

OHIO FAIR PLAN UNDERWRITING ASSOCIATION
*2500 Corporate Exchange Drive-Suite 250**
Columbus, Ohio 43231
800-282-1772
614-839-6446

EMAIL BULLETIN #1-November 26, 2001

The Ohio FAIR Plan (OFP) announces that it's website is now available at www.ohiofairplan.com. We hope the website will be helpful to many agents who use OFP. Applications, Underwriting Guidelines, Change Request Forms, etc. can be easily downloaded and printed. Since OFP no longer supplies applications to agents, this internet access will give agents the opportunity to view current OFP materials, applications, underwriting criteria changes, etc.

Obviously, to assure that we can electronically notify you of changes, we need to keep your email address current. Please spend a few minutes reviewing our website. On the "contact" page, you'll find a "comments" page where you can give us your email address if it changes. Of course, you can mail, Fax (614-839-2882), or phone us (800-282-1772, ext. 127) with any new email address. Since you have an email address, any new bulletins, newsletters, etc. will be sent to you by email. Certainly, with the rising cost of postage, the delivery time for mail, and, right now, the concerns associated with mail itself, email capabilities can help all of us.

Eventually, we will enhance our website to provide for on-line application submissions, for calculation of estimated premiums for homeowners and dwelling fire submissions, for filing claims on-line, and for agents of record to view policy information for their OFP clientele. While these enhancements are being developed now, it will probably be a minimum of a year before they are actually available.

The Ohio FAIR Plan has made significant changes to its underwriting standards over the last year. Restrictive underwriting criteria for the homeowner's program regarding

* Effective 9/02/2002 the Suite number changed from Suite 340 to Suite 250. The remainder of the address is the same.

year built and ratios between market value and replacement cost and between actual cash value and replacement cost have been removed. More OFP applicants qualify for coverage under ISO's HO 00 02 (a "broad" form) or HO 00 03 coverage form (an all-risk form) because of these changes. Please see the "Products" page of our website for specific information about the coverages provided via the HO 00 02 and HO 00 03.

Additionally, late last year, OFP began offering a premium payment plan for homeowners policies. This is a two-pay plan and is available on non-escrowed homeowners policies at replacement (renewal), if annual premium is at least \$200.00. It is not available during the first year of OFP coverage.

Please let us know if there is other website information that would be helpful to you. The website should be a tool that helps you to use OFP when necessary and appropriate. You know what website information and capabilities would be of assistance to you-pass this along to us so we can add value to the website!

While the Ohio FAIR Plan has no agents, any licensed Property/Casualty agent has the ability and responsibility to assist property owners apply for coverage through OFP if necessary and appropriate. Keeping communication between OFP and agents open and interactive will result in improved service to the insuring public needing OFP. We will appreciate your input about the website, both negative and positive. Our goal is to give you appropriate tools when you work with OFP.

Sincerely,
Ohio FAIR Plan Staff