Ohio FAIR Plan
Underwriting Association

May 1, 2025

To: Tracy Snow
Vaughn Spaulding

From: Shawn Brace

Enclosed is our 3/31/25 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 3/31/25, 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)

8800 Lyra Drive Suite 150 • Columbus OH 43240 • (800)282-1772 • (614)839-2882 FAX

Ohio FAIR Plan
Underwriting Association

April 22, 2025

TO: All Member Companies

ATTN: Chief Executive Officer in Charge of FAIR Plans

RE: Quarterly Statement ending 3/31/2025

Enclosed is the Quarterly Statement of the Ohio FAIR Plan Underwriting Association for the period ending 3/31/2025. Written Premium for the year to date amounted to $4,813,929. Year to date Incurred Loss and Loss Adjustment Expenses are $4,314,215.

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, 2025

	LEDGER ASSETS	NON-LEDGER ASSETS	ASSETS NON ADMITTED	ADMITTED ASSETS
ASSETS				
Investment	24,973,262			24,973,262
Cash	4,577,818			4,577,818
Accts Receivable	2,592,464		31,794	2,560,670
Furniture & Equipment	202,676		202,676	0
EDP Equipment	88,518		88,518	0
Assessments (EBUB)	0			0
Intangible Asset	0			0
Assessments Receivable	0			0
Interest Accrued		158,764		158,764
TOTAL ASSETS	32,434,738	158,764	322,988	32,270,514
LIABILITIES & EQUITY				
Reserves for:				
Unpaid Losses (incl. IBNR)				3,757,423
Unpaid Loss Adj. Expense				666,394
Operating Expenses				244,048
Premium Taxes				18,018
Unearned Premiums				10,007,137
Uncashed Checks				237,785
Advanced Premium				554,864
Distribution (EBUB)				15,155,792
TOTAL RESERVES				30,641,461
Payables for:				
Post Retirement Benefits				1,786,976
Other Payables				49,585
Pension Liability				115,480
TOTAL PAYABLES				1,952,041
MEMBERS EQUITY				(322,988)
TOTAL LIABILITIES & EQUITY				32,270,514

EXHIBIT 2

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
INCOME STATEMENT AND EQUITY ACCOUNT
FOR PERIOD ENDING MARCH 31, 2025

UNDERWRITING INCOME		QUARTER		YTD
PREMIUMS EARNED		4,501,830		4,501,830
Deductions:				
Losses Incurred		3,480,505		3,480,505
Loss Exp. Incurred		833,710		833,710
Operating Exp. Incurred		1,565,838		1,565,838
Premium Taxes Incurred		(5,096)		(5,096)
TOTAL DEDUCTIONS		5,874,957		5,874,957
Net Underwriting Gain or (Loss)		(1,373,127)		(1,373,127)
OTHER INCOME OR (OUTGO)				
Net Investment Income		240,254		240,254
Premium balance Marked Off		(2,888)		(2,888)
Other Income		20,910		20,910
TOTAL OTHER INCOME OR (OUTGO)		258,276		258,276
Net Income or (Loss)		(1,114,851)		(1,114,851)
Change In Assets Not Admitted		22,950		22,950
Assessments		0		0
Net Effect Of Change In EBUB		1,114,851		1,114,851
Net Change In Equity		22,950		22,950
EQUITY ACCOUNT				
Member's Equity (Prior Period)	12/31/2024	(345,938)	12/31/2024	(345,938)
Member's Equity (Current Period)	3/31/2025	(322,988)	3/31/2025	(322,988)

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED MARCH 31, 2025

QUARTER

ITEM DESCRIPTION	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
Income Received:														
1 Premiums Written	5,323,411	(491,240)	(18,242)	0	0	0	0	0	0	0	0	0	0	4,813,929
2 Interest Received	205,795	0	0	0	0	0	0	0	0	0	0	0	0	205,795
3 Misc Income	20,910	0	0	0	0	0	0	0	0	0	0	0	0	20,910
4 TOTAL	5,550,116	(491,240)	(18,242)	0	0	0	0	0	0	0	0	0	0	5,040,634
Expenses Paid														
5 Losses	1,004,521	1,103,231	73,172	26,379	0	0	0	0	0	0	0	0	(600)	2,206,703
6 Loss Adj. Expense	636,523	31,778	13,648	2,940	1,721	492	120	0	0	0	0	0	0	687,222
7 Commissions	556,568	(1,744)	(1,817)	0	0	0	0	0	0	0	0	0	0	553,007
8 Operating Expense	768,783	300,831	0	0	0	0	0	0	0	0	0	0	0	1,069,614
9 Premium Taxes	43,188	0	0	0	0	0	0	0	0	0	0	0	0	43,188
10 Premium Bal. Chgd. Off	2,888	0	0	0	0	0	0	0	0	0	0	0	0	2,888
11 TOTAL EXPENSES PAID	3,012,471	1,434,096	85,003	29,319	1,721	492	120	0	0	0	0	0	(600)	4,562,622
12 Net Cash Change	2,537,645	(1,925,336)	(103,245)	(29,319)	(1,721)	(492)	(120)	0	0	0	0	0	600	478,012
Reserves: (Deduct Current Period)														
13 Unpaid Losses	2,148,776	1,195,471	317,176	0	45,000	51,000	0	0	0	0	0	0	0	3,757,423
14 Unpaid Loss Expense	481,400	137,479	36,475	0	5,175	5,865	0	0	0	0	0	0	0	666,394
15 Operating Expense	244,048	0	0	0	0	0	0	0	0	0	0	0	0	244,048
16 Premium Taxes	18,018	0	0	0	0	0	0	0	0	0	0	0	0	18,018
17 Unearned Premiums	4,673,137	5,334,000	0	0	0	0	0	0	0	0	0	0	0	10,007,137
TOTAL	7,565,379	6,666,950	353,651	0	50,175	56,865	0	0	0	0	0	0	0	14,693,020
Reserves: (Add Prior Period)														
18 Unpaid Losses	0	2,027,124	329,497	31,000	45,000	51,000	0	0	0	0	0	0	0	2,483,621
19 Unpaid Loss Expense	0	467,409	37,892	3,565	5,175	5,865	0	0	0	0	0	0	0	519,906
20 Operating Expense	0	300,831	0	0	0	0	0	0	0	0	0	0	0	300,831
21 Premium Taxes	0	66,302	0	0	0	0	0	0	0	0	0	0	0	66,302
22 Unearned Premiums	0	9,695,169	(131)	0	0	0	0	0	0	0	0	0	0	9,695,038
TOTAL	0	12,556,835	367,258	34,565	50,175	56,865	0	0	0	0	0	0	0	13,065,698
23 Net Reserve Change	(7,565,379)	5,889,885	13,607	34,565	0	0	0	0	0	0	0	0	0	(1,627,322)
Other Changes: Deduct (Prior Period)														
24 Interest Accrued	0	124,305	0	0	0	0	0	0	0	0	0	0	0	124,305
25 Assets Not Admitted	0	878,356	0	0	0	0	0	0	0	0	0	0	0	878,356
26 Change In EBUB	0	(17,485,800)	0	0	0	0	0	0	0	0	0	0	0	(17,485,800)
Add (Current Period)														
27 Interest Accrued	158,764	0	0	0	0	0	0	0	0	0	0	0	0	158,764
28 Assets Not Admitted	901,306	0	0	0	0	0	0	0	0	0	0	0	0	901,306
29 Change In EBUB	(16,370,948)	0	0	0	0	0	0	0	0	0	0	0	0	(16,370,949)
30 Net Other Changes	(15,310,879)	16,483,139	0	0	0	0	0	0	0	0	0	0	0	1,172,260
31 Assessments Or (Distributions)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Change In Member's Equity	(20,338,613)	20,447,688	(89,638)	5,246	(1,721)	(492)	(120)	0	0	0	0	0	600	22,950

YEAR TO DATE

ITEM DESCRIPTION	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
Income Received:														
1 Premiums Written	5,323,411	(491,240)	(18,242)	0	0	0	0	0	0	0	0	0	0	4,813,929
2 Interest Received	205,795	0	0	0	0	0	0	0	0	0	0	0	0	205,795
3 Misc Income	20,910	0	0	0	0	0	0	0	0	0	0	0	0	20,910
4 TOTAL	5,550,116	(491,240)	(18,242)	0	0	0	0	0	0	0	0	0	0	5,040,634
Expenses Paid														
5 Losses	1,004,521	1,103,231	73,172	26,379	0	0	0	0	0	0	0	0	(600)	2,206,703
6 Loss Adj. Expense	636,523	31,778	13,648	2,940	1,721	492	120	0	0	0	0	0	0	687,222
7 Commissions	556,568	(1,744)	(1,817)	0	0	0	0	0	0	0	0	0	0	553,007
8 Operating Expense	768,783	300,831	0	0	0	0	0	0	0	0	0	0	0	1,069,614
9 Premium Taxes	43,188	0	0	0	0	0	0	0	0	0	0	0	0	43,188
10 Premium Bal. Chgd. Off	2,888	0	0	0	0	0	0	0	0	0	0	0	0	2,888
11 TOTAL EXPENSES PAID	3,012,471	1,434,096	85,003	29,319	1,721	492	120	0	0	0	0	0	(600)	4,562,622
12 Net Cash Change	2,537,645	(1,925,336)	(103,245)	(29,319)	(1,721)	(492)	(120)	0	0	0	0	0	600	478,012
Reserves: (Deduct Current Period)														
13 Unpaid Losses	2,148,776	1,195,471	317,176	0	45,000	51,000	0	0	0	0	0	0	0	3,757,423
14 Unpaid Loss Expense	481,400	137,479	36,475	0	5,175	5,865	0	0	0	0	0	0	0	666,394
15 Operating Expense	244,048	0	0	0	0	0	0	0	0	0	0	0	0	244,048
16 Premium Taxes	18,018	0	0	0	0	0	0	0	0	0	0	0	0	18,018
17 Unearned Premiums	4,673,137	5,334,000	0	0	0	0	0	0	0	0	0	0	0	10,007,137
TOTAL	7,565,379	6,666,950	353,651	0	50,175	56,865	0	0	0	0	0	0	0	14,693,020
Reserves: (Add Prior Period)														
18 Unpaid Losses	0	2,027,124	329,497	31,000	45,000	51,000	0	0	0	0	0	0	0	2,483,621
19 Unpaid Loss Expense	0	467,409	37,892	3,565	5,175	5,865	0	0	0	0	0	0	0	519,906
20 Operating Expense	0	300,831	0	0	0	0	0	0	0	0	0	0	0	300,831
21 Premium Taxes	0	66,302	0	0	0	0	0	0	0	0	0	0	0	66,302
22 Unearned Premiums	0	9,695,169	(131)	0	0	0	0	0	0	0	0	0	0	9,695,038
TOTAL	0	12,556,835	367,258	34,565	50,175	56,865	0	0	0	0	0	0	0	13,065,698
23 Net Reserve Change	(7,565,379)	5,889,885	13,607	34,565	0	0	0	0	0	0	0	0	0	(1,627,322)
Other Changes: Deduct (Prior Period)														
24 Interest Accrued	0	124,305	0	0	0	0	0	0	0	0	0	0	0	124,305
25 Assets Not Admitted	0	878,356	0	0	0	0	0	0	0	0	0	0	0	878,356
26 Change In EBUB	0	(17,485,800)	0	0	0	0	0	0	0	0	0	0	0	(17,485,800)
Add (Current Period)														
27 Interest Accrued	158,764	0	0	0	0	0	0	0	0	0	0	0	0	158,764
28 Assets Not Admitted	901,306	0	0	0	0	0	0	0	0	0	0	0	0	901,306
29 Change In EBUB	(16,370,949)	0	0	0	0	0	0	0	0	0	0	0	0	(16,370,949)
30 Net Other Changes	(15,310,879)	16,483,139	0	0	0	0	0	0	0	0	0	0	0	1,172,260
31 Assessments Or (Distributions)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Change In Member's Equity	(20,338,613)	20,447,688	(89,638)	5,246	(1,721)	(492)	(120)	0	0	0	0	0	600	22,950

EXHIBIT 3B

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT FOR UNSETTLED YEARS
POLICY YEARS-INCEPTION TO 3/31/2025

ITEM DESCRIPTION	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
INCOME RECEIVED														
1 Premium Written	5,323,411	18,068,494	13,061,457	11,133,715	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	209,921,699
2 Interest Received	205,795	925,485	617,763	211,398	121,469	237,754	381,494	216,581	94,201	21,711	12,536	10,575	8,692	3,065,454
Miscellaneous Income	20,910	73,343	58,076	81,635	72,427	76,789	106,893	98,870	84,374	113,377	95,821	105,887	134,476	1,122,878
3 TOTAL INCOME	5,550,116	19,067,322	13,737,296	11,426,748	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	214,110,031
EXPENSES PAID														
4 Losses	1,004,521	6,344,179	5,853,920	5,211,822	5,335,036	6,087,098	6,528,710	5,291,806	6,446,334	8,969,214	9,169,734	11,289,005	11,757,758	89,289,137
5 Loss Adj. Expense	636,523	2,073,907	2,095,011	1,948,110	2,241,883	2,283,950	2,240,722	2,259,913	2,507,879	2,594,901	2,635,394	2,769,561	2,997,331	29,285,085
6 Commissions	556,568	2,066,632	1,483,222	1,275,768	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	24,156,899
7 Operating Expense	768,783	2,790,576	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	40,885,196
8 Premium Taxes	43,188	51,170	39,594	40,400	43,659	50,528	53,666	61,016	68,974	83,840	95,400	102,355	100,073	833,863
9 Premium Chgd. Off	2,888	0	0	0	0	696	2,207	6,421	1,272	(2,310)	(24,126)	(5,072)	(3,036)	(21,060)
10 TOTAL EXPENSE PAID	3,012,471	13,326,464	13,253,881	10,946,971	10,616,679	12,902,162	14,051,688	11,885,447	13,668,648	17,295,476	18,209,036	22,079,244	23,180,953	184,429,120
11 Net Cash Change	2,537,645	5,740,858	483,415	479,777	818,753	(291,972)	248,662	3,536,202	3,642,861	2,382,824	4,384,887	2,916,900	2,800,099	29,680,911
RESERVES														
(Deduct Current)														
12 Unpaid Losses	2,148,776	1,195,471	317,176	0	45,000	51,000	0	0	0	0	0	0	0	3,757,423
13 Unpaid Loss Exp.	481,400	137,479	36,475	0	5,175	5,865	0	0	0	0	0	0	0	666,394
14 Operating Expense	244,048	0	0	0	0	0	0	0	0	0	0	0	0	244,048
15 Premium Taxes	18,018	0	0	0	0	0	0	0	0	0	0	0	0	18,018
16 Uneamed Premium	4,673,137	5,334,000	0	0	0	0	0	0	0	0	0	0	0	10,007,137
17 TOTAL CURRENT	7,565,379	6,666,950	353,651	0	50,175	56,865	0	0	0	0	0	0	0	14,693,020
OTHER CHANGES														
(Add Current)														
18 Interest Accrued	158,764	0	0	0	0	0	0	0	0	0	0	0	0	158,764
19 Assets Not Admitted	901,306	0	0	0	0	0	0	0	0	0	0	0	0	901,306
20 TOTAL OTHER CHANGES	1,060,070	0	0	0	0	0	0	0	0	0	0	0	0	1,060,070
21 Change In Effect EBUB	(16,370,949)	0	0	0	0	0	0	0	0	0	0	0	0	(16,370,949)
22 Assessments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NET MEMBERS' EQUITY	(20,338,613)	(926,092)	129,764	479,777	768,578	(348,837)	248,662	3,536,202	3,642,861	2,382,824	4,384,887	2,916,900	2,800,099	(322,988)

EXHIBIT 4A

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED MARCH 31, 2025

QUARTER

ITEM DESCRIPTION	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
PREMIUMS WRITTEN:														
1 Fire	1,107,937	(99,198)	(9,397)	0	0	0	0	0	0	0	0	0	0	999,342
2 Allied Lines	345,262	(33,476)	(4,574)	0	0	0	0	0	0	0	0	0	0	307,212
3 Homeowners	3,870,211	(358,551)	(4,271)	0	0	0	0	0	0	0	0	0	0	3,507,389
4 Other Liability	0	(13)	0	0	0	0	0	0	0	0	0	0	0	(13)
5 Crime	1	(2)	0	0	0	0	0	0	0	0	0	0	0	(1)
6 TOTAL	5,323,411	(491,240)	(18,242)	0	0	0	0	0	0	0	0	0	0	4,813,929
UNEARNED PREMIUMS (Prior Period)														
7 Fire	0	1,859,023	0	0	0	0	0	0	0	0	0	0	0	1,859,023
8 Allied Lines	0	579,594	0	0	0	0	0	0	0	0	0	0	0	579,594
9 Homeowners	0	7,255,837	(131)	0	0	0	0	0	0	0	0	0	0	7,255,706
10 Other Liability	0	578	0	0	0	0	0	0	0	0	0	0	0	578
11 Crime	0	137	0	0	0	0	0	0	0	0	0	0	0	137
12 TOTAL	0	9,695,169	(131)	0	0	0	0	0	0	0	0	0	0	9,695,038
UNEARNED PREMIUMS (Current Period)														
13 Fire	966,980	1,020,829	0	0	0	0	0	0	0	0	0	0	0	1,987,809
14 Allied Lines	301,586	308,584	0	0	0	0	0	0	0	0	0	0	0	610,170
15 Homeowners	3,404,570	4,004,542	0	0	0	0	0	0	0	0	0	0	0	7,409,112
16 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17 Crime	1	45	0	0	0	0	0	0	0	0	0	0	0	46
18 TOTAL	4,673,137	5,334,000	0	0	0	0	0	0	0	0	0	0	0	10,007,137
EARNED PREMIUMS														
19 Fire	140,957	738,996	(9,397)	0	0	0	0	0	0	0	0	0	0	870,556
20 Allied Lines	43,676	237,534	(4,574)	0	0	0	0	0	0	0	0	0	0	276,636
21 Homeowners	465,641	2,892,744	(4,402)	0	0	0	0	0	0	0	0	0	0	3,353,983
22 Other Liability	0	565	0	0	0	0	0	0	0	0	0	0	0	565
23 Crime	0	90	0	0	0	0	0	0	0	0	0	0	0	90
24 TOTAL	650,274	3,869,929	(18,373)	0	0	0	0	0	0	0	0	0	0	4,501,830

YEAR TO DATE

ITEM DESCRIPTION	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
PREMIUMS WRITTEN:														
1 Fire	1,107,937	(99,198)	(9,397)	0	0	0	0	0	0	0	0	0	0	999,342
2 Allied Lines	345,262	(33,476)	(4,574)	0	0	0	0	0	0	0	0	0	0	307,212
3 Homeowners	3,870,211	(358,551)	(4,271)	0	0	0	0	0	0	0	0	0	0	3,507,389
4 Other Liability	0	(13)	0	0	0	0	0	0	0	0	0	0	0	(13)
5 Crime	1	(2)	0	0	0	0	0	0	0	0	0	0	0	(1)
6 TOTAL	5,323,411	(491,240)	(18,242)	0	0	0	0	0	0	0	0	0	0	4,813,929
UNEARNED PREMIUMS (Prior Period)														
7 Fire	0	1,859,023	0	0	0	0	0	0	0	0	0	0	0	1,859,023
8 Allied Lines	0	579,594	0	0	0	0	0	0	0	0	0	0	0	579,594
9 Homeowners	0	7,255,837	(131)	0	0	0	0	0	0	0	0	0	0	7,255,706
10 Other Liability	0	578	0	0	0	0	0	0	0	0	0	0	0	578
11 Crime	0	137	0	0	0	0	0	0	0	0	0	0	0	137
12 TOTAL	0	9,695,169	(131)	0	0	0	0	0	0	0	0	0	0	9,695,038
UNEARNED PREMIUMS (Current Period)														
13 Fire	966,980	1,020,829	0	0	0	0	0	0	0	0	0	0	0	1,987,809
14 Allied Lines	301,586	308,584	0	0	0	0	0	0	0	0	0	0	0	610,170
15 Homeowners	3,404,570	4,004,542	0	0	0	0	0	0	0	0	0	0	0	7,409,112
16 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17 Crime	1	45	0	0	0	0	0	0	0	0	0	0	0	46
18 TOTAL	4,673,137	5,334,000	0	0	0	0	0	0	0	0	0	0	0	10,007,137
EARNED PREMIUMS														
19 Fire	140,957	738,996	(9,397)	0	0	0	0	0	0	0	0	0	0	870,556
20 Allied Lines	43,676	237,534	(4,574)	0	0	0	0	0	0	0	0	0	0	276,636
21 Homeowners	465,641	2,892,744	(4,402)	0	0	0	0	0	0	0	0	0	0	3,353,983
22 Other Liability	0	565	0	0	0	0	0	0	0	0	0	0	0	565
23 Crime	0	90	0	0	0	0	0	0	0	0	0	0	0	90
24 TOTAL	650,274	3,869,929	(18,373)	0	0	0	0	0	0	0	0	0	0	4,501,830

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED MARCH 31, 2025

QUARTER

LINE DESCRIPTION	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
Paid Losses														
1 Fire	395,682	212,000	0	0	0	0	0	0	0	0	0	0	0	607,682
2 Allied Lines	16,102	37,631	0	0	0	0	0	0	0	0	0	0	(600)	53,133
3 Homeowners	592,737	853,600	73,172	26,379	0	0	0	0	0	0	0	0	0	1,545,888
4 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6 TOTAL	1,004,521	1,103,231	73,172	26,379	0	0	0	0	0	0	0	0	(600)	2,206,703
Outstanding Losses Current Period (incl IBNR)														
7 Fire	148,500	0	0	0	0	0	0	0	0	0	0	0	0	148,500
8 Allied Lines	67,500	16,000	0	0	0	0	0	0	0	0	0	0	0	83,500
9 Homeowners	1,926,776	1,179,471	317,176	0	45,000	51,000	0	0	0	0	0	0	0	3,519,423
10 Other Liability	5,000	0	0	0	0	0	0	0	0	0	0	0	0	5,000
11 Crime	1,000	0	0	0	0	0	0	0	0	0	0	0	0	1,000
12 TOTAL	2,148,776	1,195,471	317,176	0	45,000	51,000	0	0	0	0	0	0	0	3,757,423
Outstanding Losses Prior Period (incl IBNR)														
13 Fire	0	267,000	0	0	0	0	0	0	0	0	0	0	0	267,000
14 Allied Lines	0	70,000	0	0	0	0	0	0	0	0	0	0	0	70,000
15 Homeowners	0	1,684,124	329,497	31,000	45,000	51,000	0	0	0	0	0	0	0	2,140,621
16 Other Liability	0	5,000	0	0	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	0	0	1,000
18 TOTAL	0	2,027,124	329,497	31,000	45,000	51,000	0	0	0	0	0	0	0	2,483,621
Incurred Losses														
19 Fire	544,182	(55,000)	0	0	0	0	0	0	0	0	0	0	0	489,182
20 Allied Lines	83,602	(16,369)	0	0	0	0	0	0	0	0	0	0	(600)	66,633
21 Homeowners	2,519,513	348,947	60,851	(4,621)	0	0	0	0	0	0	0	0	0	2,924,690
22 Other Liability	5,000	(5,000)	0	0	0	0	0	0	0	0	0	0	0	0
23 Crime	1,000	(1,000)	0	0	0	0	0	0	0	0	0	0	0	0
24 TOTAL	3,153,297	271,578	60,851	(4,621)	0	0	0	0	0	0	0	0	(600)	3,480,505
IBNR (Current Period)														
25 Fire	41,000	0	0	0	0	0	0	0	0	0	0	0	0	41,000
26 Allied Lines	23,000	0	0	0	0	0	0	0	0	0	0	0	0	23,000
27 Homeowners	484,000	0	0	0	0	0	0	0	0	0	0	0	0	484,000
28 Other Liability	5,000	0	0	0	0	0	0	0	0	0	0	0	0	5,000
29 Crime	1,000	0	0	0	0	0	0	0	0	0	0	0	0	1,000
30 TOTAL	554,000	0	0	0	0	0	0	0	0	0	0	0	0	554,000
IBNR (Prior Period)														
31 Fire	0	41,000	0	0	0	0	0	0	0	0	0	0	0	41,000
32 Allied Lines	0	23,000	0	0	0	0	0	0	0	0	0	0	0	23,000
33 Homeowners	0	484,000	0	0	0	0	0	0	0	0	0	0	0	484,000
34 Other Liability	0	5,000	0	0	0	0	0	0	0	0	0	0	0	5,000
35 Crime	0	1,000	0	0	0	0	0	0	0	0	0	0	0	1,000
36 TOTAL	0	554,000	0	0	0	0	0	0	0	0	0	0	0	554,000

YEAR TO DATE

LINE DESCRIPTION	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
Paid Losses														
1 Fire	395,682	212,000	0	0	0	0	0	0	0	0	0	0	0	607,682
2 Allied Lines	16,102	37,631	0	0	0	0	0	0	0	0	0	0	(600)	53,133
3 Homeowners	592,737	853,600	73,172	26,379	0	0	0	0	0	0	0	0	0	1,545,888
4 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6 TOTAL	1,004,521	1,103,231	73,172	26,379	0	0	0	0	0	0	0	0	(600)	2,206,703
Outstanding Losses Current Period (incl IBNR)														
7 Fire	148,500	0	0	0	0	0	0	0	0	0	0	0	0	148,500
8 Allied Lines	67,500	16,000	0	0	0	0	0	0	0	0	0	0	0	83,500
9 Homeowners	1,926,776	1,179,471	317,176	0	45,000	51,000	0	0	0	0	0	0	0	3,519,423
10 Other Liability	5,000	0	0	0	0	0	0	0	0	0	0	0	0	5,000
11 Crime	1,000	0	0	0	0	0	0	0	0	0	0	0	0	1,000
12 TOTAL	2,148,776	1,195,471	317,176	0	45,000	51,000	0	0	0	0	0	0	0	3,757,423
Outstanding Losses Prior Period (incl IBNR)														
13 Fire	0	267,000	0	0	0	0	0	0	0	0	0	0	0	267,000
14 Allied Lines	0	70,000	0	0	0	0	0	0	0	0	0	0	0	70,000
15 Homeowners	0	1,684,124	329,497	31,000	45,000	51,000	0	0	0	0	0	0	0	2,140,621
16 Other Liability	0	5,000	0	0	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	0	0	1,000
18 TOTAL	0	2,027,124	329,497	31,000	45,000	51,000	0	0	0	0	0	0	0	2,483,621
Incurred Losses														
19 Fire	544,182	(55,000)	0	0	0	0	0	0	0	0	0	0	0	489,182
20 Allied Lines	83,602	(16,369)	0	0	0	0	0	0	0	0	0	0	(600)	66,633
21 Homeowners	2,519,513	348,947	60,851	(4,621)	0	0	0	0	0	0	0	0	0	2,924,690
22 Other Liability	5,000	(5,000)	0	0	0	0	0	0	0	0	0	0	0	0
23 Crime	1,000	(1,000)	0	0	0	0	0	0	0	0	0	0	0	0
24 TOTAL	3,153,297	271,578	60,851	(4,621)	0	0	0	0	0	0	0	0	(600)	3,480,505
IBNR (Current Period)														
25 Fire	41,000	0	0	0	0	0	0	0	0	0	0	0	0	41,000
26 Allied Lines	23,000	0	0	0	0	0	0	0	0	0	0	0	0	23,000
27 Homeowners	484,000	0	0	0	0	0	0	0	0	0	0	0	0	484,000
28 Other Liability	5,000	0	0	0	0	0	0	0	0	0	0	0	0	5,000
29 Crime	1,000	0	0	0	0	0	0	0	0	0	0	0	0	1,000
30 TOTAL	554,000	0	0	0	0	0	0	0	0	0	0	0	0	554,000
IBNR (Prior Period)														
31 Fire	0	41,000	0	0	0	0	0	0	0	0	0	0	0	41,000
32 Allied Lines	0	23,000	0	0	0	0	0	0	0	0	0	0	0	23,000
33 Homeowners	0	484,000	0	0	0	0	0	0	0	0	0	0	0	484,000
34 Other Liability	0	5,000	0	0	0	0	0	0	0	0	0	0	0	5,000
35 Crime	0	1,000	0	0	0	0	0	0	0	0	0	0	0	1,000
36 TOTAL	0	554,000	0	0	0	0	0	0	0	0	0	0	0	554,000

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
MEMBERS' ACCOUNT
QUARTER ENDED MARCH 31, 2025

QUARTER

LINE DESCRIPTION	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
Loss Expenses Paid														
1 Fire	144,057	2,713	0	0	0	0	120	0	0	0	0	0	0	146,890
2 Allied Lines	31,222	5,390	0	0	0	0	0	0	0	0	0	0	0	36,612
3 Homeowners	461,244	23,675	13,648	2,940	1,721	492	0	0	0	0	0	0	0	503,720
4 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6 TOTAL	636,523	31,778	13,648	2,940	1,721	492	120	0	0	0	0	0	0	687,222
Unpaid Loss Expenses (Current Period)														
7 Fire	62,363	0	0	0	0	0	0	0	0	0	0	0	0	62,363
8 Allied Lines	21,618	1,840	0	0	0	0	0	0	0	0	0	0	0	23,458
9 Homeowners	396,344	135,639	36,475	0	5,175	5,865	0	0	0	0	0	0	0	579,498
10 Other Liability	575	0	0	0	0	0	0	0	0	0	0	0	0	575
11 Crime	500	0	0	0	0	0	0	0	0	0	0	0	0	500
12 TOTAL	481,400	137,479	36,475	0	5,175	5,865	0	0	0	0	0	0	0	666,394
Unpaid Loss Expenses (Prior Period)														
13 Fire	0	75,990	0	0	0	0	0	0	0	0	0	0	0	75,990
14 Allied Lines	0	21,906	0	0	0	0	0	0	0	0	0	0	0	21,906
15 Homeowners	0	368,438	37,892	3,565	5,175	5,865	0	0	0	0	0	0	0	420,935
16 Other Liability	0	575	0	0	0	0	0	0	0	0	0	0	0	575
17 Crime	0	500	0	0	0	0	0	0	0	0	0	0	0	500
18 TOTAL	0	467,409	37,892	3,565	5,175	5,865	0	0	0	0	0	0	0	519,906
Incurred Loss Expenses														
19 Fire	206,420	(73,277)	0	0	0	0	120	0	0	0	0	0	0	133,263
20 Allied Lines	52,840	(14,676)	0	0	0	0	0	0	0	0	0	0	0	38,164
21 Homeowners	857,588	(209,124)	12,231	(625)	1,721	492	0	0	0	0	0	0	0	662,283
22 Other Liability	575	(575)	0	0	0	0	0	0	0	0	0	0	0	0
23 Crime	500	(500)	0	0	0	0	0	0	0	0	0	0	0	0
24 TOTAL	1,117,823	(298,152)	12,231	(625)	1,721	492	120	0	0	0	0	0	0	833,710

YEAR TO DATE

LINE DESCRIPTION	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	TOTAL
Loss Expenses Paid														
1 Fire	144,057	2,713	0	0	0	0	120	0	0	0	0	0	0	146,890
2 Allied Lines	31,222	5,390	0	0	0	0	0	0	0	0	0	0	0	36,612
3 Homeowners	461,244	23,675	13,648	2,940	1,721	492	0	0	0	0	0	0	0	503,720
4 Other Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5 Crime	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6 TOTAL	636,523	31,778	13,648	2,940	1,721	492	120	0	0	0	0	0	0	687,222
Unpaid Loss Expenses (Current Period)														
7 Fire	62,363	0	0	0	0	0	0	0	0	0	0	0	0	62,363
8 Allied Lines	21,618	1,840	0	0	0	0	0	0	0	0	0	0	0	23,458
9 Homeowners	396,344	135,639	36,475	0	5,175	5,865	0	0	0	0	0	0	0	579,498
10 Other Liability	575	0	0	0	0	0	0	0	0	0	0	0	0	575
11 Crime	500	0	0	0	0	0	0	0	0	0	0	0	0	500
12 TOTAL	481,400	137,479	36,475	0	5,175	5,865	0	0	0	0	0	0	0	666,394
Unpaid Loss Expenses (Prior Period)														
13 Fire	0	75,990	0	0	0	0	0	0	0	0	0	0	0	75,990
14 Allied Lines	0	21,906	0	0	0	0	0	0	0	0	0	0	0	21,906
15 Homeowners	0	368,438	37,892	3,565	5,175	5,865	0	0	0	0	0	0	0	420,935
16 Other Liability	0	575	0	0	0	0	0	0	0	0	0	0	0	575
17 Crime	0	500	0	0	0	0	0	0	0	0	0	0	0	500
18 TOTAL	0	467,409	37,892	3,565	5,175	5,865	0	0	0	0	0	0	0	519,906
Incurred Loss Expenses														
19 Fire	206,420	(73,277)	0	0	0	0	120	0	0	0	0	0	0	133,263
20 Allied Lines	52,840	(14,676)	0	0	0	0	0	0	0	0	0	0	0	38,164
21 Homeowners	857,588	(209,124)	12,231	(625)	1,721	492	0	0	0	0	0	0	0	662,283
22 Other Liability	575	(575)	0	0	0	0	0	0	0	0	0	0	0	0
23 Crime	500	(500)	0	0	0	0	0	0	0	0	0	0	0	0
24 TOTAL	1,117,823	(298,152)	12,231	(625)	1,721	492	120	0	0	0	0	0	0	833,710

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
OPERATIONS REPORT
QUARTER ENDED 03/31/25

FORM A

NEW	QUARTER ENDED 03/31/24	QUARTER ENDED 03/31/25	CHANGE %	YEAR TO DATE 03/31/24	YEAR TO DATE 03/31/25	CHANGE %	INCEPTION TO DATE
1. APPLICATIONS RECEIVED	1,579	1,782	13%	1,579	1,782	13%	544,387
Commercial	101	88	-13%	101	88	-13%	-
Dwelling	424	474	12%	424	474	12%	-
Homeowners	1,054	1,220	16%	1,054	1,220	16%	-
2. BINDERS ISSUED	1,179	845	-28%	1,179	845	-28%	N/A
3. BINDERS IN EFFECT	538	219	-59%	538	219	-59%	N/A
4. INSPECTIONS COMPLETE	1,133	1,557	37%	1,133	1,557	37%	519,111
5. POLICIES ISSUED	1,031	1,314	27%	1,031	1,314	27%	408,308
Commercial	77	55	-29%	77	55	-29%	-
Dwelling	276	348	26%	276	348	26%	-
Homeowners	678	911	34%	678	911	34%	-
RENEWALS							
1. POLICIES EXPIRED	2,654	3,004	13%	2,654	3,004	13%	1,339,894
Commercial	53	106	100%	53	106	100%	-
Dwelling	1,287	843	-34%	1,287	843	-34%	-
Homeowners	1,314	2,055	56%	1,314	2,055	56%	-
2. REPLACEMENT INSPECTIONS	2	2	0%	2	2	0%	149,831
3. TOTAL RENEWALS ISSUED	2,177	2,549	17%	2,177	2,549	17%	1,119,862
Commercial	63	93	48%	63	93	48%	-
Dwelling	934	914	-2%	934	914	-2%	-
Homeowners	1,180	1,542	31%	1,180	1,542	31%	-
NEW & RENEWALS							
1. POLICIES ISSUED	3,208	3,863	20%	3,208	3,863	20%	1,528,170
Commercial	140	148	6%	140	148	6%	-
Dwelling	1,210	1,262	4%	1,210	1,262	4%	-
Homeowners	1,858	2,453	32%	1,858	2,453	32%	-
APPEALS							
1. APPEALS	5	3	-40%	5	3	-40%	2,181
Appeals Upheld	5	3	-40%	5	3	-40%	1,932
Appeals Reversed	0	0	-	0	0	-	249
CLAIMS							
1. CLAIMS REPORTED	110	112	2%	110	112	2%	99,432
Commercial	1	2	100%	1	2	100%	11,570
Dwelling	30	14	-53%	30	14	-53%	38,997
Homeowners	79	96	22%	79	96	22%	48,865
CRIME							
1. POLICIES ISSUED	0	0	-	0	0	-	3,279
Commercial	0	0	-	0	0	-	318
Residential	0	0	-	0	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 March 31, 2025

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 2025 Loss and LAE Payments on Claims Reported as of Prior Year-End	5 2025 Loss and LAE Payments on Claims Unreported as of Prior Year-End	6 Total 2025 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. 2022 + Prior	142	0	142	35	0	35	107	0	0	107	0	0	0
2. 2023	367	0	367	97	0	97	353	0	0	353	83	0	83
3. Subtotals 2023 + prior	509	0	509	132	0	132	460	0	0	460	83	0	83
4. 2024	1,643	852	2,495	1,271	50	1,321	1,333	0	0	1,333	961	(802)	159
5. Subtotals 2024 + prior	2,152	852	3,004	1,403	50	1,453	1,793	0	0	1,793	1,044	(802)	242
6. 2025	XXX	XXX	XXX	XXX	1,441	1,441	XXX	1,778	852	2,630	XXX	XXX	XXX
7. Totals	2,152	852	3,004	1,403	1,491	2,894	1,793	1,778	852	4,423	1,044	(802)	242
8. Prior Year-End Surplus As Regards Policyholders	(346)												

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. 48.513	2. (94.131)	3. 8.056

Col. 13, Line 7 / Line 8
4. (69.942)