



October 26, 2023

To: Tracy Snow
Vaughn Spaulding

From: Shawn Brace

Enclosed is our 9/30/23 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 9/30/23, 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)



October 19, 2023

TO: All Member Companies

ATTN: Chief Executive Officer in Charge of FAIR Plans

RE: Quarterly Statement ending 9/30/2023

Enclosed is the Quarterly Statement of the Ohio FAIR Plan Underwriting Association for the period ending 9/30/2023. Written Premium for the year to date amounted to \$9,479,322. Year to date Incurred Loss and Loss Adjustment Expenses are \$7,053,217.

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, 2023

| | LEDGER ASSETS | NON-LEDGER ASSETS | ASSETS NOT ADMITTED | ADMITTED ASSETS |
|---------------------------------------|-------------------|----------------------|------------------------|--------------------|
| ASSETS | | | | |
| Investment | 21,657,653 | | | 21,657,653 |
| Cash | 1,744,015 | | | 1,744,015 |
| Accts Receivable | 1,984,692 | | 20,161 | 1,964,531 |
| Furniture & Equipment | 231,521 | | 231,521 | 0 |
| EDP Equipment | 60,789 | | 60,789 | 0 |
| Assessments (EBUB) | 0 | | | 0 |
| Intangible Asset | 243,658 | | 243,658 | 0 |
| Assessments Receivable | 0 | | | 0 |
| Interest Accrued | | 131,777 | | 131,777 |
| TOTAL ASSETS | 25,922,328 | 131,777 | 556,129 | 25,497,976 |
| LIABILITIES & EQUITY | | | | |
| Reserves for: | | | | |
| Unpaid Losses (incl. IBNR) | | | | 1,822,504 |
| Unpaid Loss Adj. Expense | | | | 433,598 |
| Operating Expenses | | | | 195,287 |
| Premium Taxes | | | | 13,714 |
| Unearned Premiums | | | | 6,692,048 |
| Uncashed Checks | | | | 372,036 |
| Advanced Premium | | | | 348,061 |
| Distribution EBUB | | | | 14,234,053 |
| TOTAL RESERVES | | | | 24,111,301 |
| Payables for: | | | | |
| Post Retirement Benefits | | | | 1,848,387 |
| Other Payables | | | | 94,417 |
| Pension Liability | | | | 0 |
| TOTAL PAYABLES | | | | 1,942,804 |
| MEMBERS EQUITY | | | | (556,129) |
| TOTAL LIABILITIES & EQUITY | | | | 25,497,976 |

EXHIBIT 2

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

| UNDERWRITING INCOME | QUARTER | YTD | |
|----------------------------------|-----------|-------------|-----------|
| PREMIUMS EARNED | 3,006,979 | 8,612,463 | |
| Deductions: | | | |
| Losses Incurred | 1,206,288 | 5,428,750 | |
| Loss Exp. Incurred | 465,826 | 1,624,467 | |
| Operating Exp. Incurred | 1,027,460 | 3,207,065 | |
| Premium Taxes Incurred | 12,598 | 34,138 | |
| TOTAL DEDUCTIONS | 2,712,172 | 10,294,420 | |
| Net Underwriting Gain or (Loss) | 294,807 | (1,681,957) | |
| OTHER INCOME OR (OUTGO) | | | |
| Net Investment Income | 179,484 | 472,277 | |
| Premium balance Marked Off | (92) | (1,723) | |
| Other Income | 14,754 | 40,825 | |
| TOTAL OTHER INCOME OR (OUTGO) | 194,146 | 511,379 | |
| Net Income or (Loss) | 488,953 | (1,170,578) | |
| Change In Assets Not Admitted | 1,392 | 46,859 | |
| Assessments | 0 | 0 | |
| Net Effect Of Change In EBUB | (488,953) | 1,170,578 | |
| Net Change In Equity | 1,392 | 46,859 | |
| EQUITY ACCOUNT | | | |
| Member's Equity (Prior Period) | 06/30/23 | (557,521) | |
| | | 12/31/22 | (602,988) |
| Member's Equity (Current Period) | 09/30/23 | (556,129) | |
| | | 09/30/23 | (556,129) |

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

| ITEM DESCRIPTION | QUARTER | | | | | | | | | | | | YEAR TO DATE | | | | | | | | | | | | | |
|----------------------------------|--------------------|------------------|----------------|----------------|----------------|----------|----------|----------|----------|----------|------------|----------------|------------------|--------------------|---------------------|-------------------|-----------------|-----------------|----------------|----------------|-----------|-------------|---------------|------------------|-------------------|---------------|
| | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2013 | TOTAL | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2013 | TOTAL | | |
| Income Received: | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 Premiums Written | 3,554,664 | (24,401) | (913) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3,529,650 | 9,827,468 | (343,530) | (4,614) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 9,479,322 | |
| 2 Interest Received | 137,409 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 137,409 | 399,010 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 399,010 | | |
| Misc Income | 14,754 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 14,754 | 40,825 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 40,825 | | |
| 3 TOTAL | 3,706,827 | (24,401) | (913) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3,686,153 | 10,267,301 | (343,530) | (4,614) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 9,919,157 | |
| Expenses Paid: | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 Losses | 1,578,436 | 49,039 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | (600) | 1,626,875 | 3,518,798 | 1,411,349 | 386,373 | 13,274 | 0 | 0 | 0 | 0 | 0 | 0 | (13,680) | 5,316,114 | |
| 5 Loss Adj. Expense | 499,805 | 5,709 | 5,752 | 1,859 | 1,068 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 514,193 | 1,515,932 | 45,945 | 30,429 | 16,191 | 1,457 | 1,575 | 0 | 0 | 0 | 0 | 0 | 1,611,514 | |
| 6 Commissions | 380,455 | (2,849) | (110) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 377,496 | 1,032,520 | (4,851) | (536) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1,027,133 | |
| 7 Operating Expense | 670,619 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 670,619 | 1,984,645 | 207,855 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2,192,500 | | |
| 8 Premium Expense | 20,136 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 20,136 | 39,594 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 39,594 | | |
| 9 Premium Bal. Chgd. Off | 92 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 92 | 1,723 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1,723 | | |
| 10 TOTAL EXPENSES PAID | 3,149,543 | 51,899 | 5,642 | 1,859 | 1,068 | 0 | 0 | 0 | 0 | 0 | 0 | (600) | 3,209,411 | 8,093,212 | 1,660,298 | 416,266 | 29,465 | 1,457 | 1,575 | 0 | 0 | (15) | 0 | (13,680) | 10,188,578 | |
| 11 Net Cash Change | 557,284 | (76,300) | (6,555) | (1,859) | (1,068) | 0 | 0 | 0 | 0 | 0 | 600 | 472,102 | 2,174,089 | (2,003,828) | (420,880) | (29,465) | (1,457) | (1,575) | 0 | 0 | 15 | 0 | 13,680 | (269,421) | | |
| Reserves: | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (Deduct: Current Period) | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12 Unpaid Losses | 1,713,004 | 32,500 | 26,000 | 51,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1,822,504 | 1,713,004 | 32,500 | 26,000 | 51,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1,822,504 | |
| 13 Unpaid Loss Expense | 421,005 | 3,738 | 2,990 | 5,865 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 433,598 | 421,005 | 3,738 | 2,990 | 5,865 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 433,598 | |
| 14 Operating Expense | 195,287 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 195,287 | 195,287 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 195,287 | | |
| 15 Premium Taxes | 13,714 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 13,714 | 13,714 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 13,714 | | |
| 16 Unearned Premiums | 6,348,547 | 343,501 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6,692,048 | 6,348,547 | 343,501 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6,692,048 | | |
| TOTAL Reserves: | 8,691,557 | 379,739 | 28,990 | 56,865 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 9,157,151 | 8,691,557 | 379,739 | 28,990 | 56,865 | 0 | 0 | 0 | 0 | 0 | 0 | 9,157,151 | | |
| Other Changes: | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Deduct (Prior Period) | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 17 Unpaid Losses | 2,001,232 | 138,857 | 52,002 | 51,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2,243,091 | 0 | 1,288,289 | 369,079 | 52,500 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1,709,868 | |
| 18 Unpaid Loss Expense | 454,151 | 15,969 | 5,980 | 5,865 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 481,965 | 0 | 372,163 | 42,444 | 6,038 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 420,645 | |
| 19 Operating Expense | 215,942 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 215,942 | 0 | 207,855 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 207,855 | | |
| 20 Premium Taxes | 21,252 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 21,252 | 0 | 19,170 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 19,170 | | |
| 21 Unearned Premiums | 4,752,253 | 1,417,424 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6,169,677 | 0 | 5,825,189 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5,825,189 | | |
| TOTAL | 7,444,830 | 1,572,250 | 57,982 | 56,865 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 9,131,927 | 0 | 7,712,666 | 411,523 | 58,538 | 0 | 0 | 0 | 0 | 0 | 0 | 8,182,727 | | |
| 22 Net Reserve Change | (1,246,727) | 1,192,511 | 28,992 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | (25,224) | (8,691,557) | 7,332,927 | 382,533 | 1,673 | 0 | 0 | 0 | 0 | 0 | 0 | (974,424) | | |
| Change In Member's Equity | (1,134,929) | 1,116,211 | 22,437 | (1,859) | (1,068) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 600 | 1,392 | (21,166,736) | 21,269,071 | (38,347) | (27,792) | (1,457) | (1,575) | 0 | 0 | 15 | 0 | 13,680 | 46,859 |

**OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
POLICY YEARS-INCEPTION TO 9/30/2023**

| ITEM DESCRIPTION | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2013 | TOTAL |
|---------------------------------|---------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|---------------------|
| INCOME RECEIVED | | | | | | | | | | | | |
| 1 Premium Written | 9,827,466 | 11,143,562 | 11,241,573 | 12,295,647 | 13,811,963 | 15,106,198 | 17,132,934 | 19,543,212 | 22,485,566 | 24,879,682 | 25,837,884 | 183,305,687 |
| 2 Interest Received | 399,010 | 211,398 | 121,469 | 237,754 | 381,494 | 216,581 | 94,201 | 21,711 | 12,536 | 10,575 | 8,692 | 1,715,421 |
| Miscellaneous Income | 40,825 | 81,635 | 72,427 | 76,789 | 106,893 | 98,870 | 84,374 | 113,377 | 95,821 | 105,887 | 134,476 | 1,011,374 |
| 3 TOTAL INCOME | 10,267,301 | 11,436,595 | 11,435,469 | 12,610,190 | 14,300,350 | 15,421,649 | 17,311,509 | 19,678,300 | 22,593,923 | 24,996,144 | 25,981,052 | 186,032,482 |
| EXPENSES PAID | | | | | | | | | | | | |
| 4 Losses | 3,518,798 | 5,159,065 | 5,335,036 | 6,074,171 | 6,528,710 | 5,291,806 | 6,446,334 | 8,969,214 | 9,169,734 | 11,289,005 | 11,760,058 | 79,541,931 |
| 5 Loss Adj. Expense | 1,515,932 | 1,930,450 | 2,214,622 | 2,245,654 | 2,239,162 | 2,259,753 | 2,507,879 | 2,594,901 | 2,635,394 | 2,769,561 | 2,997,331 | 25,910,639 |
| 6 Commissions | 1,032,520 | 1,276,761 | 1,294,898 | 1,420,434 | 1,595,057 | 1,753,686 | 1,992,941 | 2,270,238 | 2,595,624 | 2,872,771 | 2,979,064 | 21,083,994 |
| 7 Operating Expense | 1,984,645 | 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 | 35,528,348 |
| 8 Premium Taxes | 39,594 | 40,400 | 43,659 | 50,528 | 53,666 | 61,016 | 68,974 | 83,840 | 95,400 | 102,355 | 100,073 | 739,505 |
| 9 Premium Chgd. Off | 1,723 | 0 | 0 | 696 | 2,207 | 6,421 | 1,272 | (2,310) | (24,126) | (5,072) | (3,036) | (22,225) |
| 10 TOTAL EXPENSE PAID | 8,093,212 | 10,877,547 | 10,589,422 | 12,850,939 | 14,050,128 | 11,885,287 | 13,668,648 | 17,295,476 | 18,209,036 | 22,079,244 | 23,183,253 | 162,782,192 |
| 11 Net Cash Change | 2,174,089 | 559,048 | 846,047 | (240,749) | 250,222 | 3,536,362 | 3,642,861 | 2,382,824 | 4,384,887 | 2,916,900 | 2,797,799 | 23,250,290 |
| RESERVES | | | | | | | | | | | | |
| (Deduct Current) | | | | | | | | | | | | |
| 12 Unpaid Losses | 1,713,004 | 32,500 | 26,000 | 51,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1,822,504 |
| 13 Unpaid Loss Exp. | 421,005 | 3,738 | 2,990 | 5,865 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 433,598 |
| 14 Operating Expense | 195,287 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 195,287 |
| 15 Premium Taxes | 13,714 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 13,714 |
| 16 Unearned Premium | 6,348,547 | 343,501 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6,692,048 |
| 17 TOTAL CURRENT | 8,691,557 | 379,739 | 28,990 | 56,865 | 0 | 9,157,151 |
| OTHER CHANGES | | | | | | | | | | | | |
| (Add Current) | | | | | | | | | | | | |
| 18 Interest Accrued | 131,777 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 131,777 |
| 19 Assets Not Admitted | 668,165 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 668,165 |
| 20 TOTAL OTHER CHANGES | 799,942 | 0 | 799,942 |
| 21 Change In Effect EBUB | (15,449,210) | 0 | (15,449,210) |
| 22 Assessments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| NET MEMBERS' EQUITY | (21,166,736) | 179,309 | 817,057 | (297,614) | 250,222 | 3,536,362 | 3,642,861 | 2,382,824 | 4,384,887 | 2,916,900 | 2,797,799 | (556,129) |

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

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

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

| DESCRIPTION | QUARTER | | | | | | | | | | | | YEAR TO DATE | | | | | | | | | | | |
|--|---------|---------|-------|-------|-------|------|------|------|------|------|------|---------|--------------|-----------|---------|--------|-------|-------|------|------|------|------|------|-----------|
| | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2013 | TOTAL | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2013 | TOTAL |
| Loss Expenses Paid | | | | | | | | | | | | | | | | | | | | | | | | |
| Fire | 86,643 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 86,643 | 220,475 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | (15) | 0 | 0 | 220,460 |
| Allied Lines | 48,113 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 48,113 | 117,312 | 125 | 0 | 3,574 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 121,011 |
| Homeowners | 364,658 | 5,709 | 5,752 | 1,859 | 1,068 | 0 | 0 | 0 | 0 | 0 | 0 | 379,046 | 1,177,099 | 45,820 | 30,429 | 12,617 | 1,457 | 1,575 | 0 | 0 | 0 | 0 | 0 | 1,268,997 |
| 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 | |
| Crime | 391 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 391 | 1,046 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1,046 |
| TOTAL | 499,805 | 5,709 | 5,752 | 1,859 | 1,068 | 0 | 0 | 0 | 0 | 0 | 0 | 514,193 | 1,515,932 | 45,945 | 30,429 | 16,191 | 1,457 | 1,575 | 0 | 0 | (15) | 0 | 0 | 1,611,514 |
| Unpaid Loss Expenses (Current Period) | | | | | | | | | | | | | | | | | | | | | | | | |
| Fire | 65,260 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 65,260 | 65,260 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 65,260 |
| Allied Lines | 14,463 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 14,463 | 14,463 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 14,463 |
| Homeowners | 340,707 | 3,738 | 2,990 | 5,865 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 353,300 | 340,707 | 3,738 | 2,990 | 5,865 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 353,300 |
| Other Liability | 575 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 575 | 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| TOTAL | 421,005 | 3,738 | 2,990 | 5,865 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 433,598 | 421,005 | 3,738 | 2,990 | 5,865 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 433,598 |
| Unpaid Loss Expenses (Prior Period) | | | | | | | | | | | | | | | | | | | | | | | | |
| Fire | 81,338 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 81,338 | 0 | 66,963 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 66,963 |
| Allied Lines | 15,671 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 15,671 | 0 | 12,163 | 0 | 173 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 12,336 |
| Homeowners | 356,567 | 15,969 | 5,980 | 5,865 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 384,381 | 0 | 292,347 | 42,444 | 5,865 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 340,656 |
| Other Liability | 575 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 575 | 0 | 575 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 575 |
| Crime | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 115 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 115 | |
| TOTAL | 454,151 | 15,969 | 5,980 | 5,865 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 481,965 | 0 | 372,163 | 42,444 | 6,038 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 420,645 |
| Inurred Loss Expenses | | | | | | | | | | | | | | | | | | | | | | | | |
| Fire | 70,565 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 70,565 | 285,735 | (66,963) | 0 | 0 | 0 | 0 | 0 | 0 | (15) | 0 | 0 | 218,757 |
| Allied Lines | 46,905 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 46,905 | 131,775 | (12,038) | 0 | 3,401 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 123,138 |
| Homeowners | 348,798 | (6,522) | 2,762 | 1,859 | 1,068 | 0 | 0 | 0 | 0 | 0 | 0 | 347,965 | 1,517,806 | (242,789) | (9,025) | 12,617 | 1,457 | 1,575 | 0 | 0 | 0 | 0 | 0 | 1,281,641 |
| Other Liability | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 575 | (575) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Crime | 391 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 391 | 1,046 | (115) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 931 |
| TOTAL | 466,659 | (6,522) | 2,762 | 1,859 | 1,068 | 0 | 0 | 0 | 0 | 0 | 0 | 465,826 | 1,936,937 | (322,480) | (9,025) | 16,018 | 1,457 | 1,575 | 0 | 0 | (15) | 0 | 0 | 1,624,467 |

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
OPERATIONS REPORT
QUARTER ENDED 09/30/23

FORM A

| NEW | QUARTER ENDED 09/30/22 | QUARTER ENDED 09/30/23 | CHANGE % | YEAR TO DATE 09/30/22 | YEAR TO DATE 09/30/23 | CHANGE % | INCEPTION TO DATE |
|----------------------------|------------------------------|------------------------------|-------------|-----------------------------|-----------------------------|-------------|-------------------------|
| 1. APPLICATIONS RECEIVED | 733 | 1,190 | 62% | 1,905 | 2,925 | 54% | 534,081 |
| Commercial | 26 | 106 | 308% | 105 | 186 | 77% | - |
| Dwelling | 212 | 307 | 45% | 610 | 874 | 43% | - |
| Homeowners | 495 | 777 | 57% | 1,190 | 1,865 | 57% | - |
| 2. BINDERS ISSUED | 549 | 906 | 65% | 1,473 | 2,221 | 51% | N/A |
| 3. BINDERS IN EFFECT | 186 | 381 | 105% | 186 | 381 | 105% | N/A |
| 4. INSPECTIONS COMPLETE | 583 | 861 | 48% | 1,505 | 2,095 | 39% | 510,187 |
| 5. POLICIES ISSUED | 541 | 762 | 41% | 1,421 | 1,912 | 35% | 400,494 |
| Commercial | 11 | 22 | 100% | 47 | 40 | -15% | - |
| Dwelling | 163 | 205 | 26% | 466 | 587 | 26% | - |
| Homeowners | 367 | 535 | 46% | 908 | 1,285 | 42% | - |
| RENEWALS | | | | | | | |
| 1. POLICIES EXPIRED | 2,689 | 2,482 | -8% | 8,158 | 7,424 | -9% | 1,323,922 |
| Commercial | 56 | 56 | 0% | 154 | 149 | -3% | - |
| Dwelling | 1,160 | 1,037 | -11% | 3,634 | 3,168 | -13% | - |
| Homeowners | 1,473 | 1,389 | -6% | 4,370 | 4,107 | -6% | - |
| 2. REPLACEMENT INSPECTIONS | 27 | 4 | -85% | 52 | 15 | -71% | 149,814 |
| 3. TOTAL RENEWALS ISSUED | 2,320 | 2,153 | -7% | 7,123 | 6,558 | -8% | 1,106,294 |
| Commercial | 44 | 40 | -9% | 145 | 137 | -6% | - |
| Dwelling | 997 | 852 | -15% | 3,185 | 2,793 | -12% | - |
| Homeowners | 1,279 | 1,261 | -1% | 3,793 | 3,628 | -4% | - |
| NEW & RENEWALS | | | | | | | |
| 1. POLICIES ISSUED | 2,861 | 2,915 | 2% | 8,544 | 8,470 | -1% | 1,506,788 |
| Commercial | 55 | 62 | 13% | 192 | 177 | -8% | - |
| Dwelling | 1,160 | 1,057 | -9% | 3,651 | 3,380 | -7% | - |
| Homeowners | 1,646 | 1,796 | 9% | 4,701 | 4,913 | 5% | - |
| APPEALS | | | | | | | |
| 1. APPEALS | 5 | 4 | -20% | 10 | 7 | -30% | 2,154 |
| Appeals Upheld | 5 | 4 | -20% | 10 | 7 | -30% | 1,906 |
| Appeals Reversed | 0 | 0 | - | 0 | 0 | - | 248 |
| CLAIMS | | | | | | | |
| 1. CLAIMS REPORTED | 143 | 193 | 35% | 403 | 634 | 57% | 98,630 |
| Commercial | 1 | 2 | 100% | 2 | 9 | 350% | 11,561 |
| Dwelling | 31 | 50 | 61% | 112 | 166 | 48% | 38,830 |
| Homeowners | 111 | 141 | 27% | 289 | 459 | 59% | 48,239 |
| CRIME | | | | | | | |
| 1. POLICIES ISSUED | 1 | 0 | -100% | 8 | 3 | -63% | 3,273 |
| Commercial | 0 | 0 | - | 0 | 0 | - | 318 |
| Residential | 1 | 0 | -100% | 8 | 3 | -63% | 2,952 |
| 2. CLAIMS REPORTED | 1 | 0 | -100% | 2 | 0 | -200% | 138 |
| Commercial | 0 | 0 | - | 0 | 0 | - | 34 |
| Residential | 1 | 0 | -100% | 2 | 0 | -200% | 104 |

PART 3 (000 omitted)
LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE
As of September 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 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. 2020 + Prior | 59 | 0 | 59 | 6 | 13 | 19 | 57 | 0 | 0 | 57 | 4 | 13 | 17 |
| 2. 2021 | 411 | 0 | 411 | 469 | 0 | 469 | 29 | 0 | 0 | 29 | 87 | 0 | 87 |
| 3. Subtotals 2021 + prior | 470 | 0 | 470 | 475 | 13 | 488 | 86 | 0 | 0 | 86 | 91 | 13 | 104 |
| 4. 2022 | 1,184 | 476 | 1,660 | 1,544 | 173 | 1,717 | 36 | 0 | 0 | 36 | 396 | (303) | 93 |
| 5. Subtotals 2022 + prior | 1,654 | 476 | 2,130 | 2,019 | 186 | 2,205 | 122 | 0 | 0 | 122 | 487 | (290) | 197 |
| 6. 2023 | XXX | XXX | XXX | XXX | 4,723 | 4,723 | XXX | 1,658 | 476 | 2,134 | XXX | XXX | XXX |
| 7. Totals | 1,654 | 476 | 2,130 | 2,019 | 4,909 | 6,928 | 122 | 1,658 | 476 | 2,256 | 487 | (290) | 197 |

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. 29.444 2. (60.924) 3. 9.249

Col. 13, Line 7
Line 8

4. (32.670)