Ohio FAIR Plan
Underwriting Association

July 19, 2023

To: Tracy Snow
Vaughn Spaulding

From: Shawn Brace

Enclosed is our 6/30/23 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 6/30/23, 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)

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Ohio FAIR Plan
Underwriting Association

July 14, 2023

TO: All Member Companies

ATTN: Chief Executive Officer in Charge of FAIR Plans

RE: Quarterly Statement ending 6/30/2023

Enclosed is the Quarterly Statement of the Ohio FAIR Plan Underwriting Association for the period ending 6/30/2023. Written Premium for the year to date amounted to $5,949,972. Year to date Incurred Loss and Loss Adjustment Expenses are $5,381,103.

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 JUNE 30, 2023

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
Investment	21,578,263			21,578,263
Cash	1,488,515			1,488,515
Accts Receivable	1,705,460		17,167	1,688,293
Furniture & Equipment	220,203		220,203	0
EDP Equipment	76,493		76,493	0
Assessments (EBUB)	0			0
Intangible Asset	243,658		243,658	0
Assessments Receivable	0			0
Interest Accrued		89,702		89,702
TOTAL ASSETS	25,312,592	89,702	557,521	24,844,773
LIABILITIES & EQUITY				
Reserves for:				
Unpaid Losses (incl. IBNR)				2,243,091
Unpaid Loss Adj. Expense				481,965
Operating Expenses				215,942
Premium Taxes				21,252
Unearned Premiums				6,169,677
Uncashed Checks				314,668
Advanced Premium				333,030
Distributions (EBUB)				13,745,100
TOTAL RESERVES				23,524,725
Payables for:				
Post Retirement Benefits				1,848,387
Other Payables				29,182
Pension Liability				0
TOTAL PAYABLES				1,877,569
MEMBERS EQUITY				(557,521)
TOTAL LIABILITIES & EQUITY				24,844,773

EXHIBIT 2

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
INCOME STATEMENT AND EQUITY ACCOUNT
FOR PERIOD ENDING JUNE 30, 2023

UNDERWRITING INCOME		QUARTER		YTD
PREMIUMS EARNED		2,840,613		5,605,484
Deductions:				
Losses Incurred		2,110,002		4,222,462
Loss Exp. Incurred		532,278		1,158,641
Operating Exp. Incurred		1,007,658		2,179,605
Premium Taxes Incurred		10,648		21,540
TOTAL DEDUCTIONS		3,660,586		7,582,248
Net Underwriting Gain or (Loss)		(819,973)		(1,976,764)
OTHER INCOME OR (OUTGO)				
Net Investment Income		169,107		292,793
Premium balance Marked Off		(599)		(1,631)
Other Income		12,287		26,071
TOTAL OTHER INCOME OR (OUTGO)		180,795		317,233
Net Income or (Loss)		(639,178)		(1,659,531)
Change In Assets Not Admitted		22,732		45,467
Assessments		0		0
Net Effect Of Change In EBUB		639,178		1,659,531
Net Change In Equity		22,732		45,467
EQUITY ACCOUNT				
Member's Equity (Prior Period)	03/31/23	(580,253)	12/31/22	(602,988)
Member's Equity (Current Period)	06/30/23	(557,521)	06/30/23	(557,521)

EXHIBIT 3A

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED JUNE 30, 2023

QUARTER

ITEM DESCRIPTION	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
Income Received												
1 Premiums Written	3,076,848	(79,869)	(2,568)	0	0	0	0	0	0	0	0	2,994,411
2 Interest Received	183,244	0	0	0	0	0	0	0	0	0	0	183,244
3 Misc Income	12,287	0	0	0	0	0	0	0	0	0	0	12,287
4 TOTAL	3,252,379	(79,869)	(2,568)	0	0	0	0	0	0	0	0	3,169,942
Expenses Paid												
5 Losses	1,641,404	463,334	2,646	8,382	0	0	0	0	0	0	(13,080)	2,103,886
6 Loss Adj. Expense	486,161	23,789	17,729	3,801	87	0	0	0	(15)	0	0	531,552
7 Commissions	330,428	(8,614)	(306)	0	0	0	0	0	0	0	0	321,508
8 Operating Expense	864,134	0	0	0	0	0	0	0	0	0	0	864,134
9 Premium Taxes	0	0	0	0	0	0	0	0	0	0	0	0
10 Premium Bal. Chgd. Off	589	0	0	0	0	0	0	0	0	0	0	589
11 TOTAL EXPENSES PAID	3,122,726	478,509	20,067	13,183	87	0	0	0	(15)	0	(13,080)	3,621,477
12 Net Cash Change	129,653	(558,378)	(22,635)	(13,183)	(87)	0	0	0	15	0	13,080	(451,535)
Reserves:												
(Deduct Current Period)												
13 Unpaid Losses	2,001,232	138,857	52,002	51,000	0	0	0	0	0	0	0	2,243,091
14 Unpaid Loss Expense	454,151	15,989	5,980	5,865	0	0	0	0	0	0	0	481,985
15 Operating Expense	215,942	0	0	0	0	0	0	0	0	0	0	215,942
16 Premium Taxes	21,252	0	0	0	0	0	0	0	0	0	0	21,252
17 Unearned Premiums	4,752,253	1,417,424	0	0	0	0	0	0	0	0	0	6,169,677
TOTAL	7,444,830	1,572,250	57,982	56,865	0	0	0	0	0	0	0	9,131,927
Reserves:												
(Add Prior Period)												
18 Unpaid Losses	1,536,818	539,778	109,079	51,000	0	0	0	0	0	0	0	2,236,775
19 Unpaid Loss Expense	400,758	62,074	12,544	5,865	0	0	0	0	0	0	0	481,239
20 Operating Expense	193,924	0	0	0	0	0	0	0	0	0	0	193,924
21 Premium Taxes	10,604	0	0	0	0	0	0	0	0	0	0	10,604
22 Unearned Premiums	2,816,744	3,199,135	0	0	0	0	0	0	0	0	0	6,015,879
TOTAL	4,958,846	3,800,987	121,623	56,865	0	0	0	0	0	0	0	8,938,421
23 Net Reserve Change	(2,485,984)	2,228,737	63,641	0	0	0	0	0	0	0	0	(193,506)
Other Changes:												
Deduct (Prior Period)												
24 Interest Accrued	83,839	0	0	0	0	0	0	0	0	0	0	83,839
25 Assets Not Admitted	644,041	0	0	0	0	0	0	0	0	0	0	644,041
26 Change In EBUB	(15,599,435)	0	0	0	0	0	0	0	0	0	0	(15,599,435)
Add (Current Period)												
27 Interest Accrued	89,702	0	0	0	0	0	0	0	0	0	0	89,702
28 Assets Not Admitted	666,773	0	0	0	0	0	0	0	0	0	0	666,773
29 Change In EBUB	(14,960,257)	0	0	0	0	0	0	0	0	0	0	(14,960,257)
30 Net Other Changes	687,773	0	0	0	0	0	0	0	0	0	0	687,773
31 Assessments Or (Distributions)	0	0	0	0	0	0	0	0	0	0	0	0
Change In Member's Equity	(1,688,458)	1,670,359	41,008	(13,183)	(87)	0	0	0	15	0	13,080	22,732

YEAR TO DATE

ITEM DESCRIPTION	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
Income Received												
1 Premiums Written	6,272,802	(319,129)	(3,701)	0	0	0	0	0	0	0	0	5,949,972
2 Interest Received	261,601	0	0	0	0	0	0	0	0	0	0	261,601
3 Misc Income	26,071	0	0	0	0	0	0	0	0	0	0	26,071
4 TOTAL	6,560,474	(319,129)	(3,701)	0	0	0	0	0	0	0	0	6,237,644
Expenses Paid												
5 Losses	1,940,362	1,362,310	386,373	13,274	0	0	0	0	0	0	(13,080)	3,689,239
6 Loss Adj. Expense	1,016,127	40,236	24,677	14,332	389	1,575	0	0	(15)	0	0	1,097,321
7 Commissions	652,085	(2,002)	(426)	0	0	0	0	0	0	0	0	649,657
8 Operating Expense	1,314,026	207,855	0	0	0	0	0	0	0	0	0	1,521,881
9 Premium Taxes	19,458	0	0	0	0	0	0	0	0	0	0	19,458
10 Premium Bal. Chgd. Off	1,631	0	0	0	0	0	0	0	0	0	0	1,631
11 TOTAL EXPENSES PAID	4,943,609	1,608,399	410,624	27,606	389	1,575	0	0	(15)	0	(13,080)	6,979,107
12 Net Cash Change	1,616,865	(1,927,528)	(414,325)	(27,606)	(389)	(1,575)	0	0	15	0	13,080	(741,523)
Reserves:												
(Deduct Current Period)												
13 Unpaid Losses	2,001,232	138,857	52,002	51,000	0	0	0	0	0	0	0	2,243,091
14 Unpaid Loss Expense	454,151	15,989	5,980	5,865	0	0	0	0	0	0	0	481,985
15 Operating Expense	215,942	0	0	0	0	0	0	0	0	0	0	215,942
16 Premium Taxes	21,252	0	0	0	0	0	0	0	0	0	0	21,252
17 Unearned Premiums	4,752,253	1,417,424	0	0	0	0	0	0	0	0	0	6,169,677
TOTAL	7,444,830	1,572,250	57,982	56,865	0	0	0	0	0	0	0	9,131,927
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	18,170	0	0	0	0	0	0	0	0	0	18,170
22 Unearned Premiums	0	5,825,169	0	0	0	0	0	0	0	0	0	5,825,169
TOTAL	0	7,712,686	411,523	58,538	0	0	0	0	0	0	0	8,182,727
23 Net Reserve Change	(7,444,830)	6,140,416	353,541	1,673	0	0	0	0	0	0	0	(949,200)
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	89,702	0	0	0	0	0	0	0	0	0	0	89,702
28 Assets Not Admitted	666,773	0	0	0	0	0	0	0	0	0	0	666,773
29 Change In EBUB	(14,960,257)	0	0	0	0	0	0	0	0	0	0	(14,960,257)
30 Net Other Changes	(14,203,782)	15,939,972	0	0	0	0	0	0	0	0	0	1,736,190
31 Assessments Or (Distributions)	0	0	0	0	0	0	0	0	0	0	0	0
Change In Member's Equity	(20,031,807)	20,152,880	(60,784)	(25,933)	(389)	(1,575)	0	0	15	0	13,080	45,467

EXHIBIT 3B

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
POLICY YEARS-INCEPTION TO 6/30/2023

ITEM DESCRIPTION	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
INCOME RECEIVED												
1 Premium Written	6,272,802	11,167,963	11,242,486	12,295,647	13,811,963	15,106,198	17,132,934	19,543,212	22,485,566	24,879,682	25,837,884	179,776,337
2 Interest Received	261,601	211,398	121,469	237,754	381,494	216,581	94,201	21,711	12,536	10,575	8,692	1,578,012
Miscellaneous Income	26,071	81,635	72,427	76,789	106,893	98,870	84,374	113,377	95,821	105,887	134,476	996,620
3 TOTAL INCOME	6,560,474	11,460,996	11,436,382	12,610,190	14,300,350	15,421,649	17,311,509	19,678,300	22,593,923	24,996,144	25,981,052	182,350,969
EXPENSES PAID												
4 Losses	1,940,362	5,110,026	5,335,036	6,074,171	6,528,710	5,291,806	6,446,334	8,969,214	9,169,734	11,289,005	11,760,658	77,915,056
5 Loss Adj. Expense	1,016,127	1,924,741	2,208,870	2,243,795	2,238,094	2,259,753	2,507,879	2,594,901	2,635,394	2,769,561	2,997,331	25,396,446
6 Commissions	652,065	1,279,610	1,295,008	1,420,434	1,595,057	1,753,686	1,992,941	2,270,238	2,595,624	2,872,771	2,979,064	20,706,498
7 Operating Expense	1,314,026	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	34,857,729
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	1,631	0	0	696	2,207	6,421	1,272	(2,310)	(24,126)	(5,072)	(3,036)	(22,317)
10 TOTAL EXPENSE PAID	4,943,669	10,825,648	10,583,780	12,849,080	14,049,060	11,885,287	13,668,648	17,295,476	18,209,036	22,079,244	23,183,853	159,572,781
11 Net Cash Change	1,616,805	635,348	852,602	(238,890)	251,290	3,536,362	3,642,861	2,382,824	4,384,887	2,916,900	2,797,199	22,778,188
RESERVES												
(Deduct Current)												
12 Unpaid Losses	2,001,232	138,857	52,002	51,000	0	0	0	0	0	0	0	2,243,091
13 Unpaid Loss Exp.	454,151	15,969	5,980	5,865	0	0	0	0	0	0	0	481,965
14 Operating Expense	215,942	0	0	0	0	0	0	0	0	0	0	215,942
15 Premium Taxes	21,252	0	0	0	0	0	0	0	0	0	0	21,252
16 Unearned Premium	4,752,253	1,417,424	0	0	0	0	0	0	0	0	0	6,169,677
17 TOTAL CURRENT	7,444,830	1,572,250	57,982	56,865	0	0	0	0	0	0	0	9,131,927
OTHER CHANGES												
(Add Current)												
18 Interest Accrued	89,702	0	0	0	0	0	0	0	0	0	0	89,702
19 Assets Not Admitted	666,773	0	0	0	0	0	0	0	0	0	0	666,773
20 TOTAL OTHER CHANGES	756,475	0	0	0	0	0	0	0	0	0	0	756,475
21 Change In Effect EBUB	(14,960,257)	0	0	0	0	0	0	0	0	0	0	(14,960,257)
22 Assessments	0	0	0	0	0	0	0	0	0	0	0	0
NET MEMBERS' EQUITY	(20,031,807)	(936,902)	794,620	(295,755)	251,290	3,536,362	3,642,861	2,382,824	4,384,887	2,916,900	2,797,199	(557,521)

EXHIBIT 4A

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED JUNE 30, 2023

QUARTER

ITEM DESCRIPTION	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
PREMIUMS WRITTEN												
1 Fire	544,608	(17,164)	0	0	0	0	0	0	0	0	0	527,424
2 Allied Lines	240,387	(7,116)	0	0	0	0	0	0	0	0	0	233,271
3 Homeowners	2,286,852	(55,399)	(2,568)	0	0	0	0	0	0	0	0	2,230,685
4 Other Liability	2,837	(170)	0	0	0	0	0	0	0	0	0	2,667
5 Crime	364	0	0	0	0	0	0	0	0	0	0	364
6 TOTAL	3,076,848	(79,869)	(2,568)	0	0	0	0	0	0	0	0	2,994,411
UNEARNED PREMIUMS (Prior Period)												
7 Fire	561,668	603,875	0	0	0	0	0	0	0	0	0	1,165,543
8 Allied Lines	281,118	277,485	0	0	0	0	0	0	0	0	0	558,603
9 Homeowners	1,970,363	2,313,831	0	0	0	0	0	0	0	0	0	4,284,194
10 Other Liability	3,593	3,726	0	0	0	0	0	0	0	0	0	7,319
11 Crime	2	218	0	0	0	0	0	0	0	0	0	220
12 TOTAL	2,816,744	3,199,135	0	0	0	0	0	0	0	0	0	6,015,879
UNEARNED PREMIUMS (Current Period)												
13 Fire	882,806	269,043	0	0	0	0	0	0	0	0	0	1,151,849
14 Allied Lines	415,242	123,513	0	0	0	0	0	0	0	0	0	538,755
~~15 Homeowners~~	~~3,448,810~~	~~1,023,175~~	~~0~~	~~0~~	~~0~~	~~0~~	~~0~~	~~0~~	~~0~~	~~0~~	~~0~~	~~4,471,985~~
16 Other Liability	5,084	1,605	0	0	0	0	0	0	0	0	0	6,689
17 Crime	311	88	0	0	0	0	0	0	0	0	0	399
18 TOTAL	4,752,253	1,417,424	0	0	0	0	0	0	0	0	0	6,169,677
EARNED PREMIUMS												
19 Fire	223,470	317,648	0	0	0	0	0	0	0	0	0	541,118
20 Allied Lines	106,263	146,856	0	0	0	0	0	0	0	0	0	253,119
21 Homeowners	810,205	1,235,257	(2,568)	0	0	0	0	0	0	0	0	2,042,894
22 Other Liability	1,346	1,951	0	0	0	0	0	0	0	0	0	3,297
23 Crime	55	130	0	0	0	0	0	0	0	0	0	185
24 TOTAL	1,141,339	1,701,842	(2,568)	0	0	0	0	0	0	0	0	2,840,613

YEAR TO DATE

ITEM DESCRIPTION	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
PREMIUMS WRITTEN												
1 Fire	1,181,797	(70,970)	(773)	0	0	0	0	0	0	0	0	1,110,054
2 Allied Lines	558,763	(34,028)	(360)	0	0	0	0	0	0	0	0	524,375
3 Homeowners	4,525,015	(213,997)	(2,568)	0	0	0	0	0	0	0	0	4,308,450
4 Other Liability	6,861	(131)	0	0	0	0	0	0	0	0	0	6,730
5 Crime	366	(3)	0	0	0	0	0	0	0	0	0	363
6 TOTAL	6,272,802	(319,129)	(3,701)	0	0	0	0	0	0	0	0	5,949,972
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	882,806	269,043	0	0	0	0	0	0	0	0	0	1,151,849
14 Allied Lines	415,242	123,513	0	0	0	0	0	0	0	0	0	538,755
~~15 Homeowners~~	~~3,448,810~~	~~1,023,175~~	~~0~~	~~0~~	~~0~~	~~0~~	~~0~~	~~0~~	~~0~~	~~0~~	~~0~~	~~4,471,985~~
16 Other Liability	5,084	1,605	0	0	0	0	0	0	0	0	0	6,689
17 Crime	311	88	0	0	0	0	0	0	0	0	0	399
18 TOTAL	4,752,253	1,417,424	0	0	0	0	0	0	0	0	0	6,169,677
EARNED PREMIUMS												
19 Fire	298,991	784,740	(773)	0	0	0	0	0	0	0	0	1,082,958
20 Allied Lines	143,521	355,118	(360)	0	0	0	0	0	0	0	0	498,279
21 Homeowners	1,076,205	2,943,481	(2,568)	0	0	0	0	0	0	0	0	4,017,118
22 Other Liability	1,777	4,927	0	0	0	0	0	0	0	0	0	6,704
23 Crime	55	370	0	0	0	0	0	0	0	0	0	425
24 TOTAL	1,520,549	4,088,636	(3,701)	0	0	0	0	0	0	0	0	5,605,484

EXHIBIT 4B

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED JUNE 30, 2023

QUARTER

LINE DESCRIPTION	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
Paid Losses												
1 Fire	185,996	138,943	0	0	0	0	0	0	0	0	0	324,939
2 Allied Lines	254,136	0	0	0	0	0	0	0	0	0	(600)	253,536
3 Homeowners	1,201,272	321,185	2,646	9,382	0	0	0	0	0	0	(12,480)	1,522,005
4 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0
5 Crime	0	3,206	0	0	0	0	0	0	0	0	0	3,206
6 TOTAL	1,641,404	463,334	2,646	9,382	0	0	0	0	0	0	(13,080)	2,103,686
Outstanding Losses Current Period (incl IBNR)												
7 Fire	352,500	0	0	0	0	0	0	0	0	0	0	352,500
8 Allied Lines	67,000	0	0	0	0	0	0	0	0	0	0	67,000
9 Homeowners	1,576,732	138,857	52,002	51,000	0	0	0	0	0	0	0	1,818,591
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	2,001,232	138,857	52,002	51,000	0	0	0	0	0	0	0	2,243,091
Outstanding Losses Prior Period (incl IBNR)												
13 Fire	168,000	156,000	0	0	0	0	0	0	0	0	0	324,000
14 Allied Lines	163,000	2,500	0	0	0	0	0	0	0	0	0	165,500
15 Homeowners	1,200,918	381,278	109,079	51,000	0	0	0	0	0	0	0	1 742,275
16 Other Liability	5,000	0	0	0	0	0	0	0	0	0	0	5,000
17 Crime	0	0	0	0	0	0	0	0	0	0	0	0
18 TOTAL	1,536,918	539,778	109,079	51,000	0	0	0	0	0	0	0	2 236,775
Incurred Losses												
19 Fire	370,496	(17,057)	0	0	0	0	0	0	0	0	0	353,439
20 Allied Lines	158,136	(2,500)	0	0	0	0	0	0	0	0	(600)	155,036
21 Homeowners	1,577,086	78,764	(54,431)	9,382	0	0	0	0	0	0	(12,480)	1,598,321
22 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0
23 Crime	0	3,206	0	0	0	0	0	0	0	0	0	3,206
24 TOTAL	2,105,718	62,413	(54,431)	9,382	0	0	0	0	0	0	(13,080)	2,110,002
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	57,000	0	0	0	0	0	0	0	0	0	0	57,000
32 Allied Lines	27,000	0	0	0	0	0	0	0	0	0	0	27,000
33 Homeowners	137,000	0	0	0	0	0	0	0	0	0	0	137,000
34 Other Liability	5,000	0	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	226,000	0	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	255,678	271,369	0	0	0	0	0	0	0	0	0	527,047
2 Allied Lines	293,714	10,612	0	0	0	0	0	0	0	0	(600)	303,726
3 Homeowners	1,380,970	1,075,561	386,373	13,274	0	0	0	0	0	0	(12,480)	2,853,698
4 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0
5 Crime	0	4,768	0	0	0	0	0	0	0	0	0	4,768
6 TOTAL	1,940,362	1,362,310	386,373	13,274	0	0	0	0	0	0	(13,080)	3,689,239
Outstanding Losses Current Period (incl IBNR)												
7 Fire	352,500	0	0	0	0	0	0	0	0	0	0	352,500
8 Allied Lines	67,000	0	0	0	0	0	0	0	0	0	0	67,000
9 Homeowners	1,576,732	138,857	52,002	51,000	0	0	0	0	0	0	0	1,818,591
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	2,001,232	138,857	52,002	51,000	0	0	0	0	0	0	0	2,243,091
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	1,288,289	369,079	52,500	0	0	0	0	0	0	0	1,709,868
Incurred Losses												
19 Fire	608,178	43,869	0	0	0	0	0	0	0	0	0	652,047
20 Allied Lines	360,714	(25,888)	0	(1,500)	0	0	0	0	0	0	(600)	332,726
21 Homeowners	2,967,702	198,129	69,296	13,274	0	0	0	0	0	0	(12,480)	3,233,921
22 Other Liability	5,000	(5,000)	0	0	0	0	0	0	0	0	0	0
23 Crime	0	3,768	0	0	0	0	0	0	0	0	0	3,768
24 TOTAL	3,941,594	212,878	69,296	11,774	0	0	0	0	0	0	(13,080)	4,222,462
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 JUNE 30, 2023

QUARTER

DESCRIPTION	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
Loss Expenses Paid												
Fire	64,094	0	0	0	0	0	0	0	(15)	0	0	64,079
Allied Lines	50,041	0	0	0	0	0	0	0	0	0	0	50,041
Homeowners	371,508	23,789	17,729	3,801	87	0	0	0	0	0	0	417,004
Other Liability	0	0	0	0	0	0	0	0	0	0	0	0
Crime	428	0	0	0	0	0	0	0	0	0	0	428
TOTAL	486,161	23,789	17,729	3,801	87	0	0	0	(15)	0	0	531,552
Unpaid Loss Expenses (Current Period)												
Fire	61,338	0	0	0	0	0	0	0	0	0	0	61,338
Allied Lines	15,671	0	0	0	0	0	0	0	0	0	0	15,671
Homeowners	356,567	15,969	5,980	5,865	0	0	0	0	0	0	0	384,381
Other Liability	575	0	0	0	0	0	0	0	0	0	0	575
Crime	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	454,151	15,969	5,980	5,865	0	0	0	0	0	0	0	481,965
Unpaid Loss Expenses (Prior Period)												
Fire	40,120	17,940	0	0	0	0	0	0	0	0	0	78,060
Allied Lines	28,711	288	0	0	0	0	0	0	0	0	0	28,999
Homeowners	313,350	43,846	12,544	5,865	0	0	0	0	0	0	0	375,605
Other Liability	575	0	0	0	0	0	0	0	0	0	0	575
Crime	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	400,756	62,074	12,544	5,865	0	0	0	0	0	0	0	481,239
Incurred Loss Expenses												
Fire	85,312	(17,940)	0	0	0	0	0	0	(15)	0	0	67,357
Allied Lines	38,001	(288)	0	0	0	0	0	0	0	0	0	38,713
Homeowners	414,815	(4,068)	11,165	3,801	87	0	0	0	0	0	0	425,780
Other Liability	0	0	0	0	0	0	0	0	0	0	0	0
Crime	428	0	0	0	0	0	0	0	0	0	0	428
TOTAL	538,556	(22,316)	11,165	3,801	87	0	0	0	(15)	0	0	532,278

YEAR TO DATE

DESCRIPTION	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
Loss Expenses Paid												
Fire	133,832	0	0	0	0	0	0	0	(15)	0	0	133,817
Allied Lines	69,199	125	0	3,574	0	0	0	0	0	0	0	72,898
Homeowners	812,441	40,111	24,677	10,758	389	1,575	0	0	0	0	0	889,951
Other Liability	0	0	0	0	0	0	0	0	0	0	0	0
Crime	655	0	0	0	0	0	0	0	0	0	0	655
TOTAL	1,016,127	40,236	24,677	14,332	389	1,575	0	0	(15)	0	0	1,097,321
Unpaid Loss Expenses (Current Period)												
Fire	61,338	0	0	0	0	0	0	0	0	0	0	61,338
Allied Lines	15,671	0	0	0	0	0	0	0	0	0	0	15,671
Homeowners	356,567	15,969	5,980	5,865	0	0	0	0	0	0	0	384,381
Other Liability	575	0	0	0	0	0	0	0	0	0	0	575
Crime	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	454,151	15,969	5,980	5,865	0	0	0	0	0	0	0	481,965
Unpaid Loss Expenses (Prior Period)												
Fire	0	68,963	0	0	0	0	0	0	0	0	0	68,963
Allied Lines	0	12,163	0	173	0	0	0	0	0	0	0	12,336
Homeowners	0	292,347	42,444	5,865	0	0	0	0	0	0	0	340,656
Other Liability	0	575	0	0	0	0	0	0	0	0	0	575
Crime	0	115	0	0	0	0	0	0	0	0	0	115
TOTAL	0	372,163	42,444	6,038	0	0	0	0	0	0	0	420,645
Incurred Loss Expenses												
Fire	215,170	(68,963)	0	0	0	0	0	0	(15)	0	0	146,192
Allied Lines	84,870	(12,038)	0	3,401	0	0	0	0	0	0	0	76,233
Homeowners	1,169,008	(236,267)	(11,787)	10,758	389	1,575	0	0	0	0	0	933,676
Other Liability	575	(575)	0	0	0	0	0	0	0	0	0	0
Crime	655	(115)	0	0	0	0	0	0	0	0	0	540
TOTAL	1,470,278	(315,958)	(11,787)	14,158	389	1,575	0	0	(15)	0	0	1,158,841

OHIO FAIR PLAN UNDERWRITING ASSOCIATION FORM A
OPERATIONS REPORT
QUARTER ENDED 06/30/23

NEW	QUARTER ENDED 06/30/22	QUARTER ENDED 06/30/23	CHANGE %	YEAR TO DATE 06/30/22	YEAR TO DATE 06/30/23	CHANGE %	INCEPTION TO DATE
1. APPLICATIONS RECEIVED	571	893	56%	1,172	1,735	48%	532,891
Commercial	27	33	22%	79	80	1%	-
Dwelling	195	303	55%	398	567	42%	-
Homeowners	349	557	60%	695	1,088	57%	-
2. BINDERS ISSUED	458	698	52%	924	1,315	42%	N/A
3. BINDERS IN EFFECT	199	322	62%	199	322	62%	N/A
4. INSPECTIONS COMPLETE	439	636	45%	922	1,234	34%	509,326
5. POLICIES ISSUED	418	570	36%	880	1,150	31%	399,732
Commercial	21	10	-52%	36	18	-50%	-
Dwelling	134	189	41%	303	382	26%	-
Homeowners	263	371	41%	541	750	39%	-
RENEWALS							
1. POLICIES EXPIRED	2,638	2,449	-7%	5,469	4,942	-10%	1,321,440
Commercial	48	43	-10%	98	93	-5%	-
Dwelling	1,118	1,013	-9%	2,474	2,131	-14%	-
Homeowners	1,472	1,393	-5%	2,897	2,718	-6%	-
2. REPLACEMENT INSPECTIONS	9	5	-44%	25	11	-56%	149,810
3. TOTAL RENEWALS ISSUED	2,303	2,104	-9%	4,803	4,405	-8%	1,104,141
Commercial	40	33	-18%	101	97	-4%	-
Dwelling	1,026	916	-11%	2,188	1,941	-11%	-
Homeowners	1,237	1,155	-7%	2,514	2,367	-6%	-
NEW & RENEWALS							
1. POLICIES ISSUED	2,721	2,674	-2%	5,683	5,555	-2%	1,503,873
Commercial	61	43	-30%	137	115	-16%	-
Dwelling	1,160	1,105	-5%	2,491	2,323	-7%	-
Homeowners	1,500	1,526	2%	3,055	3,117	2%	-
APPEALS							
1. APPEALS	4	1	-75%	5	3	-40%	2,151
Appeals Upheld	4	1	-75%	5	3	-40%	1,903
Appeals Reversed	0	0	-	0	0	-	248
CLAIMS							
1. CLAIMS REPORTED	159	218	37%	260	441	70%	98,437
Commercial	0	2	200%	1	7	600%	11,559
Dwelling	53	67	26%	81	116	43%	38,780
Homeowners	106	149	41%	178	318	79%	48,098
CRIME							
1. POLICIES ISSUED	3	3	0%	7	3	-57%	3,273
Commercial	0	0	-	0	0	-	318
Residential	3	3	0%	7	3	-57%	2,952
2. CLAIMS REPORTED	1	0	-100%	1	0	-100%	138
Commercial	0	0	-	0	0	-	34
Residential	1	0	-100%	1	0	-100%	104

PART 3 (000 omitted)
LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE
As of June 30, 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	3	13	16	57	0	0	57	1	13	14
2. 2021	411	0	411	463	0	463	58	0	0	58	110	0	110
3. Subtotals 2021 + prior	470	0	470	466	13	479	115	0	0	115	111	13	124
4. 2022	1,184	476	1,660	1,465	167	1,632	155	0	0	155	436	(309)	127
5. Subtotals 2022 + prior	1,654	476	2,130	1,931	180	2,111	270	0	0	270	547	(296)	251
6. 2023	XXX	XXX	XXX	XXX	2,676	2,676	XXX	1,979	476	2,455	XXX	XXX	XXX
7. Totals	1,654	476	2,130	1,931	2,856	4,787	270	1,979	476	2,725	547	(296)	251
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. (62.185)	3. 11.784

Col. 13, Line 7 / Line 8

4. (41.625)