	0	243,532	0	0	106,347	0	0	0	0	0	0	0	0	106,347
20 Premium Taxes	20,011	0	0	0	0	0	0	0	0	0	20,011	0	19,004	0	0	0	0	0	0	0	0	0	19,004
21 Unearned Premiums	4,359,971	1,345,937	0	0	0	0	0	0	0	0	5,705,908	0	5,727,823	0	0	0	0	0	0	0	0	0	5,727,823
TOTAL	6,000,125	1,720,404	114,288	0	0	0	0	0	0	0	7,834,817	0	7,657,846	300,486	13,938	0	0	0	0	0	0	0	7,972,270
22 Net Reserve Change	(1,256,581)	865,552	21,743	0	0	0	0	0	0	0	(369,286)	(7,256,706)	6,802,994	207,941	13,938	0	0	0	0	0	0	0	(231,833)
Other Changes:																							
(Deduct Prior Period)																							
23 Interest Accrued	42,803	0	0	0	0	0	0	0	0	0	42,803	0	42,392	0	0	0	0	0	0	0	0	42,392	
24 Assets Not Admitted	585,131	0	0	0	0	0	0	0	0	0	585,131	0	527,718	0	0	0	0	0	0	0	0	527,718	
25 Change In EBUB	(16,240,749)	0	0	0	0	0	0	0	0	0	(16,240,749)	0	(15,990,950)	0	0	0	0	0	0	0	0	(15,990,950)	
Add (Current Period)																							
26 Interest Accrued	44,499	0	0	0	0	0	0	0	0	0	44,499	0	44,499	0	0	0	0	0	0	0	0	44,499	
27 Assets Not Admitted	632,864	0	0	0	0	0	0	0	0	0	632,864	0	632,864	0	0	0	0	0	0	0	0	632,864	
28 Change In EBUB	(16,076,735)	0	0	0	0	0	0	0	0	0	(16,076,735)	0	0	0	0	0	0	0	0	0	0	(16,076,735)	
29 Net Other Changes	213,443	0	0	0	0	0	0	0	0	0	213,443	(15,399,372)	15,420,840	0	0	0	0	0	0	0	0	21,468	
30 Assessments Or (Distributions)	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	(637,115)	695,732	(9,743)	(456)	(647)	0	0	(38)	0	0	47,733	(20,606,070)	20,664,660	57,994	(12,842)	(5,228)	0	0	712	0	5,920	105,146	

**OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
POLICY YEARS-INCEPTION TO 9/30/2022**

ITEM DESCRIPTION	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
INCOME RECEIVED											
1 Premium Written	8,613,120	11,254,821	12,295,932	13,811,963	15,106,198	17,132,934	19,543,212	22,485,566	24,879,682	25,837,884	170,961,312
2 Interest Received	134,485	121,469	237,754	381,494	216,581	94,201	21,711	12,536	10,575	8,692	1,239,498
Miscellaneous Income	61,393	72,427	76,789	106,893	98,870	84,374	113,377	95,821	105,887	134,476	950,307
3 TOTAL INCOME	8,808,998	11,448,717	12,610,475	14,300,350	15,421,649	17,311,509	19,678,300	22,593,923	24,996,144	25,981,052	173,151,117
EXPENSES PAID											
4 Losses	2,518,260	4,937,910	6,028,397	6,528,710	5,291,806	6,446,334	8,969,214	9,169,734	11,289,005	11,774,338	72,953,708
5 Loss Adj. Expense	1,376,738	2,164,439	2,216,682	2,237,705	2,257,232	2,507,879	2,594,901	2,635,380	2,769,561	2,997,331	23,757,848
6 Commissions	954,014	1,296,444	1,420,468	1,595,057	1,753,686	1,992,941	2,270,238	2,595,624	2,872,771	2,979,064	19,730,307
7 Operating Expense	1,864,192	1,780,043	3,059,456	3,631,326	2,512,605	2,651,248	3,379,593	3,737,010	5,050,624	5,349,763	33,015,860
8 Premium Taxes	40,400	43,659	50,528	53,666	61,016	68,974	83,840	95,400	102,355	100,073	699,911
9 Premium Chgd. Off	5,386	0	696	2,207	6,421	1,272	(2,310)	(24,126)	(5,072)	(3,036)	(18,562)
10 TOTAL EXPENSE PAID	6,758,990	10,222,495	12,776,227	14,048,671	11,882,766	13,668,648	17,295,476	18,209,022	22,079,244	23,197,533	150,139,072
11 Net Cash Change	2,050,008	1,226,222	(165,752)	251,679	3,538,883	3,642,861	2,382,824	4,384,901	2,916,900	2,783,519	23,012,045
RESERVES											
(Deduct Current)											
12 Unpaid Losses	1,292,048	480,201	83,000	0	0	0	0	0	0	0	1,855,249
13 Unpaid Loss Exp.	344,861	55,223	9,545	0	0	0	0	0	0	0	409,629
14 Operating Expense	185,183	0	0	0	0	0	0	0	0	0	185,183
15 Premium Taxes	8,874	0	0	0	0	0	0	0	0	0	8,874
16 Unearned Premium	5,425,740	319,428	0	0	0	0	0	0	0	0	5,745,168
17 TOTAL CURRENT	7,256,706	854,852	92,545	0	8,204,103						
OTHER CHANGES											
(Add Current)											
18 Interest Accrued	44,499	0	0	0	0	0	0	0	0	0	44,499
19 Assets Not Admitted	632,864	0	0	0	0	0	0	0	0	0	632,864
20 TOTAL OTHER CHANGES	677,363	0	677,363								
21 Change In Effect EBUB	(16,076,735)	0	(16,076,735)								
22 Assessments	0	0	0	0	0	0	0	0	0	0	0
NET MEMBERS' EQUITY	(20,606,070)	371,370	(258,297)	251,679	3,538,883	3,642,861	2,382,824	4,384,901	2,916,900	2,783,519	(591,430)

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

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

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

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	69,495	70	0	0	0	0	0	0	0	0	69,565	301,003	6,545	0	88	0	0	0	0	0	0	0	0	307,636
Allied Lines	50,252	0	0	0	0	0	0	0	0	0	50,252	144,969	811	0	0	0	0	0	0	0	0	0	0	145,780
Homeowners	315,242	6,230	16,963	456	647	0	0	38	0	0	339,576	930,766	23,252	50,272	7,478	5,228	0	0	0	38	0	0	0	1,017,034
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
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
TOTAL	434,989	6,300	16,963	456	647	0	0	38	0	0	459,393	1,376,738	30,608	50,272	7,566	5,228	0	0	0	38	0	0	0	1,470,450
Unpaid Loss Expenses (Current Period)																								
Fire	58,865	0	0	0	0	0	0	0	0	0	58,865	58,865	0	0	0	0	0	0	0	0	0	0	0	58,865
Allied Lines	5,252	0	0	0	0	0	0	0	0	0	5,252	5,252	0	0	0	0	0	0	0	0	0	0	0	5,252
Homeowners	279,824	55,223	9,545	0	0	0	0	0	0	0	344,592	279,824	55,223	9,545	0	0	0	0	0	0	0	0	0	344,592
Other Liability	575	0	0	0	0	0	0	0	0	0	575	575	0	0	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	0	0	345
TOTAL	344,861	55,223	9,545	0	0	0	0	0	0	0	409,629	344,861	55,223	9,545	0	0	0	0	0	0	0	0	0	409,629
Unpaid Loss Expenses (Prior Period)																								
Fire	57,945	0	0	0	0	0	0	0	0	0	57,945	0	55,760	0	0	0	0	0	0	0	0	0	0	55,760
Allied Lines	10,353	0	0	0	0	0	0	0	0	0	10,353	0	11,408	0	0	0	0	0	0	0	0	0	0	11,408
Homeowners	248,796	38,622	11,788	0	0	0	0	0	0	0	299,206	0	294,420	30,992	1,438	0	0	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	0	0	575
Crime	345	0	0	0	0	0	0	0	0	0	345	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	318,014	38,622	11,788	0	0	0	0	0	0	0	368,424	0	362,163	30,992	1,438	0	0	0	0	0	0	0	0	394,593
Incurred Loss Expenses																								
Fire	70,415	70	0	0	0	0	0	0	0	0	70,485	359,868	(49,215)	0	88	0	0	0	0	0	0	0	0	310,741
Allied Lines	45,151	0	0	0	0	0	0	0	0	0	45,151	150,221	(10,597)	0	0	0	0	0	0	0	0	0	0	139,624
Homeowners	346,270	22,831	14,720	456	647	0	0	38	0	0	384,962	1,210,590	(215,945)	28,825	6,040	5,228	0	0	38	0	0	0	0	1,034,776
Other Liability	0	0	0	0	0	0	0	0	0	0	575	(575)	0	0	0	0	0	0	0	0	0	0	0	0
Crime	0	0	0	0	0	0	0	0	0	0	345	0	0	0	0	0	0	0	0	0	0	0	0	345
TOTAL	461,836	22,901	14,720	456	647	0	0	38	0	0	500,598	1,721,599	(276,332)	28,825	6,128	5,228	0	0	38	0	0	0	0	1,485,486

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
OPERATIONS REPORT
QUARTER ENDED 09/30/22

FORM A

NEW	QUARTER ENDED 09/30/21	QUARTER ENDED 09/30/22	CHANGE %	YEAR TO DATE 09/30/21	YEAR TO DATE 09/30/22	CHANGE %	INCEPTION TO DATE
1. APPLICATIONS RECEIVED	601	733	22%	2,088	1,905	-9%	530,419
Commercial	20	26	30%	72	105	46%	-
Dwelling	192	212	10%	695	610	-12%	-
Homeowners	389	495	27%	1,321	1,190	-10%	-
2. BINDERS ISSUED	465	549	18%	1,572	1,473	-6%	N/A
3. BINDERS IN EFFECT	131	186	42%	131	186	42%	N/A
4. INSPECTIONS COMPLETE	528	583	10%	1,688	1,505	-11%	507,501
5. POLICIES ISSUED	457	541	18%	1,521	1,421	-7%	398,015
Commercial	12	11	-8%	30	47	57%	-
Dwelling	138	163	18%	488	466	-5%	-
Homeowners	307	367	20%	1,003	908	-9%	-
RENEWALS							
1. POLICIES EXPIRED	3,041	2,689	-12%	9,461	8,158	-14%	1,314,070
Commercial	56	56	0%	180	154	-14%	-
Dwelling	1,380	1,160	-16%	4,312	3,634	-16%	-
Homeowners	1,605	1,473	-8%	4,969	4,370	-12%	-
2. REPLACEMENT INSPECTIONS	238	27	-89%	693	52	-92%	149,795
3. TOTAL RENEWALS ISSUED	2,526	2,320	-8%	8,085	7,123	-12%	1,097,669
Commercial	51	44	-14%	167	145	-13%	-
Dwelling	1,126	997	-11%	3,739	3,185	-15%	-
Homeowners	1,349	1,279	-5%	4,179	3,793	-9%	-
NEW & RENEWALS							
1. POLICIES ISSUED	2,983	2,861	-4%	9,606	8,544	-11%	1,495,684
Commercial	63	55	-13%	197	192	-3%	-
Dwelling	1,264	1,160	-8%	4,227	3,651	-14%	-
Homeowners	1,656	1,646	-1%	5,182	4,701	-9%	-
APPEALS							
1. APPEALS	0	5	500%	10	10	0%	2,144
Appeals Upheld	0	5	500%	10	10	0%	1,896
Appeals Reversed	0	0	-	0	0	-	248
CLAIMS							
1. CLAIMS REPORTED	182	143	-21%	533	403	-24%	97,897
Commercial	3	1	-67%	7	2	-71%	11,550
Dwelling	51	31	-39%	150	112	-25%	38,639
Homeowners	128	111	-13%	376	289	-23%	47,708
CRIME							
1. POLICIES ISSUED	0	1	100%	9	8	-11%	3,268
Commercial	0	0	-	0	0	-	318
Residential	0	1	100%	9	8	-11%	2,947
2. CLAIMS REPORTED	0	1	100%	0	2	200%	138
Commercial	0	0	-	0	0	-	34
Residential	0	1	100%	0	2	200%	104

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

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 2022 Loss and LAE Payments on Claims Reported as of Prior Year-End	5 2022 Loss and LAE Payments on Claims Unreported as of Prior Year-End	6 Total 2022 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. 2019 + Prior	14	0	14	25	2	27	0	0	0	0	0	11	2	13
2. 2020	300	0	300	155	10	165	93	0	0	0	93	(52)	10	(42)
3. Subtotals 2020 + prior	314	0	314	180	12	192	93	0	0	0	93	(41)	12	(29)
4. 2021	1,369	436	1,805	1,120	137	1,257	535	0	0	0	535	286	(299)	(13)
5. Subtotals 2021 + prior	1,683	436	2,119	1,300	149	1,449	628	0	0	0	628	245	(287)	(42)
6. 2022	XXX	XXX	XXX	XXX	3,626	3,626	XXX	1,201	436	1,637	XXX	XXX	XXX	XXX
7. Totals	1,683	436	2,119	1,300	3,775	5,075	628	1,201	436	2,265	245	(287)	(42)	

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. 14.557 2. (65.826) 3. (1.982)

Col. 13, Line 7
Line 8

4. 6.026