



Ohio FAIR Plan
Underwriting Association

July 19, 2024

To: Tracy Snow
Vaughn Spaulding

From: Shawn Brace

Enclosed is our 6/30/24 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 6/30/24, 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)



Ohio FAIR Plan
Underwriting Association

July 17, 2024

TO: All Member Companies

ATTN: Chief Executive Officer in Charge of FAIR Plans

RE: Quarterly Statement ending 6/30/2024

Enclosed is the Quarterly Statement of the Ohio FAIR Plan Underwriting Association for the period ending 6/30/2024. Written Premium for the year to date amounted to \$8,388,752. Year to date Incurred Loss and Loss Adjustment Expenses are \$4,229,300.

Sincerely,

W. Shawn Brace
President

WSB/ken
Enclosure

EXHIBIT 1

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
STATEMENT OF ASSETS' LIABILITIES & MEMBERS' EQUITY
AT JUNE 30, 2024

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NOT ADMITTED	ADMITTED ASSETS
ASSETS				
Investment	23,170,059			23,170,059
Cash	3,451,569			3,451,569
Accts Receivable	2,626,912		18,122	2,608,790
Furniture & Equipment	220,245		220,245	0
EDP Equipment	45,307		45,307	0
Assessments (EBUB)	0			0
Intangible Asset	0			0
Assessments Receivable	0			0
Interest Accrued		113,796		113,796
TOTAL ASSETS	29,514,092	113,796	283,674	29,344,214
LIABILITIES & EQUITY				
Reserves for:				
Unpaid Losses (incl. IBNR)				2,265,352
Unpaid Loss Adj. Expense				495,290
Operating Expenses				276,404
Premium Taxes				30,519
Unearned Premiums				8,524,420
Uncashed Checks				312,756
Advanced Premium				327,663
Distributions (EBUB)				15,001,076
TOTAL RESERVES				27,233,480
Payables for:				
Post Retirement Benefits				1,942,336
Other Payables				34,092
Pension Liability				417,980
TOTAL PAYABLES				2,394,408
MEMBERS EQUITY				(283,674)
TOTAL LIABILITIES & EQUITY				29,344,214

EXHIBIT 2

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
INCOME STATEMENT AND EQUITY ACCOUNT
FOR PERIOD ENDING JUNE 30, 2024

UNDERWRITING INCOME	QUARTER	YTD
PREMIUMS EARNED	3,717,808	7,113,462
Deductions:		
Losses Incurred	2,003,286	3,059,324
Loss Exp. Incurred	606,611	1,169,976
Operating Exp. Incurred	1,311,513	2,588,652
Premium Taxes Incurred	16,284	30,862
 TOTAL DEDUCTIONS	3,937,694	6,848,814
 Net Underwriting Gain or (Loss)	 (219,886)	 264,648
 OTHER INCOME OR (OUTGO)		
Net Investment Income	230,126	447,793
Premium balance Marked Off	(2,051)	(5,586)
Other Income	15,331	34,436
 TOTAL OTHER INCOME OR (OUTGO)	243,406	476,643
 Net Income or (Loss)	23,520	741,291
Change In Assets Not Admitted	(7,980)	19,539
Assessments	0	0
Net Effect Of Change In EBUB	(23,520)	(741,291)
 Net Change In Equity	(7,980)	19,539
 EQUITY ACCOUNT		
Member's Equity (Prior Period) 3/31/2024	(275,694)	12/31/2023 (303,213)
Member's Equity (Current Period) 6/30/2024	(283,674)	6/30/2024 (283,674)

OHIO FAIR PLAY UNDERWRITING ASSOCIATION
MEMBERS ACCOUNT
QUARTER ENDED JUNE 30, 2024

ITEM DESCRIPTION	QUARTER												YEAR TO DATE														
	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL	
1 Premiums Written	4,562,433	(122,788)	(1,724)	0	0	0	0	0	0	0	0	0	4,437,811	8,834,864	(48,812)	0	0	0	0	0	0	0	0	0	0	8,386,752	
2 Interest Received	252,817	0	0	0	0	0	0	0	0	0	0	0	252,817	446,834	0	0	0	0	0	0	0	0	0	0	0	446,834	
3 Net Income	15,331	0	0	0	0	0	0	0	0	0	0	0	15,331	34,438	0	0	0	0	0	0	0	0	0	0	0	34,438	
4 TOTAL	4,800,381	(122,788)	(1,724)	0	0	0	0	0	0	0	0	0	4,705,959	9,336,134	(48,812)	0	0	0	0	0	0	0	0	0	0	8,870,022	
5 Expenses Paid	1,181,863	303,796	10,517	2,325	8,734	0	0	0	0	0	0	0	1,495,295	1,482,026	793,050	24,483	0	0	0	0	0	0	0	0	0	2,278,561	
6 Lease Adv. Expense	330,817	3,080	2,325	0	0	0	0	0	100	0	0	0	537,839	1,014,161	33,471	7,118	9,425	18,891	0	0	0	0	0	0	0	1,000,306	
7 Commissions	170,000	(10,430)	(280)	0	0	0	0	0	0	0	0	0	488,878	1,378,838	38,145	(515)	0	0	0	0	0	0	0	0	0	832,286	
8 Operating Expense	723,488	0	0	0	0	0	0	0	0	0	0	0	723,488	222,865	0	0	0	0	0	0	0	0	0	0	0	1,026,353	
9 Premiums Written	0	0	0	0	0	0	0	0	0	0	0	0	27,518	0	0	0	0	0	0	0	0	0	0	0	27,518		
10 Premiums Paid, Credit Off	2,051	0	0	0	0	0	0	0	0	0	0	0	2,051	5,586	0	0	0	0	0	0	0	0	0	0	5,586		
11 TOTAL EXPENSES PAID	2,834,825	303,546	13,889	2,325	9,734	0	0	0	100	0	0	0	3,170,332	4,815,836	1,054,537	31,026	9,425	18,891	0	0	0	0	0	0	0	5,828,122	
12 Net Cash Change	1,965,556	(430,337)	(15,723)	(2,325)	(8,734)	0	0	0	(100)	0	0	0	1,535,627	(5,484,165)	(1,538,346)	(28,369)	(8,425)	(18,891)	0	0	0	0	0	0	0	(2,841,820)	
BALANCE:																											
(Default: Current Period)																											
13 Unpaid Liabilities	1,837,872	920,460	31,020	45,000	51,000	0	0	0	0	0	0	0	2,265,352	1,637,872	500,460	31,020	45,000	51,000	0	0	0	0	0	0	0	2,265,352	
14 Unpaid Lease Expense	423,130	57,555	3,565	5,175	5,865	0	0	0	0	0	0	0	460,390	423,130	57,555	3,565	5,175	5,865	0	0	0	0	0	0	0	460,390	
15 Operating Expense	278,404	0	0	0	0	0	0	0	0	0	0	0	278,404	0	0	0	0	0	0	0	0	0	0	0	0	278,404	
16 Premiums Paid	1,181,863	0	0	0	0	0	0	0	0	0	0	0	1,181,863	0	0	0	0	0	0	0	0	0	0	0	0	1,181,863	
17 Unearned Premiums	8,723,538	1,771,861	0	0	0	0	0	0	0	0	0	0	8,724,420	6,722,528	1,771,861	0	0	0	0	0	0	0	0	0	0	8,524,320	
TOTAL BALANCE	6,152,464	2,329,818	34,585	50,175	58,865	0	0	0	0	0	0	0	11,591,865	8,133,464	2,329,818	34,585	50,175	58,865	0	0	0	0	0	0	0	11,591,865	
BALANCE:																											
(Add: Prior Period)																											
18 Unpaid Liabilities	863,070	887,261	31,020	45,000	51,000	0	0	0	0	0	0	0	1,887,231	0	1,377,609	31,020	26,000	51,000	0	0	0	0	0	0	0	1,485,608	
19 Unpaid Lease Expense	332,978	79,035	3,565	5,175	5,865	0	0	0	0	0	0	0	428,516	0	393,300	3,565	2,880	5,865	0	0	0	0	0	0	0	435,620	
20 Operating Expense	180,058	0	0	0	0	0	0	0	0	0	0	0	180,058	0	222,865	0	0	0	0	0	0	0	0	0	0	222,865	
21 Premiums Paid	1,181,863	0	0	0	0	0	0	0	0	0	0	0	1,181,863	0	0	0	0	0	0	0	0	0	0	0	0	1,181,863	
22 Unearned Premiums	3,778,724	4,005,560	0	0	0	0	0	0	0	0	0	0	7,794,317	0	7,246,120	0	0	0	0	0	0	0	0	0	0	7,246,120	
TOTAL	5,168,885	4,771,868	34,585	50,175	58,865	0	0	0	0	0	0	0	10,282,458	0	8,288,977	34,585	28,880	58,865	0	0	0	0	0	0	0	8,380,381	
23 Net Reserve Change	(2,851,409)	2,441,972	0	0	0	0	0	0	0	0	0	0	(1,508,535)	(8,132,464)	8,945,081	0	(21,165)	0	0	0	0	0	0	0	0	(2,267,589)	
OTHER CHANGES:																											
(Other: Prior Period)																											
24 Interest Received	178,287	0	0	0	0	0	0	0	0	0	0	0	178,287	0	112,837	0	0	0	0	0	0	0	0	0	0	112,837	
25 Assets Not Admitted	844,630	0	0	0	0	0	0	0	0	0	0	0	844,630	0	844,630	0	0	0	0	0	0	0	0	0	0	844,630	
26 Change in E&U	(16,162,713)	0	0	0	0	0	0	0	0	0	0	0	(16,162,713)	0	(19,474,945)	0	0	0	0	0	0	0	0	0	0	(19,474,945)	
Net (Current Period)																											
27 Interest Accrued	113,798	0	0	0	0	0	0	0	0	0	0	0	113,798	113,798	0	0	0	0	0	0	0	0	0	0	0	113,798	
28 Assets Not Admitted	840,620	0	0	0	0	0	0	0	0	0	0	0	840,620	840,620	0	0	0	0	0	0	0	0	0	0	0	840,620	
29 Change in E&U	(10,218,233)	0	0	0	0	0	0	0	0	0	0	0	(10,218,233)	(10,218,233)	0	0	0	0	0	0	0	0	0	0	0	(10,218,233)	
30 Net Other Changes	(82,981)	0	0	0	0	0	0	0	0	0	0	0	(82,981)	(82,981)	14,441,224	0	0	0	0	0	0	0	0	0	0	(728,743)	
31 Assessments Or Contributions	0	0	0	0	0	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	(2,088,734)	2,108,638	(18,723)	(2,325)	(8,734)	0	0	0	(100)	0	0	0	(7,365)	(18,742,065)	18,844,728	(28,369)	(30,810)	(18,851)	0	0	0	0	0	0	0	18,539	

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
POLICY YEARS-INCEPTION TO 6/30/2024

ITEM DESCRIPTION	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
INCOME RECEIVED													
1 Premium Written	8,874,864	13,116,918	11,135,660	11,241,536	12,295,647	13,811,963	15,106,198	17,132,934	19,543,212	22,485,566	24,879,682	25,837,884	195,462,064
2 Interest Received	446,834	617,763	211,398	121,469	237,754	381,494	216,581	94,201	21,711	12,536	10,575	8,692	2,381,008
Miscellaneous Income	34,436	58,076	81,635	72,427	76,789	106,893	98,870	84,374	113,377	95,821	105,887	134,476	1,063,061
3 TOTAL INCOME	9,356,134	13,792,757	11,428,693	11,435,432	12,610,190	14,300,350	15,421,649	17,311,509	19,678,300	22,593,923	24,996,144	25,981,052	198,906,133
EXPENSES PAID													
4 Losses	1,492,038	5,491,242	5,184,558	5,335,036	6,074,171	6,528,710	5,291,806	6,446,334	8,969,214	9,169,734	11,288,005	11,759,558	83,031,406
5 Loss Adj. Expense	1,014,181	2,053,785	1,941,250	2,234,026	2,266,003	2,239,162	2,259,913	2,507,879	2,594,901	2,635,394	2,769,561	2,997,331	27,513,386
6 Commissions	896,638	1,489,388	1,276,002	1,294,894	1,420,434	1,595,057	1,753,686	1,992,941	2,270,238	2,595,624	2,872,771	2,979,064	22,436,737
7 Operating Expense	1,379,980	3,782,134	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	38,705,817
8 Premium Taxes	27,516	39,594	40,400	43,659	50,528	53,666	61,016	68,974	83,840	95,400	102,355	100,073	767,021
9 Premium Chgd. Off	5,586	0	0	0	686	2,207	6,421	1,272	(2,310)	(24,126)	(5,072)	(3,036)	(18,362)
10 TOTAL EXPENSE PAID	4,815,939	12,858,143	10,913,081	10,608,822	12,871,288	14,050,128	11,885,447	13,668,648	17,295,476	18,209,036	22,079,244	23,182,753	172,436,005
11 Net Cash Change	4,540,195	936,614	515,612	826,610	(261,098)	250,222	3,536,202	3,642,861	2,382,824	4,384,887	2,916,900	2,798,299	26,470,128
RESERVES													
(Deduct Current)													
12 Unpaid Losses	1,637,872	500,480	31,000	45,000	51,000	0	0	0	0	0	0	0	2,265,352
13 Unpaid Loss Exp.	423,130	57,555	3,565	5,175	5,865	0	0	0	0	0	0	0	495,290
14 Operating Expense	276,404	0	0	0	0	0	0	0	0	0	0	0	276,404
15 Premium Taxes	30,519	0	0	0	0	0	0	0	0	0	0	0	30,519
16 Unearned Premium	6,752,539	1,771,881	0	0	0	0	0	0	0	0	0	0	8,524,420
17 TOTAL CURRENT	9,120,464	2,329,916	34,565	50,175	56,865	0	0	0	0	0	0	0	11,591,985
OTHER CHANGES													
(Add Current)													
18 Interest Accrued	113,796	0	0	0	0	0	0	0	0	0	0	0	113,796
19 Assets Not Admitted	940,620	0	0	0	0	0	0	0	0	0	0	0	940,620
20 TOTAL OTHER CHANGES	1,054,416	0	0	0	0	0	0	0	0	0	0	0	1,054,416
21 Change in Effect EBUB	(16,216,233)	0	0	0	0	0	0	0	0	0	0	0	(16,216,233)
22 Assessments	0	0	0	0	0	0	0	0	0	0	0	0	0
NET MEMBERS' EQUITY	(19,742,086)	(1,393,302)	481,047	776,435	(317,963)	250,222	3,536,202	3,642,861	2,382,824	4,384,887	2,916,900	2,798,299	(283,674)

OHIO FAIR PLAY UNDERWRITING ASSOCIATION
MEMBER'S ACCOUNT
QUARTER ENDED JUNE 30, 2024

LINE DESCRIPTION	QUARTER												YEAR TO DATE														
	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL	
1 Fee	233,578	71,315	0	0	0	0	0	0	0	0	0	0	304,864	312,824	71,315	0	0	0	0	0	0	0	0	0	0	384,139	
2 Allied Lines	79,478	15,244	0	0	0	0	0	0	0	0	0	0	84,723	114,173	23,078	0	0	0	0	0	0	0	0	0	0	137,253	
3 Homeowners	878,894	118,237	10,517	0	0	0	0	0	0	0	0	0	1,025,448	1,064,940	868,658	24,483	0	0	0	0	0	0	0	0	0	1,758,088	
4 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	0	0	
5 Curre	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
6 TOTAL	1,191,852	292,798	10,517	0	0	0	0	0	0	0	0	0	1,405,235	1,487,038	783,050	24,483	0	0	0	0	0	0	0	0	0	0	2,279,341
Outstanding Losses																											
Current Period (incl IBNR)																											
7 Fee	348,000	0	0	0	0	0	0	0	0	0	0	0	348,000	348,000	0	0	0	0	0	0	0	0	0	0	0	348,000	
8 Allied Lines	82,000	7,500	0	0	0	0	0	0	0	0	0	0	89,500	63,000	7,500	0	0	0	0	0	0	0	0	0	0	97,000	
9 Homeowners	1,220,872	482,880	31,000	45,000	51,000	0	0	0	0	0	0	0	1,840,852	1,220,872	482,880	31,000	45,000	51,000	0	0	0	0	0	0	0	2,385,252	
10 Other Liability	5,000	0	0	0	0	0	0	0	0	0	0	0	5,000	5,000	0	0	0	0	0	0	0	0	0	0	0	10,000	
11 Curre	1,000	0	0	0	0	0	0	0	0	0	0	0	1,000	1,000	0	0	0	0	0	0	0	0	0	0	0	2,285,252	
12 TOTAL	1,637,872	500,480	31,000	45,000	51,000	0	0	0	0	0	0	0	2,285,252	1,637,872	500,480	31,000	45,000	51,000	0	0	0	0	0	0	0	0	2,385,252
Outstanding Losses																											
Prior Period (incl IBNR)																											
13 Fee	25,500	75,000	0	0	0	0	0	0	0	0	0	0	325,500	0	57,000	0	0	0	0	0	0	0	0	0	0	57,000	
14 Allied Lines	71,500	0	0	0	0	0	0	0	0	0	0	0	1,264,331	0	1,274,000	31,000	28,000	51,000	0	0	0	0	0	0	0	1,362,609	
15 Homeowners	525,070	812,281	31,000	45,000	51,000	0	0	0	0	0	0	0	5,000	0	5,000	0	0	0	0	0	0	0	0	0	0	5,000	
16 Other Liability	5,000	0	0	0	0	0	0	0	0	0	0	0	1,000	0	1,000	0	0	0	0	0	0	0	0	0	0	1,000	
17 Curre	1,000	0	0	0	0	0	0	0	0	0	0	0	1,000	0	1,000	0	0	0	0	0	0	0	0	0	0	1,000	
18 TOTAL	863,070	887,281	31,000	45,000	51,000	0	0	0	0	0	0	0	1,687,331	0	1,377,008	31,000	28,000	51,000	0	0	0	0	0	0	0	0	1,485,008
Incurred Losses																											
19 Fee	332,078	0	0	0	0	0	0	0	0	0	0	0	328,364	861,924	14,315	0	0	0	0	0	0	0	0	0	0	675,288	
20 Allied Lines	227,478	0	0	0	0	0	0	0	0	0	0	0	82,723	178,174	(8,421)	0	0	0	0	0	0	0	0	0	0	186,753	
21 Homeowners	1,574,869	10,517	0	0	0	0	0	0	0	0	0	0	1,582,238	2,238,000	(15,000)	24,483	19,000	0	0	0	0	0	0	0	0	2,278,322	
22 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	0	0	
23 Curre	0	0	0	0	0	0	0	0	0	0	0	0	0	1,000	(1,000)	0	0	0	0	0	0	0	0	0	0	0	
24 TOTAL	1,975,754	16,015	10,517	0	0	0	0	0	0	0	0	0	2,003,286	3,128,810	(114,078)	24,483	19,000	0	0	0	0	0	0	0	0	0	3,056,324
IBNR (Current Period)																											
25 Fee	57,000	0	0	0	0	0	0	0	0	0	0	0	57,000	57,000	0	0	0	0	0	0	0	0	0	0	0	57,000	
26 Allied Lines	28,000	0	0	0	0	0	0	0	0	0	0	0	28,000	28,000	0	0	0	0	0	0	0	0	0	0	0	28,000	
27 Homeowners	224,000	0	0	0	0	0	0	0	0	0	0	0	224,000	224,000	0	0	0	0	0	0	0	0	0	0	0	224,000	
28 Other Liability	5,000	0	0	0	0	0	0	0	0	0	0	0	5,000	5,000	0	0	0	0	0	0	0	0	0	0	0	5,000	
29 Curre	1,000	0	0	0	0	0	0	0	0	0	0	0	1,000	1,000	0	0	0	0	0	0	0	0	0	0	0	1,000	
30 TOTAL	315,000	0	0	0	0	0	0	0	0	0	0	0	315,000	315,000	0	0	0	0	0	0	0	0	0	0	0	0	315,000
IBNR (Prior Period)																											
31 Fee	57,000	0	0	0	0	0	0	0	0	0	0	0	57,000	0	57,000	0	0	0	0	0	0	0	0	0	0	57,000	
32 Allied Lines	28,000	0	0	0	0	0	0	0	0	0	0	0	28,000	0	28,000	0	0	0	0	0	0	0	0	0	0	28,000	
33 Homeowners	224,000	0	0	0	0	0	0	0	0	0	0	0	224,000	0	224,000	0	0	0	0	0	0	0	0	0	0	224,000	
34 Other Liability	5,000	0	0	0	0	0	0	0	0	0	0	0	5,000	0	5,000	0	0	0	0	0	0	0	0	0	0	5,000	
35 Curre	1,000	0	0	0	0	0	0	0	0	0	0	0	1,000	0	1,000	0	0	0	0	0	0	0	0	0	0	1,000	
36 TOTAL	315,000	0	0	0	0	0	0	0	0	0	0	0	315,000	0	315,000	0	0	0	0	0	0	0	0	0	0	0	315,000

QUARTER												YEAR TO DATE											
: DESCRIPTION																							
2024	2023	2022	2021	2020	2018	2016	2015	2014	2013	TOTAL	2024	2023	2022	2021	2020	2018	2017	2016	2015	2014	2013	TOTAL	
Loss Expenses Paid	1,200	0	0	0	0	0	0	0	0	72,265	111,417	1,240	960	0	0	0	0	0	0	0	0	0	113,717
Advers Lines	35,263	3,463	0	0	0	0	0	0	0	20,273	18,410	863	0	0	0	0	0	0	0	0	0	0	20,273
Homesteads	308,480	12,480	2,220	2,325	9,734	0	100	0	0	425,338	838,480	25,240	3,878	9,425	18,851	0	0	100	0	0	0	0	469,552
Other Liability	0	1,460	0	0	0	0	0	0	0	1,460	0	0	2,260	0	0	0	0	0	0	0	0	0	2,260
Cover	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	504,817	17,143	3,680	2,325	9,734	0	100	0	0	537,838	1,014,181	32,471	7,118	9,425	18,851	0	100	0	0	0	0	0	1,060,308
Unpaid Loss Expenses (Current Period)																							
Fee	83,560	0	0	0	0	0	0	0	0	83,560	83,560	0	0	0	0	0	0	0	0	0	0	0	83,560
Advers Lines	20,273	3,463	0	0	0	0	0	0	0	20,273	18,410	863	0	0	0	0	0	0	0	0	0	0	20,273
Homesteads	318,085	58,882	3,566	5,175	5,865	0	100	0	0	360,575	318,085	56	3,566	5,175	5,865	0	0	0	0	0	0	0	360,575
Other Liability	500	0	0	0	0	0	0	0	0	500	500	0	0	0	0	0	0	0	0	0	0	0	500
Cover	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	423,120	57,555	3,566	5,175	5,865	0	0	0	0	485,260	423,130	57,555	3,566	5,175	5,865	0	0	0	0	0	0	0	485,260
Unpaid Loss Expenses (Prior Period)																							
Fee	72,252	8,823	0	0	0	0	0	0	0	80,877	0	50,000	0	0	0	0	0	0	0	0	0	0	50,000
Advers Lines	20,500	0	0	0	0	0	0	0	0	20,500	0	16,860	0	0	0	0	0	0	0	0	0	0	16,860
Homesteads	238,418	70,410	3,566	5,175	5,865	0	100	0	0	324,003	0	325,245	3,566	2,960	5,865	0	0	0	0	0	0	0	337,885
Other Liability	500	0	0	0	0	0	0	0	0	500	0	0	0	0	0	0	0	0	0	0	0	0	500
Cover	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	332,678	79,102	3,566	5,175	5,865	0	0	0	0	426,518	0	383,200	3,566	2,960	5,865	0	0	0	0	0	0	0	426,520
Incurred Loss Expenses																							
Fee	82,303	17,425	0	0	0	0	0	0	0	74,968	184,887	148,620	960	0	0	0	0	0	0	0	0	0	142,267
Advers Lines	34,170	4,356	0	0	0	0	0	0	0	28,528	85,584	110,139	0	0	0	0	0	0	0	0	0	0	75,550
Homesteads	478,508	11,220	2,200	2,325	9,734	0	100	0	0	481,837	1,159,555	234,305	3,978	11,610	18,851	0	100	0	0	0	0	0	944,849
Other Liability	0	1,460	0	0	0	0	0	0	0	1,460	0	575	2,260	0	0	0	0	0	0	0	0	0	2,260
Cover	0	0	0	0	0	0	0	0	0	0	0	500	0	0	0	0	0	0	0	0	0	0	0
TOTAL	595,008	14,297	3,640	2,325	9,734	0	100	0	0	605,811	1,437,311	333,176	7,118	11,610	18,851	0	100	0	0	0	0	0	1,168,875

**OHIO FAIR PLAN UNDERWRITING ASSOCIATION
OPERATIONS REPORT
QUARTER ENDED 06/30/24**

FORM A

NEW	QUARTER ENDED 06/30/23	QUARTER ENDED 06/30/24	CHANGE %	YEAR TO DATE 06/30/23	YEAR TO DATE 06/30/24	CHANGE %	INCEPTION TO DATE
1. APPLICATIONS RECEIVED	893	1,926	116%	1,735	3,505	102%	538,972
Commercial	33	103	212%	80	204	155%	-
Dwelling	303	500	65%	567	924	63%	-
Homeowners	557	1,323	138%	1,088	2,377	118%	-
2. BINDERS ISSUED	698	1,415	103%	1,315	2,594	97%	N/A
3. BINDERS IN EFFECT	322	561	74%	322	561	74%	N/A
4. INSPECTIONS COMPLETE	636	1,532	141%	1,234	2,665	116%	514,022
5. POLICIES ISSUED	570	1,375	141%	1,150	2,406	109%	403,934
Commercial	10	65	550%	18	142	689%	-
Dwelling	189	378	100%	382	654	71%	-
Homeowners	371	932	151%	750	1,610	115%	-
RENEWALS							
1. POLICIES EXPIRED	2,449	2,374	-3%	4,942	5,028	2%	1,331,322
Commercial	43	52	21%	93	105	13%	-
Dwelling	1,013	854	-16%	2,131	2,141	0%	-
Homeowners	1,393	1,468	5%	2,718	2,782	2%	-
2. REPLACEMENT INSPECTIONS	5	6	20%	11	8	-27%	149,824
3. TOTAL RENEWALS ISSUED	2,104	2,062	-2%	4,405	4,239	-4%	1,112,610
Commercial	33	38	15%	97	101	4%	-
Dwelling	916	786	-14%	1,941	1,720	-11%	-
Homeowners	1,155	1,238	7%	2,367	2,418	2%	-
NEW & RENEWALS							
1. POLICIES ISSUED	2,674	3,437	29%	5,555	6,645	20%	1,516,544
Commercial	43	103	140%	115	243	111%	-
Dwelling	1,105	1,164	5%	2,323	2,374	2%	-
Homeowners	1,526	2,170	42%	3,117	4,028	29%	-
APPEALS							
1. APPEALS	1	6	500%	3	11	267%	2,173
Appeals Upheld	1	6	500%	3	11	267%	1,925
Appeals Reversed	0	0	-	0	0	-	248
CLAIMS							
1. CLAIMS REPORTED	218	146	-33%	441	256	-42%	98,963
Commercial	2	1	-50%	7	2	-71%	11,563
Dwelling	67	30	-55%	116	60	-48%	38,905
Homeowners	149	115	-23%	318	194	-39%	48,495
CRIME							
1. POLICIES ISSUED	3	3	0%	3	3	0%	3,279
Commercial	0	0	-	0	0	-	318
Residential	3	3	0%	3	3	0%	2,958
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 June 30, 2024

Years in Which Losses Occurred	1	2	3	4	5	6	7	8	9	10	11	12	13			
	Prior Year-End Known Case Loss & LAE Reserves	Prior Year-End IBNR Loss & LAE Reserves	Total Prior Year-End Loss & LAE Reserves (Col 1+2)	2024 Loss and LAE Payments on Claims Reported as of Prior Year-End	2024 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2024 Loss & LAE Payments (Col 4+5)	Q S Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year-End	Q S Date Known Case Loss and LAE Reserves on Claims Reported or Recognized Subsequent to Prior Year-End	Q S Date IBNR Loss & LAE Reserves	Total Q.S. Loss & LAE Reserves (Col 7+8+9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/Deficiency (Col 4 + 7 - 1)	Prior Year-End IBNR Loss & LAE Reserves Developed (Savings)/Deficiency (Col 5 + 8 + 9 - 2)	Prior Year-End Total Loss & LAE Reserves Developed (Savings)/Deficiency (Col 11 + 12)			
1 2021 + Prior	86	0	86	26	0	26	107	0	0	107	47	0	47			
2 2022	35	0	35	37	0	37	35	0	0	35	37	0	37			
3 Subtotal 2022 + prior	121	0	121	63	0	63	142	0	0	142	84	0	84			
4 2023	1,184	586	1,770	970	38	1,008	558	0	0	558	344	(548)	(204)			
5 Subtotal 2023 + prior	1,305	586	1,891	1,033	38	1,071	700	0	0	700	428	(548)	(120)			
6 2024	X X X	X X X	X X X	X X X	2,289	2,289	XXX	1,475	586	2,061	XXX	XXX	XXX			
7 Totals	1,305	586	1,891	1,033	2,327	3,350	700	1,475	586	2,761	428	(548)	(120)			
B Prior Year-End Surplus As Regards Policyholders																
(303)																
											Col 11, Line 7	Col 12, Line 7	Col 13, Line 7			
											As % of Col 1	As % of Col 2	As % of Col 3			
											Line 7	Line 7	Line 7			
											1	32.797	2	(93.515)	3	(6.346)
													Col 13, Line 7			Line 8
														4	39.604	