



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 written in a cursive, flowing style.

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 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	24,879,882	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	8,892	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	2,535,380	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	0	0	0	0	0	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	0	0	0	0	0	0	0	0	677,363
21 Change In Effect EBUB	(16,076,735)	0	0	0	0	0	0	0	0	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)

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

EXHIBIT 40

LINE DESCRIPTION	QUARTER						YEAR TO DATE											TOTAL				
	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL	2022	2021	2020	2019	2018	2017		2016	2015	2014	2013
Outstanding Leases																						
1 Current Period (incl IBHR)																						
2 Add'l Leases	28,823	9,005	0	0	0	0	0	0	0	0	35,828	309,306	187,055	2,850	0	0	0	0	0	0	0	
3 Add'l Leases	206,408	(15,571)	874	0	0	0	0	0	0	0	253,511	444,559	23,422	874	1,804	0	0	0	0	0	0	
4 Other Liability	836,830	58,955	13,112	0	0	0	0	0	0	0	808,887	1,764,395	787,864	91,908	17,810	0	0	0	(750)	0	(4,120)	
5 Crème	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
6 TOTAL	1,132,061	50,388	13,796	0	0	0	0	0	0	0	1,198,238	2,518,260	878,331	98,433	18,214	0	0	0	(750)	0	(5,820)	
Incurred Leases																						
7 Current Period (incl IBHR)																						
8 Add'l Leases	251,000	0	0	0	0	0	0	0	0	0	251,000	998,000	480,201	83,000	0	0	0	0	0	0	0	
9 Homesteaders	968,000	480,201	83,000	0	0	0	0	0	0	0	1,509,201	998,000	480,201	83,000	0	0	0	0	0	0	0	
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	
11 Crème	3,000	0	0	0	0	0	0	0	0	0	3,000	3,000	0	0	0	0	0	0	0	0	0	
12 TOTAL	1,232,048	480,201	83,000	0	0	0	0	0	0	0	1,855,348	1,292,048	480,201	63,000	0	0	0	0	0	0	0	
Outstanding Leases																						
13 Pre	243,000	0	0	0	0	0	0	0	0	0	243,000	0	224,000	0	0	0	0	0	0	0	0	
14 Leases	728,208	335,845	102,500	0	0	0	0	0	0	0	1,106,553	81,329	90,500	268,484	12,500	0	0	0	0	0	0	
15 Homesteaders	5,000	0	0	0	0	0	0	0	0	0	5,000	5,000	0	0	0	0	0	0	0	0	0	
16 Other Liability	3,000	0	0	0	0	0	0	0	0	0	3,000	0	0	0	0	0	0	0	0	0	0	
17 Crème	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
18 TOTAL	1,059,387	335,845	102,500	0	0	0	0	0	0	0	1,498,842	0	1,422,509	298,484	12,500	0	0	0	0	0	0	0
Incurred Leases																						
19 Pre	34,823	9,005	0	0	0	0	0	0	0	0	43,828	580,306	(58,945)	2,850	0	0	0	0	0	0	0	
20 Add'l Leases	224,648	(15,571)	874	0	0	0	0	0	0	0	209,151	481,527	(87,098)	874	1,804	0	0	0	0	0	0	
21 Homesteaders	1,108,641	201,311	(8,388)	0	0	0	0	0	0	0	1,301,564	2,780,475	125,058	(94,585)	5,110	0	0	0	(750)	0	(4,120)	
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	
23 Crème	0	0	0	0	0	0	0	0	0	0	0	3,000	0	0	0	0	0	0	0	0	0	
24 TOTAL	1,369,512	184,745	(3,714)	0	0	0	0	0	0	0	1,564,543	3,810,306	18,013	(91,981)	8,714	0	0	0	(750)	0	(5,820)	
IBHR (Current Period)																						
25 Add'l Leases	52,000	0	0	0	0	0	0	0	0	0	52,000	0	0	0	0	0	0	0	0	0	0	
26 Add'l Leases	28,000	0	0	0	0	0	0	0	0	0	28,000	0	0	0	0	0	0	0	0	0	0	
27 Homesteaders	130,000	0	0	0	0	0	0	0	0	0	130,000	0	0	0	0	0	0	0	0	0	0	
28 Other Liability	5,000	0	0	0	0	0	0	0	0	0	5,000	0	0	0	0	0	0	0	0	0	0	
29 Crème	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	0	0	0	0	0	0	0	0	0	0	
IBHR (Prior Period)																						
31 Pre	52,000	0	0	0	0	0	0	0	0	0	52,000	0	52,000	0	0	0	0	0	0	0	0	
32 Add'l Leases	28,000	0	0	0	0	0	0	0	0	0	28,000	0	28,000	0	0	0	0	0	0	0	0	
33 Homesteaders	130,000	0	0	0	0	0	0	0	0	0	130,000	0	130,000	0	0	0	0	0	0	0	0	
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	
35 Crème	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	

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

EXHIBIT A2

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	69,455	70	0	0	0	0	0	0	0	0	69,565	301,003	6,545	0	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	144,869	811	0	0	0	0	0	0	0	0	145,780		
Homeowners	315,242	8,230	16,983	458	647	0	0	38	0	0	339,578	900,768	23,202	50,272	7,478	5,228	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		
Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
TOTAL	434,889	8,300	16,983	458	647	0	0	38	0	0	459,393	1,378,738	30,608	50,272	7,568	5,228	0	0	38	0	0	0	1,479,450	
Unpaid Loss Expenses																								
(Current Period)																								
Fire	58,865	0	0	0	0	0	0	0	0	0	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	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	66,223	9,545	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	575	
Crime	345	0	0	0	0	0	0	0	0	0	345	345	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	409,529	344,861	66,223	9,545	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	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	11,408	
Homeowners	248,786	38,622	11,788	0	0	0	0	0	0	0	299,205	0	254,420	30,992	1,438	0	0	0	0	0	0	0	328,650	
Other Liability	575	0	0	0	0	0	0	0	0	0	575	575	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	345	
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	364,583	
Incurred Loss Expenses																								
Fire	70,415	70	0	0	0	0	0	0	0	0	70,485	359,868	149,219	0	0	0	0	0	0	0	0	0	519,741	
Allied Lines	45,151	0	0	0	0	0	0	0	0	0	45,151	150,221	110,597	0	0	0	0	0	0	0	0	0	260,949	
Homeowners	348,770	22,831	14,720	458	647	0	0	38	0	0	384,562	1,210,990	28,625	50,272	8,040	5,228	0	38	0	0	0	0	1,034,778	
Other Liability	0	0	0	0	0	0	0	0	0	0	0	575	575	0	0	0	0	0	0	0	0	0	575	
Crime	0	0	0	0	0	0	0	0	0	0	0	345	345	0	0	0	0	0	0	0	0	0	345	
TOTAL	464,836	22,801	14,720	458	647	0	0	38	0	0	500,568	1,721,969	178,332	28,625	8,128	5,228	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)

Prior Year-End Surplus As Regards Policyholders