

**EXHIBIT 1****WEST VIRGINIA FAIR PLAN****Statement of Assets, Liabilities and Members' Equity at  
September 30, 2011**

	<b>LEDGER ASSETS</b>	<b>ASSETS NOT ADMITTED</b>	<b>NET ADMITTED ASSETS</b>
<b><u>ASSETS</u></b>			
Cash	240,948.87	0.00	240,948.87
Investments	320,939.32	0.00	320,939.32
Due from Participating Members	74,511.17	0.00	74,511.17
Accrued Investment Income	0.00	0.00	0.00
Premiums Receivable	4,090.30	515.27	3,575.03
Other Receivables	0.00	0.00	0.00
Pre-paid Premium Tax	0.00	0.00	0.00
Pre-paid Expenses	0.00	0.00	0.00
Pre-paid Pension	8,106.00	8,106.00	0.00
Furniture & Equipment	0.00	0.00	0.00
Data Processing Equipment	0.00	0.00	0.00
Other Assets	0.00	0.00	0.00
<b>TOTAL ASSETS</b>	<b>648,595.66</b>	<b>8,621.27</b>	<b>639,974.39</b>
<b><u>LIABILITIES</u></b>			
Unpaid Losses (Incl. I.B.N.R.)			109,799.00
Unpaid Loss Adjustment Expenses			64,427.00
Unpaid Underwriting Expenses			2,116.00
Unpaid Post Retirement Benefits (Medical)			27,859.00
Unpaid Post Retirement Benefits (Pension)			58,308.00
Unearned Premiums			185,700.00
Unearned Advance Premiums			7,732.00
Claims Checks Payable			28,512.58
Amounts Withheld for Accounts of Others			663.00
Unpaid Premium Tax			4,874.33
<b>TOTAL LIABILITIES</b>			<b>489,990.91</b>
<b><u>MEMBERS' EQUITY</u></b>			
Members' Equity (Deficit)			149,983.48
<b>TOTAL LIABILITIES &amp; MEMBERS' EQUITY</b>			<b>639,974.39</b>

**EXHIBIT 2****WEST VIRGINIA FAIR PLAN**

**Income Statement for the Quarter and Year to Date Ending**  
**September 30, 2011**

	<b>Quarter</b>	<b>Year</b>
	<b><u>07/01/ - 09/30/2011</u></b>	<b><u>01/01/ - 09/30/2011</u></b>
<b><u>UNDERWRITING INCOME</u></b>		
Premiums Written	91,316.00	282,269.00
Change in Unearned Premiums	7,497.00	22,891.00
Premiums Earned	98,813.00	305,160.00
<b><u>DEDUCTIONS</u></b>		
Losses Incurred	9,000.02	175,731.06
Loss Adjustment Expenses Incurred	9,833.39	108,871.11
Other Underwriting Expenses Incurred	36,197.09	116,244.43
Post Retirement Benefits Incurred	7,409.37	22,250.74
Premium Tax Incurred	4,046.88	12,512.45
Total Underwriting Deductions	66,486.75	435,609.79
Net Underwriting Profit or Loss	32,326.25	(130,449.79)
<b><u>OTHER INCOME OR OUTGO</u></b>		
Net Investment Income	6.44	19.09
Other Income	37.68	141.28
Premiums/Assessments Charged-Off	0.00	0.00
Total Other Income or Outgo	44.12	160.37
Net Result of Operations	32,370.37	(130,289.42)
<b><u>EQUITY ACCOUNT</u></b>		
Beginning Members' Equity	115,698.63	278,534.51
Net Result of Operations	32,370.37	(130,289.42)
Change in Assets Not Admitted	1,647.50	1,181.41
Change in Post Retirement Benefits (Pension)	323.00	613.00
Assessment of Policy Year	409,736.52	409,736.52
Distribution of Policy Year	0.00	0.00
Policy Year Closeout	(409,736.52)	(409,736.52)
Assessments Charged-Off	(347.09)	(347.09)
Distributions Charged-Off	291.07	291.07
<b>MEMBERS' EQUITY (DEFICIT)</b>	<b><u>149,983.48</u></b>	<b><u>149,983.48</u></b>

**EXHIBIT 3****WEST VIRGINIA FAIR PLAN**

Reconciliation of Ledger Assets As of  
September 30, 2011

**INCREASE IN LEDGER ASSETS**

Premiums Written	282,269.00
Other Income	141.28
Investment Income	19.09
Unearned Advance Premiums	0.00
Amounts Withheld for Accounts of Others	0.00
Claims Checks Payable	14,725.65
Premiums Charged-Off	0.00
Assessments/Distributions to Members Charged-Off	0.00
Assessment of Policy Year	409,736.52
Policy Year Closeout	0.00
<b>TOTAL</b>	<hr/> 706,891.54

**DECREASE IN LEDGER ASSETS**

Other Income	0.00
Losses Paid	71,632.06
Loss Adjustment Expenses Paid	47,022.11
Other Expenses Paid	157,428.88
Unearned Advance Premiums	1,531.00
Amounts Withheld for Accounts of Others	749.36
Claims Checks Payable	0.00
Premiums Charged-Off	0.00
Assessments/Distributions to Members Charged-Off	56.02
Distribution of Policy Year	0.00
Policy Year Closeout	409,736.52
<b>TOTAL</b>	<hr/> 688,155.95

Increase(Decrease) in Ledger Assets	18,735.59
Ledger Assets at 12/31/2010	629,860.07
Ledger Assets at 09/30/2011	<hr/> 648,595.66

## EXHIBIT 5A

**WEST VIRGINIA FAIR PLAN**  
**Members' Account by Policy Year for the Quarter Ending**  
**September 30, 2011**

	<u>2011</u>	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>TOTAL</u>
Premiums Written	91,316.00	0.00	0.00	0.00	0.00	0.00	91,316.00
Other Income	37.68	0.00	0.00	0.00	0.00	0.00	37.68
Investment Income Received	6.44	0.00	0.00	0.00	0.00	0.00	6.44
Subtotal	91,360.12	0.00	0.00	0.00	0.00	0.00	91,360.12
<b>EXPENSES PAID:</b>							
Losses	0.00	21,201.02	0.00	0.00	0.00	0.00	21,201.02
Loss Adjustment Expenses	0.00	16,579.39	0.00	0.00	0.00	0.00	16,579.39
Other Underwriting Expenses	31,946.36	0.00	0.00	0.00	0.00	0.00	31,946.36
Premium Tax	3,390.68	60.80	0.00	0.00	0.00	0.00	3,451.48
Commissions	9,059.10	0.00	0.00	0.00	0.00	0.00	9,059.10
Premiums/Assessments Charged-off	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	44,396.14	37,841.21	0.00	0.00	0.00	0.00	82,237.35
<b>BALANCE DUE COMPANIES</b>	46,963.98	(37,841.21)	0.00	0.00	0.00	0.00	9,122.77
<b>DEDUCT:</b>							
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	(10,268.77)	0.00	0.00	0.00	0.00	0.00	(10,268.77)
Prior Pension	(55,605.00)	0.00	0.00	0.00	0.00	0.00	(55,605.00)
Subtotal	(65,873.77)	0.00	0.00	0.00	0.00	0.00	(65,873.77)
<b>ADD:</b>							
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(8,621.27)	0.00	0.00	0.00	0.00	0.00	(8,621.27)
Current Pension	(55,282.00)	0.00	0.00	0.00	0.00	0.00	(55,282.00)
Subtotal	(63,903.27)	0.00	0.00	0.00	0.00	0.00	(63,903.27)
<b>EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION</b>	48,934.48	(37,841.21)	0.00	0.00	0.00	0.00	11,093.27
<b>DEDUCT:</b>							
Current Unearned Premiums	172,372.00	13,328.00	0.00	0.00	0.00	0.00	185,700.00
Current Unpaid Losses (Incl. I.B.N.R.)	9,000.00	100,799.00	0.00	0.00	0.00	0.00	109,799.00
Current Unpaid Underwriting Expenses	2,116.00	0.00	0.00	0.00	0.00	0.00	2,116.00
Current Unpaid Post Retirement Benefits	22,779.00	0.00	0.00	0.00	0.00	0.00	22,779.00
Current Unpaid Loss Adjustment Expenses	5,281.00	59,146.00	0.00	0.00	0.00	0.00	64,427.00
Current Unpaid Premium Tax	4,835.59	38.74	0.00	0.00	0.00	0.00	4,874.33
Subtotal	216,383.59	173,311.74	0.00	0.00	0.00	0.00	389,695.33
<b>ADD:</b>							
Prior Unearned Premiums	138,870.00	54,327.00	0.00	0.00	0.00	0.00	193,197.00
Prior Unpaid Losses (Incl. I.B.N.R.)	700.00	121,300.00	0.00	0.00	0.00	0.00	122,000.00
Prior Unpaid Underwriting Expenses	1,351.00	0.00	0.00	0.00	0.00	0.00	1,351.00
Prior Unpaid Post Retirement Benefits	20,943.00	0.00	0.00	0.00	0.00	0.00	20,943.00
Prior Unpaid Loss Adjustment Expenses	409.00	70,764.00	0.00	0.00	0.00	0.00	71,173.00
Prior Unpaid Premium Tax	4,179.39	99.54	0.00	0.00	0.00	0.00	4,278.93
Subtotal	166,452.39	246,490.54	0.00	0.00	0.00	0.00	412,942.93
Change in Post Retirement Benefits (Pension)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Assessment of Policy Year	209,736.52	200,000.00	0.00	0.00	0.00	0.00	409,736.52
Distribution of Policy Year	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Policy Year Closeout	0.00	0.00	86,101.36	(46,768.62)	(269,251.23)	(179,818.03)	(409,736.52)
Assessments Charged-Off	0.00	(347.09)	0.00	0.00	0.00	0.00	(347.09)
Distributions Charged-Off	0.00	291.07	0.00	0.00	0.00	0.00	291.07
<b>NET CHANGE IN MEMBERS' EQUITY</b>	<b>208,739.80</b>	<b>235,281.57</b>	<b>86,101.36</b>	<b>(46,768.62)</b>	<b>(269,251.23)</b>	<b>(179,818.03)</b>	<b>34,284.85</b>

## EXHIBIT 5B

## WEST VIRGINIA FAIR PLAN

Members' Account by Policy Year for the Year to Date Ending  
September 30, 2011

	2011	2010	2009	2008	2007	2006	TOTAL
Premiums Written	273,745.00	8,524.00	0.00	0.00	0.00	0.00	282,269.00
Other Income	141.28	0.00	0.00	0.00	0.00	0.00	141.28
Investment Income Received	19.09	0.00	0.00	0.00	0.00	0.00	19.09
Subtotal	273,905.37	8,524.00	0.00	0.00	0.00	0.00	282,429.37
<b>EXPENSES PAID:</b>							
Losses	0.00	62,732.06	6,400.00	0.00	2,500.00	0.00	71,632.06
Loss Adjustment Expenses	0.00	23,111.79	12,137.15	0.00	11,773.17	0.00	47,022.11
Other Underwriting Expenses	114,362.37	0.00	0.00	0.00	0.00	0.00	114,362.37
Premium Tax	7,297.16	6,381.42	18.13	0.00	0.00	0.00	13,696.71
Commissions	27,221.90	851.90	0.00	0.00	0.00	0.00	28,073.80
Premiums/Assessments Charged-off	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	148,881.43	93,077.17	18,555.28	0.00	14,273.17	0.00	274,787.05
<b>BALANCE DUE COMPANIES</b>	125,023.94	(84,553.17)	(18,555.28)	0.00	(14,273.17)	0.00	7,642.32
<b>DEDUCT:</b>							
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	0.00	(9,802.68)	0.00	0.00	0.00	0.00	(9,802.68)
Prior Pension		(55,895.00)	0.00	0.00	0.00	0.00	(55,895.00)
Subtotal	0.00	(65,697.68)	0.00	0.00	0.00	0.00	(65,697.68)
<b>ADD:</b>							
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(8,621.27)	0.00	0.00	0.00	0.00	0.00	(8,621.27)
Current Pension	(55,282.00)	0.00	0.00	0.00	0.00	0.00	(55,282.00)
Subtotal	(63,903.27)	0.00	0.00	0.00	0.00	0.00	(63,903.27)
<b>EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION</b>	61,120.67	(18,855.49)	(18,555.28)	0.00	(14,273.17)	0.00	9,436.73
<b>DEDUCT:</b>							
Current Unearned Premiums	172,372.00	13,328.00	0.00	0.00	0.00	0.00	185,700.00
Current Unpaid Losses (Incl. I.B.N.R.)	9,000.00	100,799.00	0.00	0.00	0.00	0.00	109,799.00
Current Unpaid Underwriting Expenses	2,116.00	0.00	0.00	0.00	0.00	0.00	2,116.00
Current Unpaid Post Retirement Benefits	22,779.00	0.00	0.00	0.00	0.00	0.00	22,779.00
Current Unpaid Loss Adjustment Expenses	5,281.00	59,146.00	0.00	0.00	0.00	0.00	64,427.00
Current Unpaid Premium Tax	4,835.59	38.74	0.00	0.00	0.00	0.00	4,874.33
Subtotal	216,383.59	173,311.74	0.00	0.00	0.00	0.00	389,695.33
<b>ADD:</b>							
Prior Unearned Premiums	0.00	208,591.00	0.00	0.00	0.00	0.00	208,591.00
Prior Unpaid Losses (Incl. I.B.N.R.)	0.00	1,500.00	3,200.00	0.00	1,000.00	0.00	5,700.00
Prior Unpaid Underwriting Expenses	0.00	11,565.00	0.00	0.00	0.00	0.00	11,565.00
Prior Unpaid Post Retirement Benefits	0.00	17,271.00	0.00	0.00	0.00	0.00	17,271.00
Prior Unpaid Loss Adjustment Expenses	0.00	678.00	1,447.00	0.00	453.00	0.00	2,578.00
Prior Unpaid Premium Tax	0.00	6,040.46	18.13	0.00	0.00	0.00	6,058.59
Subtotal	0.00	245,645.46	4,665.13	0.00	1,453.00	0.00	251,763.59
Change in Post Retirement Benefits (Pension)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Assessment of Policy Year	209,736.52	200,000.00	0.00	0.00	0.00	0.00	409,736.52
Distribution of Policy Year	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Policy Year Closeout	0.00	0.00	86,101.36	(46,768.62)	(269,251.23)	(179,818.03)	(409,736.52)
Assessments Charged-Off	0.00	(347.09)	0.00	0.00	0.00	0.00	(347.09)
Distributions Charged-Off	0.00	291.07	0.00	0.00	0.00	0.00	291.07
<b>NET CHANGE IN MEMBERS' EQUITY</b>	54,473.60	253,422.21	72,211.21	(46,768.62)	(282,071.40)	(179,818.03)	(128,551.03)

**EXHIBIT 5C**

**WEST VIRGINIA FAIR PLAN**

**Members' Account for Active Policy Years @**

**September 30, 2011**

	<u>2011</u>	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>TOTAL</u>
Premiums Written	273,745.00	418,567.00	498,775.00	577,973.00	708,185.00	802,545.00	3,279,790.00
Other Income	141.28	332.05	120.35	(71.29)	476.57	(472.59)	526.37
Investment Income Received	19.09	532.76	1,187.68	8,198.91	11,154.12	18,554.46	39,647.02
Subtotal	273,905.37	419,431.81	500,083.03	586,100.62	719,815.69	820,626.87	3,319,963.39
<b>EXPENSES PAID:</b>							
Losses	0.00	101,943.02	243,162.67	391,262.42	86,878.05	272,445.43	1,095,691.59
Loss Adjustment Expenses	0.00	34,649.72	105,191.76	58,179.37	57,289.91	119,568.83	374,879.59
Other Underwriting Expenses	114,362.37	153,698.26	165,239.21	190,643.73	203,487.94	220,310.98	1,047,742.49
Premium Tax	7,297.16	18,529.54	22,127.33	25,628.04	31,405.20	35,416.81	140,404.08
Commissions	27,221.90	41,642.20	50,372.60	57,330.30	70,524.30	79,748.50	326,839.80
Premiums/Assessments Charged-off	0.00	91.43	90.82	3.88	979.06	56.30	1,221.49
Subtotal	148,881.43	350,554.17	586,184.39	723,047.74	450,564.46	727,546.85	2,986,779.04
<b>BALANCE DUE COMPANIES</b>	125,023.94	68,877.64	(86,101.36)	(136,947.12)	269,251.23	93,080.02	333,184.35
<b>ADD:</b>							
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(8,621.27)	0.00	0.00	0.00	0.00	0.00	(8,621.27)
Current Pension	(55,282.00)	0.00	0.00	0.00	0.00	0.00	(55,282.00)
Subtotal	(63,903.27)	0.00	0.00	0.00	0.00	0.00	(63,903.27)
<b>EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION</b>	61,120.67	68,877.64	(86,101.36)	(136,947.12)	269,251.23	93,080.02	269,281.08
<b>DEDUCT:</b>							
Current Unearned Premiums	172,372.00	13,328.00	0.00	0.00	0.00	0.00	185,700.00
Current Unpaid Losses (Incl. I.B.N.R.)	9,000.00	100,799.00	0.00	0.00	0.00	0.00	109,799.00
Current Unpaid Underwriting Expenses	2,116.00	0.00	0.00	0.00	0.00	0.00	2,116.00
Current Unpaid Post Retirement Benefits	22,779.00	0.00	0.00	0.00	0.00	0.00	22,779.00
Current Unpaid Loss Adjustment Expenses	5,281.00	59,146.00	0.00	0.00	0.00	0.00	64,427.00
Current Unpaid Premium Tax	4,835.59	38.74	0.00	0.00	0.00	0.00	4,874.33
Subtotal	216,383.59	173,311.74	0.00	0.00	0.00	0.00	389,695.33
Change in Post Retirement Benefits (Pension)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Assessment of Policy Year	209,736.52	200,000.00	0.00	183,715.74	0.00	100,000.00	693,452.26
Distribution of Policy Year	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Policy Year Closeout	0.00	0.00	86,101.36	(46,768.62)	(269,251.23)	(179,818.03)	(409,736.52)
Assessments Charged-Off	0.00	(347.09)	0.00	0.00	0.00	(13,261.99)	(13,609.08)
Distributions Charged-Off	0.00	291.07	0.00	0.00	0.00	0.00	291.07
<b>NET CHANGE IN MEMBERS' EQUITY</b>	<u>54,473.60</u>	<u>95,509.88</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>149,983.48</u>

**EXHIBIT 6A**

**WEST VIRGINIA FAIR PLAN**

**Premium Statistics by Line of Business and Policy Year for the Quarter & Year to Date Ending  
September 30, 2011**

	<b>QUARTER</b> 07/01/2011 - 09/30/2011			<b>YEAR</b> 01/01/2011 - 09/30/2011		
	<b>2011</b>	<b>2010</b>	<b>TOTAL</b>	<b>2011</b>	<b>2010</b>	<b>TOTAL</b>
	<b><u>PREMIUMS WRITTEN</u></b>					
Fire	78,847.00	0.00	78,847.00	236,589.00	7,748.00	244,337.00
Other Allied Lines	12,469.00	0.00	12,469.00	37,156.00	776.00	37,932.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	<u>91,316.00</u>	<u>0.00</u>	<u>91,316.00</u>	<u>273,745.00</u>	<u>8,524.00</u>	<u>282,269.00</u>
	<b><u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u></b>					
Fire	120,013.00	47,382.00	167,395.00	0.00	181,529.00	181,529.00
Other Allied Lines	18,857.00	6,945.00	25,802.00	0.00	27,062.00	27,062.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	<u>138,870.00</u>	<u>54,327.00</u>	<u>193,197.00</u>	<u>0.00</u>	<u>208,591.00</u>	<u>208,591.00</u>
	<b><u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u></b>					
Fire	148,811.00	11,605.00	160,416.00	148,811.00	11,605.00	160,416.00
Other Allied Lines	23,561.00	1,723.00	25,284.00	23,561.00	1,723.00	25,284.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	<u>172,372.00</u>	<u>13,328.00</u>	<u>185,700.00</u>	<u>172,372.00</u>	<u>13,328.00</u>	<u>185,700.00</u>
	<b><u>PREMIUMS EARNED</u></b>					
Fire	50,049.00	35,777.00	85,826.00	87,778.00	177,672.00	265,450.00
Other Allied Lines	7,765.00	5,222.00	12,987.00	13,595.00	26,115.00	39,710.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	<u>57,814.00</u>	<u>40,999.00</u>	<u>98,813.00</u>	<u>101,373.00</u>	<u>203,787.00</u>	<u>305,160.00</u>

**EXHIBIT 6B**

**WEST VIRGINIA FAIR PLAN**

**Premium Statistics by Class of Business and Policy Year for the Quarter & Year to Date Ending**  
**September 30, 2011**  
**For Terrorism Reporting Requirements Only**

	<u>QUARTER</u> 07/01/2011 - 09/30/2011			<u>YEAR</u> 01/01/2011 - 09/30/2011		
	<u>2011</u>	<u>2010</u>	<u>TOTAL</u>	<u>2011</u>	<u>2010</u>	<u>TOTAL</u>
	<b><u>PREMIUMS WRITTEN</u></b>					
Habitational (Owner Occupied)	70,363.00	0.00	70,363.00	208,150.00	6,107.00	214,257.00
Habitational (Non-Owner Occupied)	15,694.00	0.00	15,694.00	45,384.00	1,316.00	46,700.00
Commercial	5,259.00	0.00	5,259.00	20,211.00	1,101.00	21,312.00
Total	<u>91,316.00</u>	<u>0.00</u>	<u>91,316.00</u>	<u>273,745.00</u>	<u>8,524.00</u>	<u>282,269.00</u>
	<b><u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u></b>					
Habitational (Owner Occupied)	98,333.00	38,488.00	136,821.00	0.00	113,988.00	113,988.00
Habitational (Non-Owner Occupied)	21,179.00	8,294.00	29,473.00	0.00	37,470.00	37,470.00
Commercial	19,358.00	7,545.00	26,903.00	0.00	57,133.00	57,133.00
Total	<u>138,870.00</u>	<u>54,327.00</u>	<u>193,197.00</u>	<u>0.00</u>	<u>208,591.00</u>	<u>208,591.00</u>
	<b><u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u></b>					
Habitational (Owner Occupied)	133,512.00	10,325.00	143,837.00	133,512.00	10,325.00	143,837.00
Habitational (Non-Owner Occupied)	29,792.00	2,302.00	32,094.00	29,792.00	2,302.00	32,094.00
Commercial	9,068.00	701.00	9,769.00	9,068.00	701.00	9,769.00
Total	<u>172,372.00</u>	<u>13,328.00</u>	<u>185,700.00</u>	<u>172,372.00</u>	<u>13,328.00</u>	<u>185,700.00</u>
	<b><u>PREMIUMS EARNED</u></b>					
Habitational (Owner Occupied)	35,184.00	28,163.00	63,347.00	74,638.00	109,770.00	184,408.00
Habitational (Non-Owner Occupied)	7,081.00	5,992.00	13,073.00	15,592.00	36,484.00	52,076.00
Commercial	15,549.00	6,844.00	22,393.00	11,143.00	57,533.00	68,676.00
Total	<u>57,814.00</u>	<u>40,999.00</u>	<u>98,813.00</u>	<u>101,373.00</u>	<u>203,787.00</u>	<u>305,160.00</u>
Premiums Earned for Terrorism Reporting F	22,630.00	12,836.00	35,466.00	26,735.00	94,017.00	120,752.00

**NOTE: Terrorism Reporting Requirements include: Habitational (Non-Owner Occupied) & Commercial lines for Premiums Earned only!**



EXHIBIT 7A

**WEST VIRGINIA FAIR PLAN**

**Loss Statistics by Line of Business and Policy Year for the Quarter & Year to Date Ending  
September 30, 2011**

**QUARTER  
07/01/2011 - 09/30/2011**

	<b>2011</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>2007</b>	<b>2006</b>	<b>TOTAL</b>
	<b>LOSSES PAID</b>						
Fire	0.00	21,201.02	0.00	0.00	0.00	0.00	21,201.02
Other Allied Lines	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	0.00	21,201.02	0.00	0.00	0.00	0.00	21,201.02

	<b>UNPAID PREVIOUS PERIOD (INCL. I.B.N.R.)</b>						
Fire	600.00	121,200.00	0.00	0.00	0.00	0.00	121,800.00
Other Allied Lines	100.00	100.00	0.00	0.00	0.00	0.00	200.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	700.00	121,300.00	0.00	0.00	0.00	0.00	122,000.00

	<b>UNPAID CURRENT PERIOD (INCL. I.B.N.R.)</b>						
Fire	900.00	100,699.00	0.00	0.00	0.00	0.00	101,599.00
Other Allied Lines	8,100.00	100.00	0.00	0.00	0.00	0.00	8,200.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	9,000.00	100,799.00	0.00	0.00	0.00	0.00	109,799.00

	<b>LOSSES INCURRED</b>						
Fire	300.00	700.02	0.00	0.00	0.00	0.00	1,000.02
Other Allied Lines	8,000.00	0.00	0.00	0.00	0.00	0.00	8,000.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	8,300.00	700.02	0.00	0.00	0.00	0.00	9,000.02

**YEAR TO DATE  
01/01/2011 - 09/30/2011**

	<b>LOSSES PAID</b>						
Fire	0.00	54,201.02	5,000.00	0.00	2,500.00	0.00	61,701.02
Other Allied Lines	0.00	8,531.04	1,400.00	0.00	0.00	0.00	9,931.04
Crime	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	0.00	62,732.06	6,400.00	0.00	2,500.00	0.00	71,632.06

	<b>UNPAID PREVIOUS PERIOD (INCL. I.B.N.R.)</b>						
Fire	0.00	1,300.00	3,200.00	0.00	1,000.00	0.00	5,500.00
Other Allied Lines	0.00	200.00	0.00	0.00	0.00	0.00	200.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	0.00	1,500.00	3,200.00	0.00	1,000.00	0.00	5,700.00

	<b>UNPAID CURRENT PERIOD (INCL. I.B.N.R.)</b>						
Fire	900.00	100,699.00	0.00	0.00	0.00	0.00	101,599.00
Other Allied Lines	8,100.00	100.00	0.00	0.00	0.00	0.00	8,200.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	9,000.00	100,799.00	0.00	0.00	0.00	0.00	109,799.00

	<b>LOSSES INCURRED</b>						
Fire	900.00	153,600.02	1,800.00	0.00	1,500.00	0.00	157,800.02
Other Allied Lines	8,100.00	8,431.04	1,400.00	0.00	0.00	0.00	17,931.04
Crime	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	9,000.00	162,031.06	3,200.00	0.00	1,500.00	0.00	175,731.06

	<b>I.B.N.R. (CURRENT PERIOD)</b>						
Fire	900.00	400.00	0.00	0.00	0.00	0.00	1,300.00
Other Allied Lines	100.00	100.00	0.00	0.00	0.00	0.00	200.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	1,000.00	500.00	0.00	0.00	0.00	0.00	1,500.00

## EXHIBIT 7B

**WEST VIRGINIA FAIR PLAN****Loss Adjustment Statistics by Line of Business and Policy Year for the Quarter & Year to Date Ending  
September 30, 2011****QUARTER  
07/01/2011 - 09/30/2011**

	<b>2011</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>2007</b>	<b>2006</b>	<b>TOTAL</b>
<b>LOSS ADJUSTMENT EXPENSES PAID</b>							
Fire	0.00	15,309.72	0.00	0.00	0.00	0.00	15,309.72
Other Allied Lines	0.00	1,269.67	0.00	0.00	0.00	0.00	1,269.67
Crime	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	0.00	16,579.39	0.00	0.00	0.00	0.00	16,579.39
<b>UNPAID PREVIOUS PERIOD</b>							
Fire	350.00	70,705.00	0.00	0.00	0.00	0.00	71,055.00
Other Allied Lines	59.00	59.00	0.00	0.00	0.00	0.00	118.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	409.00	70,764.00	0.00	0.00	0.00	0.00	71,173.00
<b>UNPAID CURRENT PERIOD</b>							
Fire	528.00	59,088.00	0.00	0.00	0.00	0.00	59,616.00
Other Allied Lines	4,753.00	58.00	0.00	0.00	0.00	0.00	4,811.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	5,281.00	59,146.00	0.00	0.00	0.00	0.00	64,427.00
<b>LOSS ADJUSTMENT EXPENSES INCURRED</b>							
Fire	178.00	3,692.72	0.00	0.00	0.00	0.00	3,870.72
Other Allied Lines	4,694.00	1,268.67	0.00	0.00	0.00	0.00	5,962.67
Crime	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	4,872.00	4,961.39	0.00	0.00	0.00	0.00	9,833.39

**YEAR TO DATE  
01/01/2011 - 09/30/2011**

	<b>2011</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>2007</b>	<b>2006</b>	<b>TOTAL</b>
<b>LOSS ADJUSTMENT EXPENSES PAID</b>							
Fire	0.00	16,903.54	10,787.30	0.00	11,773.17	0.00	39,464.01
Other Allied Lines	0.00	6,208.25	1,349.85	0.00	0.00	0.00	7,558.10
Crime	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	0.00	23,111.79	12,137.15	0.00	11,773.17	0.00	47,022.11
<b>UNPAID PREVIOUS PERIOD</b>							
Fire	0.00	588.00	1,447.00	0.00	453.00	0.00	2,488.00
Other Allied Lines	0.00	90.00	0.00	0.00	0.00	0.00	90.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	0.00	678.00	1,447.00	0.00	453.00	0.00	2,578.00
<b>UNPAID CURRENT PERIOD</b>							
Fire	528.00	59,088.00	0.00	0.00	0.00	0.00	59,616.00
Other Allied Lines	4,753.00	58.00	0.00	0.00	0.00	0.00	4,811.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	5,281.00	59,146.00	0.00	0.00	0.00	0.00	64,427.00
<b>LOSS ADJUSTMENT EXPENSES INCURRED</b>							
Fire	528.00	75,403.54	9,340.30	0.00	11,320.17	0.00	96,592.01
Other Allied Lines	4,753.00	6,176.25	1,349.85	0.00	0.00	0.00	12,279.10
Crime	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	5,281.00	81,579.79	10,690.15	0.00	11,320.17	0.00	108,871.11

