

OHIO FAIR PLAN UNDERWRITING ASSOCIATION

2500 Corporate Exchange Drive-St. 250*

Columbus, Ohio 43231

1-614-839-6446

1-800-282-1772

Bulletin #2

April 15, 2002

Agent's Mailing Address

Re: OFP adoption of ISO's Homeowners 2000 Program and increase in HO rates/premiums

To Whom It May Concern:

Enclosed you will find copies of homeowners coverage forms HO 00 02, HO 00 03, HO 00 08, and HO 04 96 bearing an edition date of 10 00. Also enclosed is a copy of HO 01 34 with an edition date of 03 01. Effective 5/1/02, the Ohio FAIR Plan (OFP) has adopted ISO's new Homeowners Program known as the HO 2000 Program. Note that our underwriting criteria has not changed, so there is no change in optional coverages available or in any OFP coverage limitations.

These forms are being sent to you to avoid our having to send (and your having to receive and store) coverage forms for each of your homeowners Replacement Certificates with an effective date of 5/1/02 or later. Obviously, the insured's Replacement Certificate will be accompanied with the coverage forms and a notification/message that there are coverage form changes. Obviously, as the insured's "insurance professional," you will want to review the forms in their entirety to be aware of all changes.

The Insured Notification also advises of a rate increase. The anticipated overall effect of the rate increase (actually a change in our Loss Cost Modifier) is an average increase of

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

16.5%. In some ISO-defined territories there are increases of 20%, in others, increases of 7.1%, and in one territory, there is a 3.2% decrease.

We know that you need to be aware of such changes to allow you to better service your clientele. Please see that this mailing is duplicated and routed to any and all of your staff that have clients insured through OFP.

NOTE: Because the ISO coverage forms referenced above are copyrighted to Insurance Services Office, Inc., the forms are not displayed in this website copy of the Bulletin. For copies of these forms, submit a request by email and the forms will be mailed to you.