Ohio FAIR Plan
Underwriting Association

May 2, 2023

To: Tracy Snow
Vaughn Spaulding

From: Shawn Brace

Enclosed is our 3/31/22 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 3/31/23, 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)

2500 Corporate Exchange Dr Suite 250 • Columbus OH 43231 • (800)282-1772 • (614)839-2882 FAX

Ohio FAIR Plan
Underwriting Association

April 21, 2023

TO: All Member Companies

ATTN: Chief Executive Officer in Charge of FAIR Plans

RE: Quarterly Statement ending 3/31/2023

Enclosed is the Quarterly Statement of the Ohio FAIR Plan Underwriting Association for the period ending 3/31/2023. Written Premium for the year to date amounted to $2,955,561. Year to date Incurred Loss and Loss Adjustment Expenses are $2,738,823.

Sincerely,

W. Shawn Brace

W. Shawn Brace
President

WSB/ken
Enclosure

EXHIBIT 1

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
STATEMENT OF ASSETS, LIABILITIES & MEMBERS' EQUITY
AT MARCH 31, 2023

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NON ADMITTED	ADMITTED ASSETS
ASSETS				
Investment	21,464,981			21,464,981
Cash	2,106,460			2,106,460
Accts Receivable	1,665,765		9,910	1,655,855
Furniture & Equipment	234,445		234,445	0
EDP Equipment	92,240		92,240	0
Assessments (EBUB)	0			0
Intangible Asset	243,658		243,658	0
Assessments Receivable	0			0
Interest Accrued		83,839		83,839
TOTAL ASSETS	25,807,549	83,839	580,253	25,311,135
LIABILITIES & EQUITY				
Reserves for:				
Unpaid Losses (incl. IBNR)				2,236,775
Unpaid Loss Adj. Expense				481,239
Operating Expenses				193,924
Premium Taxes				10,604
Unearned Premiums				6,015,879
Uncashed Checks				276,643
Advanced Premium				385,449
Distribution (EBUB)				14,384,278
TOTAL RESERVES				23,984,791
Payables for:				
Post Retirement Benefits				1,848,387
Other Payables				58,210
Pension Liability				0
TOTAL PAYABLES				1,906,597
MEMBERS EQUITY				(580,253)
TOTAL LIABILITIES & EQUITY				25,311,135

EXHIBIT 2

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
INCOME STATEMENT AND EQUITY ACCOUNT
FOR PERIOD ENDING MARCH 31, 2023

UNDERWRITING INCOME		QUARTER		YTD
PREMIUMS EARNED		2,764,871		2,764,871
Deductions:				
Losses Incurred		2,112,460		2,112,460
Loss Exp. Incurred		626,363		626,363
Operating Exp. Incurred		1,171,947		1,171,947
Premium Taxes Incurred		10,892		10,892
TOTAL DEDUCTIONS		3,921,662		3,921,662
Net Underwriting Gain or (Loss)		(1,156,791)		(1,156,791)
OTHER INCOME OR (OUTGO)				
Net Investment Income		123,686		123,686
Premium balance Marked Off		(1,032)		(1,032)
Other Income		13,784		13,784
TOTAL OTHER INCOME OR (OUTGO)		136,438		136,438
Net Income or (Loss)		(1,020,353)		(1,020,353)
Change In Assets Not Admitted		22,735		22,735
Assessments		0		0
Net Effect Of Change In EBUB		1,020,353		1,020,353
Net Change In Equity		22,735		22,735
EQUITY ACCOUNT				
Member's Equity (Prior Period)	12/31/22	(602,988)	12/31/22	(602,988)
Member's Equity (Current Period)	03/31/23	(580,253)	03/31/23	(580,253)

EXHIBIT 3A

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED MARCH 31, 2023

QUARTER

ITEM DESCRIPTION	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
Income Received												
1 Premiums Written	3,195,954	(239,260)	(1,133)	0	0	0	0	0	0	0	0	2,955,561
2 Interest Received	98,357	0	0	0	0	0	0	0	0	0	0	98,357
3 Misc Income	13,784	0	0	0	0	0	0	0	0	0	0	13,784
4 TOTAL	3,308,095	(239,260)	(1,133)	0	0	0	0	0	0	0	0	3,067,702
Expenses Paid												
5 Losses	298,958	898,976	383,727	3,692	0	0	0	0	0	0	0	1,585,553
6 Loss Adj. Expense	529,986	16,447	6,948	10,531	302	1,575	0	0	0	0	0	565,789
7 Commissions	321,637	6,612	(118)	0	0	0	0	0	0	0	0	328,131
8 Operating Expense	649,892	207,855	0	0	0	0	0	0	0	0	0	857,747
9 Premium Taxes	19,458	0	0	0	0	0	0	0	0	0	0	19,458
10 Premium Bal. Chgd. Off	1,032	0	0	0	0	0	0	0	0	0	0	1,032
11 TOTAL EXPENSES PAID	1,820,943	1,129,890	390,557	14,423	302	1,575	0	0	0	0	0	3,357,690
12 Net Cash Change	1,487,152	(1,369,150)	(391,690)	(14,423)	(302)	(1,575)	0	0	0	0	0	(289,988)
Reserves (Deduct Current Period)												
13 Unpaid Losses	1,536,918	539,778	109,079	51,000	0	0	0	0	0	0	0	2,236,775
14 Unpaid Loss Expense	400,756	62,074	12,544	5,865	0	0	0	0	0	0	0	481,239
15 Operating Expense	193,924	0	0	0	0	0	0	0	0	0	0	193,924
16 Premium Taxes	10,604	0	0	0	0	0	0	0	0	0	0	10,604
17 Unearned Premiums	2,816,744	3,199,135	0	0	0	0	0	0	0	0	0	6,015,879
TOTAL	4,958,946	3,800,987	121,623	56,865	0	0	0	0	0	0	0	8,938,421
Reserves (Add Prior Period)												
18 Unpaid Losses	0	1,288,289	369,079	52,500	0	0	0	0	0	0	0	1,709,868
19 Unpaid Loss Expense	0	372,163	42,444	6,038	0	0	0	0	0	0	0	420,645
20 Operating Expense	0	207,855	0	0	0	0	0	0	0	0	0	207,855
21 Premium Taxes	0	19,170	0	0	0	0	0	0	0	0	0	19,170
22 Unearned Premiums	0	5,825,189	0	0	0	0	0	0	0	0	0	5,825,189
TOTAL	0	7,712,666	411,523	58,538	0	0	0	0	0	0	0	8,182,727
23 Net Reserve Change	(4,958,946)	3,911,679	289,900	1,673	0	0	0	0	0	0	0	(755,694)
Other Changes. Deduct (Prior Period)												
24 Interest Accrued	0	58,510	0	0	0	0	0	0	0	0	0	58,510
25 Assets Not Admitted	0	621,306	0	0	0	0	0	0	0	0	0	621,306
26 Change In EBUB	0	(16,619,788)	0	0	0	0	0	0	0	0	0	(16,619,788)
Add (Current Period)												
27 Interest Accrued	83,839	0	0	0	0	0	0	0	0	0	0	83,839
28 Assets Not Admitted	644,041	0	0	0	0	0	0	0	0	0	0	644,041
29 Change In EBUB	(15,599,435)	0	0	0	0	0	0	0	0	0	0	(15,599,435)
30 Net Other Changes	(14,871,555)	15,939,972	0	0	0	0	0	0	0	0	0	1,068,417
31 Assessments Or (Distributions)	0	0	0	0	0	0	0	0	0	0	0	0
Change In Member's Equity	(18,343,349)	18,482,501	(101,790)	(12,750)	(302)	(1,575)	0	0	0	0	0	22,735

YEAR TO DATE

ITEM DESCRIPTION	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
Income Received												
1 Premiums Written	3,195,954	(239,260)	(1,133)	0	0	0	0	0	0	0	0	2,955,561
2 Interest Received	98,357	0	0	0	0	0	0	0	0	0	0	98,357
3 Misc Income	13,784	0	0	0	0	0	0	0	0	0	0	13,784
4 TOTAL	3,308,095	(239,260)	(1,133)	0	0	0	0	0	0	0	0	3,067,702
Expenses Paid												
5 Losses	298,958	898,976	383,727	3,692	0	0	0	0	0	0	0	1,585,553
6 Loss Adj. Expense	529,986	16,447	6,948	10,531	302	1,575	0	0	0	0	0	565,789
7 Commissions	321,637	6,612	(118)	0	0	0	0	0	0	0	0	328,131
8 Operating Expense	649,892	207,855	0	0	0	0	0	0	0	0	0	857,747
9 Premium Taxes	19,458	0	0	0	0	0	0	0	0	0	0	19,458
10 Premium Bal. Chgd. Off	1,032	0	0	0	0	0	0	0	0	0	0	1,032
11 TOTAL EXPENSES PAID	1,820,943	1,129,890	390,557	14,423	302	1,575	0	0	0	0	0	3,357,690
12 Net Cash Change	1,487,152	(1,369,150)	(391,690)	(14,423)	(302)	(1,575)	0	0	0	0	0	(289,988)
Reserves (Deduct Current Period)												
13 Unpaid Losses	1,536,918	539,778	109,079	51,000	0	0	0	0	0	0	0	2,236,775
14 Unpaid Loss Expense	400,756	62,074	12,544	5,865	0	0	0	0	0	0	0	481,239
15 Operating Expense	193,924	0	0	0	0	0	0	0	0	0	0	193,924
16 Premium Taxes	10,604	0	0	0	0	0	0	0	0	0	0	10,604
17 Unearned Premiums	2,816,744	3,199,135	0	0	0	0	0	0	0	0	0	6,015,879
TOTAL	4,958,946	3,800,987	121,623	56,865	0	0	0	0	0	0	0	8,938,421
Reserves (Add Prior Period)												
18 Unpaid Losses	0	1,288,289	369,079	52,500	0	0	0	0	0	0	0	1,709,868
19 Unpaid Loss Expense	0	372,163	42,444	6,038	0	0	0	0	0	0	0	420,645
20 Operating Expense	0	207,855	0	0	0	0	0	0	0	0	0	207,855
21 Premium Taxes	0	19,170	0	0	0	0	0	0	0	0	0	19,170
22 Unearned Premiums	0	5,825,189	0	0	0	0	0	0	0	0	0	5,825,189
TOTAL	0	7,712,666	411,523	58,538	0	0	0	0	0	0	0	8,182,727
23 Net Reserve Change	(4,958,946)	3,911,679	289,900	1,673	0	0	0	0	0	0	0	(755,694)
Other Changes. Deduct (Prior Period)												
24 Interest Accrued	0	58,510	0	0	0	0	0	0	0	0	0	58,510
25 Assets Not Admitted	0	621,306	0	0	0	0	0	0	0	0	0	621,306
26 Change In EBUB	0	(16,619,788)	0	0	0	0	0	0	0	0	0	(16,619,788)
Add (Current Period)												
27 Interest Accrued	83,839	0	0	0	0	0	0	0	0	0	0	83,839
28 Assets Not Admitted	644,041	0	0	0	0	0	0	0	0	0	0	644,041
29 Change In EBUB	(15,599,435)	0	0	0	0	0	0	0	0	0	0	(15,599,435)
30 Net Other Changes	(14,871,555)	15,939,972	0	0	0	0	0	0	0	0	0	1,068,417
31 Assessments Or (Distributions)	0	0	0	0	0	0	0	0	0	0	0	0
Change In Member's Equity	(18,343,349)	18,482,501	(101,790)	(12,750)	(302)	(1,575)	0	0	0	0	0	22,735

EXHIBIT 3B

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
POLICY YEARS-INCEPTION TO 3/31/2023

ITEM DESCRIPTION	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
INCOME RECEIVED												
1 Premium Written	3,195,954	11,247,832	11,245,054	12,295,647	13,811,963	15,106,198	17,132,934	19,543,212	22,485,566	24,879,682	25,837,884	176,781,926
2 Interest Received	98,357	211,398	121,469	237,754	381,494	216,581	94,201	21,711	12,536	10,575	8,692	1,414,768
Miscellaneous Income	13,784	81,635	72,427	76,789	106,893	98,870	84,374	113,377	95,821	105,887	134,476	984,333
3 TOTAL INCOME	3,308,095	11,540,865	11,438,950	12,610,190	14,300,350	15,421,649	17,311,509	19,678,300	22,593,923	24,996,144	25,981,052	179,181,027
EXPENSES PAID												
4 Losses	298,958	4,646,692	5,332,390	6,064,789	6,528,710	5,291,806	6,446,334	8,969,214	9,169,734	11,289,005	11,773,738	75,811,370
5 Loss Adj. Expense	529,966	1,900,952	2,191,141	2,239,994	2,238,007	2,259,753	2,507,879	2,594,901	2,635,409	2,769,561	2,997,331	24,864,894
6 Commissions	321,637	1,286,224	1,295,316	1,420,434	1,595,057	1,753,686	1,992,941	2,270,238	2,595,624	2,872,771	2,979,064	20,384,992
7 Operating Expense	649,892	2,470,871	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	34,193,595
8 Premium Taxes	19,458	40,400	43,659	50,528	53,666	61,016	68,974	83,840	95,400	102,355	100,073	719,369
9 Premium Chgd. Off	1,032	0	0	696	2,207	6,421	1,272	(2,310)	(24,126)	(5,072)	(3,036)	(22,916)
10 TOTAL EXPENSE PAID	1,820,943	10,347,139	10,563,713	12,835,897	14,048,973	11,885,287	13,668,648	17,295,476	18,209,051	22,079,244	23,196,933	155,951,304
11 Net Cash Change	1,487,152	1,193,726	875,237	(225,707)	251,377	3,536,362	3,642,861	2,382,824	4,384,872	2,916,900	2,784,119	23,229,723
RESERVES												
(Deduct Current)												
12 Unpaid Losses	1,536,918	539,778	109,079	51,000	0	0	0	0	0	0	0	2,236,775
13 Unpaid Loss Exp.	400,756	62,074	12,544	5,865	0	0	0	0	0	0	0	481,239
14 Operating Expense	193,924	0	0	0	0	0	0	0	0	0	0	193,924
15 Premium Taxes	10,604	0	0	0	0	0	0	0	0	0	0	10,604
16 Unearned Premium	2,816,744	3,199,135	0	0	0	0	0	0	0	0	0	6,015,879
17 TOTAL CURRENT	4,958,946	3,800,987	121,623	56,865	0	0	0	0	0	0	0	8,938,421
OTHER CHANGES												
(Add Current)												
18 Interest Accrued	83,839	0	0	0	0	0	0	0	0	0	0	83,839
19 Assets Not Admitted	644,041	0	0	0	0	0	0	0	0	0	0	644,041
20 TOTAL OTHER CHANGES	727,880	0	0	0	0	0	0	0	0	0	0	727,880
21 Change In Effect EBUB	(15,599,435)	0	0	0	0	0	0	0	0	0	0	(15,599,435)
22 Assessments	0	0	0	0	0	0	0	0	0	0	0	0
NET MEMBERS' EQUITY	(18,343,349)	(2,607,261)	753,614	(282,572)	251,377	3,536,362	3,642,861	2,382,824	4,384,872	2,916,900	2,784,119	(580,253)

EXHIBIT 4A

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED MARCH 31, 2023

QUARTER

ITEM DESCRIPTION	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
PREMIUMS WRITTEN												
1 Fire	637,189	(53,786)	(773)	0	0	0	0	0	0	0	0	582,630
2 Allied Lines	318,376	(26,912)	(360)	0	0	0	0	0	0	0	0	291,104
3 Homeowners	2,236,363	(158,598)	0	0	0	0	0	0	0	0	0	2,077,765
4 Other Liability	4,024	39	0	0	0	0	0	0	0	0	0	4,063
5 Crime	2	(3)	0	0	0	0	0	0	0	0	0	(1)
6 TOTAL	3,195,954	(239,260)	(1,133)	0	0	0	0	0	0	0	0	2,955,561
UNEARNED PREMIUMS (Prior Period)												
7 Fire	0	1,124,753	0	0	0	0	0	0	0	0	0	1,124,753
8 Allied Lines	0	512,659	0	0	0	0	0	0	0	0	0	512,659
9 Homeowners	0	4,180,653	0	0	0	0	0	0	0	0	0	4,180,653
10 Other Liability	0	6,663	0	0	0	0	0	0	0	0	0	6,663
11 Crime	0	461	0	0	0	0	0	0	0	0	0	461
12 TOTAL	0	5,825,189	0	0	0	0	0	0	0	0	0	5,825,189
UNEARNED PREMIUMS (Current Period)												
13 Fire	561,668	603,875	0	0	0	0	0	0	0	0	0	1,165,543
14 Allied Lines	281,118	277,485	0	0	0	0	0	0	0	0	0	558,603
15 Homeowners	1,970,363	2,313,831	0	0	0	0	0	0	0	0	0	4,284,194
16 Other Liability	3,593	3,726	0	0	0	0	0	0	0	0	0	7,319
17 Crime	2	218	0	0	0	0	0	0	0	0	0	220
18 TOTAL	2,816,744	3,199,135	0	0	0	0	0	0	0	0	0	6,015,879
EARNED PREMIUMS												
19 Fire	75,521	467,092	(773)	0	0	0	0	0	0	0	0	541,840
20 Allied Lines	37,258	208,262	(360)	0	0	0	0	0	0	0	0	245,160
21 Homeowners	266,000	1,708,224	0	0	0	0	0	0	0	0	0	1,974,224
22 Other Liability	431	2,976	0	0	0	0	0	0	0	0	0	3,407
23 Crime	0	240	0	0	0	0	0	0	0	0	0	240
24 TOTAL	379,210	2,366,794	(1,133)	0	0	0	0	0	0	0	0	2,764,871

YEAR TO DATE

ITEM DESCRIPTION	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
PREMIUMS WRITTEN												
1 Fire	637,189	(53,786)	(773)	0	0	0	0	0	0	0	0	582,630
2 Allied Lines	318,376	(26,912)	(360)	0	0	0	0	0	0	0	0	291,104
3 Homeowners	2,236,363	(158,598)	0	0	0	0	0	0	0	0	0	2,077,765
4 Other Liability	4,024	39	0	0	0	0	0	0	0	0	0	4,063
5 Crime	2	(3)	0	0	0	0	0	0	0	0	0	(1)
6 TOTAL	3,195,954	(239,260)	(1,133)	0	0	0	0	0	0	0	0	2,955,561
UNEARNED PREMIUMS (Prior Period)												
7 Fire	0	1,124,753	0	0	0	0	0	0	0	0	0	1,124,753
8 Allied Lines	0	512,659	0	0	0	0	0	0	0	0	0	512,659
9 Homeowners	0	4,180,653	0	0	0	0	0	0	0	0	0	4,180,653
10 Other Liability	0	6,663	0	0	0	0	0	0	0	0	0	6,663
11 Crime	0	461	0	0	0	0	0	0	0	0	0	461
12 TOTAL	0	5,825,189	0	0	0	0	0	0	0	0	0	5,825,189
UNEARNED PREMIUMS (Current Period)												
13 Fire	561,666	603,875	0	0	0	0	0	0	0	0	0	1,165,543
14 Allied Lines	281,118	277,485	0	0	0	0	0	0	0	0	0	558,603
15 Homeowners	1,970,363	2,313,831	0	0	0	0	0	0	0	0	0	4,284,194
16 Other Liability	3,593	3,726	0	0	0	0	0	0	0	0	0	7,319
17 Crime	2	218	0	0	0	0	0	0	0	0	0	220
18 TOTAL	2,816,744	3,199,135	0	0	0	0	0	0	0	0	0	6,015,879
EARNED PREMIUMS												
19 Fire	75,521	467,092	(773)	0	0	0	0	0	0	0	0	541,840
20 Allied Lines	37,258	208,262	(360)	0	0	0	0	0	0	0	0	245,160
21 Homeowners	266,000	1,708,224	0	0	0	0	0	0	0	0	0	1,974,224
22 Other Liability	431	2,976	0	0	0	0	0	0	0	0	0	3,407
23 Crime	0	240	0	0	0	0	0	0	0	0	0	240
24 TOTAL	379,210	2,366,794	(1,133)	0	0	0	0	0	0	0	0	2,764,871

EXHIBIT 4B

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED MARCH 31, 2023

QUARTER

LINE DESCRIPTION	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
Paid Losses												
1 Fire	69,682	132,426	0	0	0	0	0	0	0	0	0	202,108
2 Allied Lines	39,578	10,612	0	0	0	0	0	0	0	0	0	50,190
3 Homeowners	189,698	754,376	383,727	3,892	0	0	0	0	0	0	0	1,331,693
4 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0
5 Crime	0	1,562	0	0	0	0	0	0	0	0	0	1,562
6 TOTAL	298,958	898,976	383,727	3,892	0	0	0	0	0	0	0	1,585,553
Outstanding Losses Current Period (incl IBNR)												
7 Fire	168,000	156,000	0	0	0	0	0	0	0	0	0	324,000
8 Allied Lines	163,000	2,500	0	0	0	0	0	0	0	0	0	165,500
9 Homeowners	1,200,918	381,278	109,079	51,000	0	0	0	0	0	0	0	1,742,275
10 Other Liability	5,000	0	0	0	0	0	0	0	0	0	0	5,000
11 Crime	0	0	0	0	0	0	0	0	0	0	0	0
12 TOTAL	1,536,918	539,778	109,079	51,000	0	0	0	0	0	0	0	2,236,775
Outstanding Losses Prior Period (incl IBNR)												
13 Fire	0	227,500	0	0	0	0	0	0	0	0	0	227,500
14 Allied Lines	0	36,500	0	1,500	0	0	0	0	0	0	0	38,000
15 Homeowners	0	1,018,289	369,079	51,000	0	0	0	0	0	0	0	1,438,368
16 Other Liability	0	5,000	0	0	0	0	0	0	0	0	0	5,000
17 Crime	0	1,000	0	0	0	0	0	0	0	0	0	1,000
18 TOTAL	0	1,286,289	369,079	52,500	0	0	0	0	0	0	0	1,709,868
Incurred Losses												
19 Fire	237,682	60,926	0	0	0	0	0	0	0	0	0	298,608
20 Allied Lines	202,578	(23,388)	0	(1,500)	0	0	0	0	0	0	0	177,690
21 Homeowners	1,390,616	117,365	123,727	3,892	0	0	0	0	0	0	0	1,635,600
22 Other Liability	5,000	(5,000)	0	0	0	0	0	0	0	0	0	0
23 Crime	0	562	0	0	0	0	0	0	0	0	0	562
24 TOTAL	1,835,876	150,465	123,727	2,392	0	0	0	0	0	0	0	2,112,460
IBNR (Current Period)												
25 Fire	57,000	0	0	0	0	0	0	0	0	0	0	57,000
26 Allied Lines	27,000	0	0	0	0	0	0	0	0	0	0	27,000
27 Homeowners	137,000	0	0	0	0	0	0	0	0	0	0	137,000
28 Other Liability	5,000	0	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
30 TOTAL	226,000	0	0	0	0	0	0	0	0	0	0	226,000
IBNR (Prior Period)												
31 Fire	0	57,000	0	0	0	0	0	0	0	0	0	57,000
32 Allied Lines	0	27,000	0	0	0	0	0	0	0	0	0	27,000
33 Homeowners	0	137,000	0	0	0	0	0	0	0	0	0	137,000
34 Other Liability	0	5,000	0	0	0	0	0	0	0	0	0	5,000
35 Crime	0	0	0	0	0	0	0	0	0	0	0	0
36 TOTAL	0	226,000	0	0	0	0	0	0	0	0	0	226,000

YEAR TO DATE

LINE DESCRIPTION	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
Paid Losses												
1 Fire	69,682	132,426	0	0	0	0	0	0	0	0	0	202,108
2 Allied Lines	39,578	10,612	0	0	0	0	0	0	0	0	0	50,190
3 Homeowners	189,698	754,376	383,727	3,892	0	0	0	0	0	0	0	1,331,693
4 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0
5 Crime	0	1,562	0	0	0	0	0	0	0	0	0	1,562
6 TOTAL	298,958	898,976	383,727	3,892	0	0	0	0	0	0	0	1,585,553
Outstanding Losses Current Period (incl IBNR)												
7 Fire	168,000	156,000	0	0	0	0	0	0	0	0	0	324,000
8 Allied Lines	163,000	2,500	0	0	0	0	0	0	0	0	0	165,500
9 Homeowners	1,200,918	381,278	109,079	51,000	0	0	0	0	0	0	0	1,742,275
10 Other Liability	5,000	0	0	0	0	0	0	0	0	0	0	5,000
11 Crime	0	0	0	0	0	0	0	0	0	0	0	0
12 TOTAL	1,536,918	539,778	109,079	51,000	0	0	0	0	0	0	0	2,236,775
Outstanding Losses Prior Period (incl IBNR)												
13 Fire	0	227,500	0	0	0	0	0	0	0	0	0	227,500
14 Allied Lines	0	36,500	0	1,500	0	0	0	0	0	0	0	38,000
15 Homeowners	0	1,018,289	369,079	51,000	0	0	0	0	0	0	0	1,438,368
16 Other Liability	0	5,000	0	0	0	0	0	0	0	0	0	5,000
17 Crime	0	1,000	0	0	0	0	0	0	0	0	0	1,000
18 TOTAL	0	1,286,289	369,079	52,500	0	0	0	0	0	0	0	1,709,868
Incurred Losses												
19 Fire	237,682	60,926	0	0	0	0	0	0	0	0	0	298,608
20 Allied Lines	202,578	(23,388)	0	(1,500)	0	0	0	0	0	0	0	177,690
21 Homeowners	1,390,616	117,365	123,727	3,892	0	0	0	0	0	0	0	1,635,600
22 Other Liability	5,000	(5,000)	0	0	0	0	0	0	0	0	0	0
23 Crime	0	562	0	0	0	0	0	0	0	0	0	562
24 TOTAL	1,835,876	150,465	123,727	2,392	0	0	0	0	0	0	0	2,112,460
IBNR (Current Period)												
25 Fire	57,000	0	0	0	0	0	0	0	0	0	0	57,000
26 Allied Lines	27,000	0	0	0	0	0	0	0	0	0	0	27,000
27 Homeowners	137,000	0	0	0	0	0	0	0	0	0	0	137,000
28 Other Liability	5,000	0	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
30 TOTAL	226,000	0	0	0	0	0	0	0	0	0	0	226,000
IBNR (Prior Period)												
31 Fire	0	57,000	0	0	0	0	0	0	0	0	0	57,000
32 Allied Lines	0	27,000	0	0	0	0	0	0	0	0	0	27,000
33 Homeowners	0	137,000	0	0	0	0	0	0	0	0	0	137,000
34 Other Liability	0	5,000	0	0	0	0	0	0	0	0	0	5,000
35 Crime	0	0	0	0	0	0	0	0	0	0	0	0
36 TOTAL	0	226,000	0	0	0	0	0	0	0	0	0	226,000

EXHIBIT 4C

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED MARCH 31, 2023

QUARTER

LINE DESCRIPTION	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
Loss Expenses Paid												
1 Fire	69,738	0	0	0	0	0	0	0	0	0	0	69,738
2 Allied Lines	19,158	125	0	3,574	0	0	0	0	0	0	0	22,857
3 Homeowners	440,843	16,322	6,948	6,957	302	1,575	0	0	0	0	0	472,947
4 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0
5 Crime	227	0	0	0	0	0	0	0	0	0	0	227
6 TOTAL	529,966	16,447	6,948	10,531	302	1,575	0	0	0	0	0	565,769
Unpaid Loss Expenses (Current Period)												
7 Fire	60,120	17,940	0	0	0	0	0	0	0	0	0	78,060
8 Allied Lines	26,711	288	0	0	0	0	0	0	0	0	0	26,999
9 Homeowners	313,350	43,846	12,544	5,865	0	0	0	0	0	0	0	375,605
10 Other Liability	575	0	0	0	0	0	0	0	0	0	0	575
11 Crime	0	0	0	0	0	0	0	0	0	0	0	0
12 TOTAL	400,756	62,074	12,544	5,865	0	0	0	0	0	0	0	481,239
Unpaid Loss Expenses (Prior Period)												
13 Fire	0	66,963	0	0	0	0	0	0	0	0	0	66,963
14 Allied Lines	0	12,163	0	173	0	0	0	0	0	0	0	12,336
15 Homeowners	0	292,347	42,444	5,865	0	0	0	0	0	0	0	340,656
16 Other Liability	0	575	0	0	0	0	0	0	0	0	0	575
17 Crime	0	115	0	0	0	0	0	0	0	0	0	115
18 TOTAL	0	372,163	42,444	6,038	0	0	0	0	0	0	0	420,645
Incurred Loss Expenses												
19 Fire	129,858	(49,023)	0	0	0	0	0	0	0	0	0	80,835
20 Allied Lines	45,869	(11,750)	0	3,401	0	0	0	0	0	0	0	37,520
21 Homeowners	754,193	(232,179)	(22,952)	6,957	302	1,575	0	0	0	0	0	507,896
22 Other Liability	575	(575)	0	0	0	0	0	0	0	0	0	0
23 Crime	227	(115)	0	0	0	0	0	0	0	0	0	112
24 TOTAL	930,722	(293,642)	(22,952)	10,358	302	1,575	0	0	0	0	0	626,363

YEAR TO DATE

LINE DESCRIPTION	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
Loss Expenses Paid												
1 Fire	69,738	0	0	0	0	0	0	0	0	0	0	69,738
2 Allied Lines	19,158	125	0	3,574	0	0	0	0	0	0	0	22,857
3 Homeowners	440,843	16,322	6,948	6,957	302	1,575	0	0	0	0	0	472,947
4 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0
5 Crime	227	0	0	0	0	0	0	0	0	0	0	227
6 TOTAL	529,966	16,447	6,948	10,531	302	1,575	0	0	0	0	0	565,769
Unpaid Loss Expenses (Current Period)												
7 Fire	60,120	17,940	0	0	0	0	0	0	0	0	0	78,060
8 Allied Lines	26,711	288	0	0	0	0	0	0	0	0	0	26,999
9 Homeowners	313,350	43,846	12,544	5,865	0	0	0	0	0	0	0	375,605
10 Other Liability	575	0	0	0	0	0	0	0	0	0	0	575
11 Crime	0	0	0	0	0	0	0	0	0	0	0	0
12 TOTAL	400,756	62,074	12,544	5,865	0	0	0	0	0	0	0	481,239
Unpaid Loss Expenses (Prior Period)												
13 Fire	0	66,963	0	0	0	0	0	0	0	0	0	66,963
14 Allied Lines	0	12,163	0	173	0	0	0	0	0	0	0	12,336
15 Homeowners	0	292,347	42,444	5,865	0	0	0	0	0	0	0	340,656
16 Other Liability	0	575	0	0	0	0	0	0	0	0	0	575
17 Crime	0	115	0	0	0	0	0	0	0	0	0	115
18 TOTAL	0	372,163	42,444	6,038	0	0	0	0	0	0	0	420,645
Incurred Loss Expenses												
19 Fire	129,858	(49,023)	0	0	0	0	0	0	0	0	0	80,835
20 Allied Lines	45,869	(11,750)	0	3,401	0	0	0	0	0	0	0	37,520
21 Homeowners	754,193	(232,179)	(22,952)	6,957	302	1,575	0	0	0	0	0	507,896
22 Other Liability	575	(575)	0	0	0	0	0	0	0	0	0	0
23 Crime	227	(115)	0	0	0	0	0	0	0	0	0	112
24 TOTAL	930,722	(293,642)	(22,952)	10,358	302	1,575	0	0	0	0	0	626,363

OHIO FAIR PLAN UNDERWRITING ASSOCIATION — FORM A

OPERATIONS REPORT

QUARTER ENDED 03/31/23

NEW	QUARTER ENDED 03/31/22	QUARTER ENDED 03/31/23	CHANGE %	YEAR TO DATE 03/31/22	YEAR TO DATE 03/31/23	CHANGE %	INCEPTION TO DATE
1. APPLICATIONS RECEIVED	601	842	40%	601	842	40%	531,998
Commercial	52	47	-10%	52	47	-10%	-
Dwelling	203	264	30%	203	264	30%	-
Homeowners	346	531	53%	346	531	53%	-
2. BINDERS ISSUED	466	617	32%	466	617	32%	N/A
3. BINDERS IN EFFECT	170	227	34%	170	227	34%	N/A
4. INSPECTIONS COMPLETE	483	598	24%	483	598	24%	508,690
5. POLICIES ISSUED	462	580	26%	462	580	26%	399,162
Commercial	15	8	-47%	15	8	-47%	-
Dwelling	169	193	14%	169	193	14%	-
Homeowners	278	379	36%	278	379	36%	-
RENEWALS							
1. POLICIES EXPIRED	2,831	2,493	-12%	2,831	2,493	-12%	1,318,991
Commercial	50	50	0%	50	50	0%	-
Dwelling	1,356	1,118	-18%	1,356	1,118	-18%	-
Homeowners	1,425	1,325	-7%	1,425	1,325	-7%	-
2. REPLACEMENT INSPECTIONS	16	6	-63%	16	6	-63%	149,805
3. TOTAL RENEWALS ISSUED	2,500	2,301	-8%	2,500	2,301	-8%	1,102,037
Commercial	61	64	5%	61	64	5%	-
Dwelling	1,162	1,025	-12%	1,162	1,025	-12%	-
Homeowners	1,277	1,212	-5%	1,277	1,212	-5%	-
NEW & RENEWALS							
1. POLICIES ISSUED	2,962	2,881	-3%	2,962	2,881	-3%	1,501,199
Commercial	76	72	-5%	76	72	-5%	-
Dwelling	1,331	1,218	-8%	1,331	1,218	-8%	-
Homeowners	1,555	1,591	2%	1,555	1,591	2%	-
APPEALS							
1. APPEALS	1	2	100%	1	2	100%	2,150
Appeals Upheld	1	2	100%	1	2	100%	1,902
Appeals Reversed	0	0	-	0	0	-	248
CLAIMS							
1. CLAIMS REPORTED	101	223	121%	101	223	121%	98,219
Commercial	1	5	400%	1	5	400%	11,557
Dwelling	28	49	75%	28	49	75%	38,713
Homeowners	72	169	135%	72	169	135%	47,949
CRIME							
1. POLICIES ISSUED	4	0	-400%	4	0	-400%	3,270
Commercial	0	0	-	0	0	-	318
Residential	4	0	-400%	4	0	-400%	2,949
2. CLAIMS REPORTED	0	0	-	0	0	-	138
Commercial	0	0	-	0	0	-	34
Residential	0	0	-	0	0	-	104

PART 3 (000 omitted)
LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE
As of March 31, 2023

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 2023 Loss and LAE Payments on Claims Reported as of Prior Year-End	5 2023 Loss and LAE Payments on Claims Unreported as of Prior Year-End	6 Total 2023 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. 2020 + Prior	59	0	59	13	4	17	57	0	0	57	11	4	15
2. 2021	411	0	411	454	0	454	122	0	0	122	165	0	165
3. Subtotals 2021 + prior	470	0	470	467	4	471	179	0	0	179	176	4	180
4. 2022	1,184	476	1,660	953	137	1,090	602	0	0	602	371	(339)	32
5. Subtotals 2022 + prior	1,654	476	2,130	1,420	141	1,561	781	0	0	781	547	(335)	212
6. 2023	XXX	XXX	XXX	XXX	590	590	XXX	1,461	476	1,937	XXX	XXX	XXX
7. Totals	1,654	476	2,130	1,420	731	2,151	781	1,461	476	2,718	547	(335)	212
8. Prior Year-End Surplus As Regards Policyholders	(603)												

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. 33.071	2. (70.378)	3. 9.953

Col. 13, Line 7 / Line 8

4. (35.158)