

EXHIBIT 1**WEST VIRGINIA FAIR PLAN****Statement of Assets, Liabilities and Members' Equity at****December 31, 2014**

	LEDGER ASSETS	ASSETS NOT ADMITTED	NET ADMITTED ASSETS
<u>ASSETS</u>			
Cash	558,322.21	0.00	558,322.21
Investments	321,017.55	0.00	321,017.55
Due from Participating Members	0.00	0.00	0.00
Accrued Investment Income	0.00	0.00	0.00
Premiums Receivable	8,194.04	3,071.29	5,122.75
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	0.00	0.00	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
TOTAL ASSETS	887,533.80	3,071.29	884,462.51
<u>LIABILITIES</u>			
Unpaid Losses (Incl. I.B.N.R.)			66,600.00
Unpaid Loss Adjustment Expenses			6,631.00
Unpaid Underwriting Expenses			12,610.00
Unpaid Post Retirement Benefits (Medical)			88,360.00
Unpaid Post Retirement Benefits (Pension)			67,286.00
Unearned Premiums			182,678.00
Unearned Advance Premiums			11,144.00
Claims Checks Payable			9,284.42
Amounts Withheld for Accounts of Others			(482.91)
Unpaid Premium Tax			5,391.75
TOTAL LIABILITIES			449,502.26
<u>MEMBERS' EQUITY</u>			
Members' Equity (Deficit)			434,960.25
TOTAL LIABILITIES & MEMBERS' EQUITY			884,462.51

EXHIBIT 2**WEST VIRGINIA FAIR PLAN****Income Statement for the Quarter and Year to Date Ending
December 31, 2014**

	Quarter	Year
	10/01/ - 12/31/2014	01/01/ - 12/31/2014
<u>UNDERWRITING INCOME</u>		
Premiums Written	96,062.00	359,638.00
Change in Unearned Premiums	(7,235.00)	(841.00)
Premiums Earned	88,827.00	358,797.00
<u>DEDUCTIONS</u>		
Losses Incurred	66,000.00	150,024.76
Loss Adjustment Expenses Incurred	9,341.76	3,520.40
Other Underwriting Expenses Incurred	61,604.54	190,584.85
Post Retirement Benefits Incurred	(13,563.36)	12,736.61
Premium Tax Incurred	4,258.98	15,934.79
Total Underwriting Deductions	127,641.92	372,801.41
Net Underwriting Profit or Loss	(38,814.92)	(14,004.41)
<u>OTHER INCOME OR OUTGO</u>		
Net Investment Income	5.93	23.24
Other Income	(2,283.73)	(1,164.85)
Premiums/Assessments Charged-Off	0.00	444.04
Total Other Income or Outgo	(2,277.80)	(697.57)
Net Result of Operations	(41,092.72)	(14,701.98)
<u>EQUITY ACCOUNT</u>		
Beginning Members' Equity	523,885.91	480,270.84
Net Result of Operations	(41,092.72)	(14,701.98)
Change in Assets Not Admitted	31,995.64	27,201.25
Change in Post Retirement Benefits (Pension)	(81,581.00)	(81,581.00)
Assessment of Policy Year	0.00	701,695.38
Distribution of Policy Year	0.00	0.00
Policy Year Closeout	0.00	(701,695.38)
Assessments Charged-Off	1,752.42	(3,134.29)
Distributions Charged-Off	0.00	26,905.43
MEMBERS' EQUITY (DEFICIT)	434,960.25	434,960.25

EXHIBIT 3**WEST VIRGINIA FAIR PLAN****Reconciliation of Ledger Assets As of
December 31, 2014****INCREASE IN LEDGER ASSETS**

Premiums Written	359,638.00
Other Income	0.00
Investment Income	23.24
Unearned Advance Premiums	0.00
Amounts Withheld for Accounts of Others	0.00
Claims Checks Payable	0.00
Premiums Charged-Off	444.04
Assessments/Distributions to Members Charged-Off	23,771.14
Assessment of Policy Year	701,695.38
Policy Year Closeout	0.00
Change In Other	0.00
TOTAL	1,085,571.80

DECREASE IN LEDGER ASSETS

Other Income	1,164.85
Losses Paid	174,024.76
Loss Adjustment Expenses Paid	23,928.40
Other Expenses Paid	209,369.81
Unearned Advance Premiums	2,448.00
Amounts Withheld for Accounts of Others	210.54
Claims Checks Payable	13,415.49
Premiums Charged-Off	0.00
Assessments/Distributions to Members Charged-Off	0.00
Distribution of Policy Year	0.00
Policy Year Closeout	701,695.38
Change in Prepaid Pension	43,778.00
TOTAL	1,170,035.23

Increase(Decrease) in Ledger Assets	(84,463.43)
Ledger Assets at 12/31/2013	971,997.23
Ledger Assets at 12/31/2014	887,533.80

EXHIBIT 4**WEST VIRGINIA FAIR PLAN****Statement of Expenses Incurred for the Year Ending****December 31, 2014**

	<u>Loss Adjustment Expenses</u>	<u>Acquisition Expenses</u>	<u>Inspection Expenses</u>	<u>General Expenses</u>	<u>TOTAL</u>
Claim Adjustment Services	10,607.23	0.00	0.00	0.00	10,607.23
Commissions	0.00	35,719.00	0.00	0.00	35,719.00
Boards, Bureaus & Associations	3,959.76	1,465.02	0.00	7,307.56	12,732.34
Salaries	3,406.64	37,974.78	0.00	18,200.93	59,582.35
Employee Relations & Welfare	1,771.28	14,067.99	0.00	14,938.18	30,777.45
Insurance	10.80	209.47	0.00	319.49	539.76
Travel & Travel Items	2,121.05	2,009.66	0.00	2,915.97	7,046.68
Rent & Rent Items	959.74	7,617.11	0.00	4,570.26	13,147.11
Equipment	52.57	785.61	0.00	1,790.15	2,628.33
Printing & Stationery	9.39	213.99	0.00	246.21	469.59
Postage, Telephone, & Telegraph	61.02	1,552.71	0.00	565.58	2,179.31
Legal & Auditing	332.00	8,833.56	0.00	7,434.51	16,600.07
Payroll Taxes	246.60	2,802.95	0.00	1,343.43	4,392.98
Premium Taxes	0.00	0.00	0.00	15,800.35	15,800.35
State & Local Insurance Taxes	0.00	0.00	0.00	0.00	0.00
Miscellaneous	390.32	2,868.89	0.00	16,257.03	19,516.24
Advertising	0.00	0.00	0.00	0.00	0.00
Inspections, Surveys, & Reports	0.00	0.00	15,762.42	0.00	15,762.42
TOTAL Expenses Paid	23,928.40	116,120.74	15,762.42	91,689.65	247,501.21
Add: Unpaid Expenses Current Year	6,631.00	5,480.00	544.00	15,958.75	28,613.75
Deduct: Unpaid Expenses Prior Year	27,039.00	6,970.00	616.00	18,713.31	53,338.31
Expenses Incurred	3,520.40	114,630.74	15,690.42	88,935.09	222,776.65

EXHIBIT 5A

WEST VIRGINIA FAIR PLAN
Members' Account by Policy Year for the Quarter Ending
December 31, 2014

	<u>2014</u>	<u>2013</u>	<u>2012</u>	<u>2011</u>	<u>2010</u>	<u>TOTAL</u>
Premiums Written	96,062.00	0.00	0.00	0.00	0.00	96,062.00
Other Income	(2,283.73)	0.00	0.00	0.00	0.00	(2,283.73)
Investment Income Received	5.93	0.00	0.00	0.00	0.00	5.93
Subtotal	<u>93,784.20</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>93,784.20</u>
EXPENSES PAID:						
Losses	39,000.00	0.00	0.00	0.00	0.00	39,000.00
Loss Adjustment Expenses	7,126.76	0.00	0.00	0.00	0.00	7,126.76
Other Underwriting Expenses	46,673.98	0.00	0.00	0.00	0.00	46,673.98
Premium Tax	3,508.60	0.00	0.00	0.00	0.00	3,508.60
Commissions	9,878.20	0.00	0.00	0.00	0.00	9,878.20
Premiums/Assessments Charged-off	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	<u>106,187.54</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>106,187.54</u>
BALANCE DUE COMPANIES	(12,403.34)	0.00	0.00	0.00	0.00	(12,403.34)
DEDUCT:						
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	(35,066.93)	0.00	0.00	0.00	0.00	(35,066.93)
Prior Pension	(70,084.00)	0.00	0.00	0.00	0.00	(70,084.00)
Subtotal	<u>(105,150.93)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(105,150.93)</u>
ADD:						
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(3,071.29)	0.00	0.00	0.00	0.00	(3,071.29)
Current Pension	(151,665.00)	0.00	0.00	0.00	0.00	(151,665.00)
Subtotal	<u>(154,736.29)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(154,736.29)</u>
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	(61,988.70)	0.00	0.00	0.00	0.00	(61,988.70)
DEDUCT:						
Current Unearned Premiums	182,678.00	0.00	0.00	0.00	0.00	182,678.00
Current Unpaid Losses (Incl. I.B.N.R.)	61,600.00	5,000.00	0.00	0.00	0.00	66,600.00
Current Unpaid Underwriting Expenses	12,610.00	0.00	0.00	0.00	0.00	12,610.00
Current Unpaid Post Retirement Benefits	3,981.00	0.00	0.00	0.00	0.00	3,981.00
Current Unpaid Loss Adjustment Expenses	6,134.00	497.00	0.00	0.00	0.00	6,631.00
Current Unpaid Premium Tax	5,386.44	5.31	0.00	0.00	0.00	5,391.75
Subtotal	<u>272,389.44</u>	<u>5,502.31</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>277,891.75</u>
ADD:						
Prior Unearned Premiums	165,548.00	9,895.00	0.00	0.00	0.00	175,443.00
Prior Unpaid Losses (Incl. I.B.N.R.)	39,500.00	100.00	0.00	0.00	0.00	39,600.00
Prior Unpaid Underwriting Expenses	3,706.00	0.00	0.00	0.00	0.00	3,706.00
Prior Unpaid Post Retirement Benefits	21,396.00	0.00	0.00	0.00	0.00	21,396.00
Prior Unpaid Loss Adjustment Expenses	4,405.00	11.00	0.00	0.00	0.00	4,416.00
Prior Unpaid Premium Tax	4,636.06	5.31	0.00	0.00	0.00	4,641.37
Subtotal	<u>239,191.06</u>	<u>10,011.31</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>249,202.37</u>
Change in Post Retirement Benefits (Pension)	0.00	0.00	0.00	0.00	0.00	0.00
Assessment of Policy Year	0.00	0.00	0.00	0.00	0.00	0.00
Distribution of Policy Year	0.00	0.00	0.00	0.00	0.00	0.00
Policy Year Closeout	0.00	0.00	0.00	0.00	0.00	0.00
Assessments Charged-Off	0.00	0.00	1,752.42	0.00	0.00	1,752.42
Distributions Charged-Off	0.00	0.00	0.00	0.00	0.00	0.00
NET CHANGE IN MEMBERS' EQUITY	<u>(95,187.08)</u>	<u>4,509.00</u>	<u>1,752.42</u>	<u>0.00</u>	<u>0.00</u>	<u>(88,925.66)</u>

EXHIBIT 5B

WEST VIRGINIA FAIR PLAN**Members' Account by Policy Year for the Year to Date Ending**

December 31, 2014

	2014	2013	2012	2011	2010	TOTAL
Premiums Written	358,170.00	1,468.00	0.00	0.00	0.00	359,638.00
Other Income	(1,164.85)	0.00	0.00	0.00	0.00	(1,164.85)
Investment Income Received	23.24	0.00	0.00	0.00	0.00	23.24
Subtotal	357,028.39	1,468.00	0.00	0.00	0.00	358,496.39
EXPENSES PAID:						
Losses	39,000.00	135,024.76	0.00	0.00	0.00	174,024.76
Loss Adjustment Expenses	8,243.87	15,684.53	0.00	0.00	0.00	23,928.40
Other Underwriting Expenses	172,053.46	0.00	0.00	0.00	0.00	172,053.46
Premium Tax	10,484.32	5,296.53	19.50	0.00	0.00	15,800.35
Commissions	35,584.60	134.40	0.00	0.00	0.00	35,719.00
Premiums/Assessments Charged-off	0.00	(444.04)	0.00	0.00	0.00	(444.04)
Subtotal	265,366.25	155,696.18	19.50	0.00	0.00	421,081.93
BALANCE DUE COMPANIES	91,662.14	(154,228.18)	(19.50)	0.00	0.00	(62,585.54)
DEDUCT:						
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	0.00	(30,272.54)	0.00	0.00	0.00	(30,272.54)
Prior Pension		(70,084.00)	0.00	0.00	0.00	(70,084.00)
Subtotal	0.00	(100,356.54)	0.00	0.00	0.00	(100,356.54)
ADD:						
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(3,071.29)	0.00	0.00	0.00	0.00	(3,071.29)
Current Pension	(151,665.00)	0.00	0.00	0.00	0.00	(151,665.00)
Subtotal	(154,736.29)	0.00	0.00	0.00	0.00	(154,736.29)
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	(63,074.15)	(53,871.64)	(19.50)	0.00	0.00	(116,965.29)
DEDUCT:						
Current Unearned Premiums	182,678.00	0.00	0.00	0.00	0.00	182,678.00
Current Unpaid Losses (Incl. I.B.N.R.)	61,600.00	5,000.00	0.00	0.00	0.00	66,600.00
Current Unpaid Underwriting Expenses	12,610.00	0.00	0.00	0.00	0.00	12,610.00
Current Unpaid Post Retirement Benefits	3,981.00	0.00	0.00	0.00	0.00	3,981.00
Current Unpaid Loss Adjustment Expenses	6,134.00	497.00	0.00	0.00	0.00	6,631.00
Current Unpaid Premium Tax	5,386.44	5.31	0.00	0.00	0.00	5,391.75
Subtotal	272,389.44	5,502.31	0.00	0.00	0.00	277,891.75
ADD:						
Prior Unearned Premiums	0.00	181,837.00	0.00	0.00	0.00	181,837.00
Prior Unpaid Losses (Incl. I.B.N.R.)	0.00	90,600.00	0.00	0.00	0.00	90,600.00
Prior Unpaid Underwriting Expenses	0.00	12,126.00	0.00	0.00	0.00	12,126.00
Prior Unpaid Post Retirement Benefits	0.00	8,916.00	0.00	0.00	0.00	8,916.00
Prior Unpaid Loss Adjustment Expenses	0.00	27,039.00	0.00	0.00	0.00	27,039.00
Prior Unpaid Premium Tax	0.00	5,237.81	19.50	0.00	0.00	5,257.31
Subtotal	0.00	325,755.81	19.50	0.00	0.00	325,775.31
Change in Post Retirement Benefits (Pension)	0.00	0.00	0.00	0.00	0.00	0.00
Assessment of Policy Year	0.00	701,695.38	0.00	0.00	0.00	701,695.38
Distribution of Policy Year	0.00	0.00	0.00	0.00	0.00	0.00
Policy Year Closeout	0.00	0.00	0.00	(361,954.81)	(339,740.57)	(701,695.38)
Assessments Charged-Off	0.00	0.00	(3,134.29)	0.00	0.00	(3,134.29)
Distributions Charged-Off	0.00	0.00	26,905.43	0.00	0.00	26,905.43
NET CHANGE IN MEMBERS' EQUITY	(335,463.59)	968,077.24	23,771.14	(361,954.81)	(339,740.57)	(45,310.59)

EXHIBIT 5C

WEST VIRGINIA FAIR PLAN

Members' Account for Active Policy Years @

December 31, 2014

	2014	2013	2012	2011	2010	TOTAL
Premiums Written	358,170.00	369,282.00	368,382.00	382,529.00	418,567.00	1,896,930.00
Other Income	(1,164.85)	198.13	734.66	187.02	332.05	287.01
Investment Income Received	23.24	24.04	24.74	25.30	532.76	630.08
Subtotal	357,028.39	369,504.17	369,141.40	382,741.32	419,431.81	1,897,847.09
EXPENSES PAID:						
Losses	39,000.00	147,024.76	72,777.96	111,179.54	101,943.02	471,925.28
Loss Adjustment Expenses	8,243.87	25,372.09	29,221.15	17,641.92	55,630.91	136,109.94
Other Underwriting Expenses	172,053.46	152,219.10	154,306.80	145,315.45	153,698.26	777,593.07
Premium Tax	10,484.32	16,354.93	16,334.64	16,962.71	18,568.28	78,704.88
Commissions	35,584.60	37,745.00	36,757.80	37,937.50	41,642.20	189,667.10
Premiums/Assessments Charged-off	0.00	65.25	6.46	1,485.91	91.43	1,649.05
Subtotal	265,366.25	378,781.13	309,404.81	330,523.03	371,574.10	1,655,649.32
BALANCE DUE COMPANIES	91,662.14	(9,276.96)	59,736.59	52,218.29	47,857.71	242,197.77
ADD:						
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(3,071.29)	0.00	0.00	0.00	0.00	(3,071.29)
Current Pension	(151,665.00)	0.00	0.00	0.00	0.00	(151,665.00)
Subtotal	(154,736.29)	0.00	0.00	0.00	0.00	(154,736.29)
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	(63,074.15)	(9,276.96)	59,736.59	52,218.29	47,857.71	87,461.48
DEDUCT:						
Current Unearned Premiums	182,678.00	0.00	0.00	0.00	0.00	182,678.00
Current Unpaid Losses (Incl. I.B.N.R.)	61,600.00	5,000.00	0.00	0.00	0.00	66,600.00
Current Unpaid Underwriting Expenses	12,610.00	0.00	0.00	0.00	0.00	12,610.00
Current Unpaid Post Retirement Benefits	3,981.00	0.00	0.00	0.00	0.00	3,981.00
Current Unpaid Loss Adjustment Expenses	6,134.00	497.00	0.00	0.00	0.00	6,631.00
Current Unpaid Premium Tax	5,386.44	5.31	0.00	0.00	0.00	5,391.75
Subtotal	272,389.44	5,502.31	0.00	0.00	0.00	277,891.75
Change in Post Retirement Benefits (Pension)	0.00	0.00	0.00	0.00	0.00	0.00
Assessment of Policy Year	0.00	701,695.38	0.00	309,736.52	300,000.00	1,311,431.90
Distribution of Policy Year	0.00	0.00	0.00	0.00	0.00	0.00
Policy Year Closeout	0.00	0.00	0.00	(361,954.81)	(339,740.57)	(701,695.38)
Assessments Charged-Off	0.00	0.00	(3,134.29)	0.00	(15,448.73)	(18,583.02)
Distributions Charged-Off	0.00	0.00	26,905.43	0.00	7,331.59	34,237.02
NET CHANGE IN MEMBERS' EQUITY	(335,463.59)	686,916.11	83,507.73	0.00	0.00	434,960.25

EXHIBIT 6A

WEST VIRGINIA FAIR PLAN

**Premium Statistics by Line of Business and Policy Year for the Quarter & Year to Date Ending
December 31, 2014**

	<u>QUARTER</u> 10/01/2014 - 12/31/2014			<u>YEAR</u> 01/01/2014 - 12/31/2014		
	<u>2014</u>	<u>2013</u>	<u>TOTAL</u> <u>PREMIUMS WRITTEN</u>	<u>2014</u>	<u>2013</u>	<u>TOTAL</u>
Fire	83,301.00	0.00	83,301.00	308,792.00	1,062.00	309,854.00
Other Allied Lines	12,761.00	0.00	12,761.00	49,378.00	406.00	49,784.00
Total	96,062.00	0.00	96,062.00	358,170.00	1,468.00	359,638.00
<u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u>						
Fire	141,897.00	8,524.00	150,421.00	0.00	156,645.00	156,645.00
Other Allied Lines	23,651.00	1,371.00	25,022.00	0.00	25,192.00	25,192.00
Total	165,548.00	9,895.00	175,443.00	0.00	181,837.00	181,837.00
<u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u>						
Fire	157,270.00	0.00	157,270.00	157,270.00	0.00	157,270.00
Other Allied Lines	25,408.00	0.00	25,408.00	25,408.00	0.00	25,408.00
Total	182,678.00	0.00	182,678.00	182,678.00	0.00	182,678.00
<u>PREMIUMS EARNED</u>						
Fire	67,928.00	8,524.00	76,452.00	151,522.00	157,707.00	309,229.00
Other Allied Lines	11,004.00	1,371.00	12,375.00	23,970.00	25,598.00	49,568.00
Total	78,932.00	9,895.00	88,827.00	175,492.00	183,305.00	358,797.00

EXHIBIT 6B

WEST VIRGINIA FAIR PLAN

Premium Statistics by Class of Business and Policy Year for the Quarter & Year to Date Ending
December 31, 2014
For Terrorism Reporting Requirements Only

	<u>QUARTER</u>			<u>YEAR</u>		
	10/01/2014 - 12/31/2014			01/01/2014 - 12/31/2014		
	<u>2014</u>	<u>2013</u>	<u>TOTAL</u>	<u>2014</u>	<u>2013</u>	<u>TOTAL</u>
	<u>PREMIUMS WRITTEN</u>					
Habitational (Owner Occupied)	68,611.00	0.00	68,611.00	262,230.00	923.00	263,153.00
Habitational (Non-Owner Occupied)	14,203.00	0.00	14,203.00	57,102.00	298.00	57,400.00
Commercial	13,248.00	0.00	13,248.00	38,838.00	247.00	39,085.00
Total	<u>96,062.00</u>	<u>0.00</u>	<u>96,062.00</u>	<u>358,170.00</u>	<u>1,468.00</u>	<u>359,638.00</u>
	<u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u>					
Habitational (Owner Occupied)	130,005.00	7,774.00	137,779.00	0.00	116,731.00	116,731.00
Habitational (Non-Owner Occupied)	18,309.00	1,093.00	19,402.00	0.00	22,665.00	22,665.00
Commercial	17,234.00	1,028.00	18,262.00	0.00	42,441.00	42,441.00
Total	<u>165,548.00</u>	<u>9,895.00</u>	<u>175,443.00</u>	<u>0.00</u>	<u>181,837.00</u>	<u>181,837.00</u>
	<u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u>					
Habitational (Owner Occupied)	120,969.00	0.00	120,969.00	120,969.00	0.00	120,969.00
Habitational (Non-Owner Occupied)	25,027.00	0.00	25,027.00	25,027.00	0.00	25,027.00
Commercial	36,682.00	0.00	36,682.00	36,682.00	0.00	36,682.00
Total	<u>182,678.00</u>	<u>0.00</u>	<u>182,678.00</u>	<u>182,678.00</u>	<u>0.00</u>	<u>182,678.00</u>
	<u>PREMIUMS EARNED</u>					
Habitational (Owner Occupied)	77,647.00	7,774.00	85,421.00	141,261.00	117,654.00	258,915.00
Habitational (Non-Owner Occupied)	7,485.00	1,093.00	8,578.00	32,075.00	22,963.00	55,038.00
Commercial	(6,200.00)	1,028.00	(5,172.00)	2,156.00	42,688.00	44,844.00
Total	<u>78,932.00</u>	<u>9,895.00</u>	<u>88,827.00</u>	<u>175,492.00</u>	<u>183,305.00</u>	<u>358,797.00</u>
Premiums Earned for Terrorism Reporting Requirements	1,285.00	2,121.00	3,406.00	34,231.00	65,651.00	99,882.00

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

EXHIBIT 7

WEST VIRGINIA FAIR PLAN
Reporting Schedule P Number of Claims Outstanding
FOR THE TEN YEAR PERIOD ENDING
December 31, 2014

<u>Coverage</u>	<u>2014</u>	<u>2013</u>	<u>2012</u>	<u>2011</u>	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>TOTAL</u>
Fire	2	0	0	0	0	0	0	0	0	0	2
Other Allied Lines	0	0	0	0	0	0	0	0	0	0	0
Crime	0	0	0	0	0	0	0	0	0	0	0
Homeowners	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
TOTAL	2	0	0	0	0	0	0	0	0	0	2

NOTES:

- 1) Members should apply their respective percentages of participations to the reported Claims Outstanding by line by year.
- 2) Claims counts should be reported in whole numbers. Members should utilize the method employed in their respective filings. i.e., either the "round up" or "truncated method."
- 3) Members are advised the FAIR Plan claim counts are accumulated per claim.

EXHIBIT 7A

WEST VIRGINIA FAIR PLAN

**Loss Statistics by Line of Business and Policy Year for the Quarter & Year to Date Ending
December 31, 2014**

**QUARTER
10/01/2014 - 12/31/2014**

	2014	2013	2012	2011	2010	TOTAL
LOSSES PAID						
Fire	39,000.00	0.00	0.00	0.00	0.00	39,000.00
Other Allied Lines	0.00	0.00	0.00	0.00	0.00	0.00
Total	39,000.00	0.00	0.00	0.00	0.00	39,000.00
UNPAID PREVIOUS PERIOD (INCL. I.B.N.R.)						
Fire	39,400.00	100.00	0.00	0.00	0.00	39,500.00
Other Allied Lines	100.00	0.00	0.00	0.00	0.00	100.00
Total	39,500.00	100.00	0.00	0.00	0.00	39,600.00
UNPAID CURRENT PERIOD (INCL. I.B.N.R.)						
Fire	61,500.00	5,000.00	0.00	0.00	0.00	66,500.00
Other Allied Lines	100.00	0.00	0.00	0.00	0.00	100.00
Total	61,600.00	5,000.00	0.00	0.00	0.00	66,600.00
LOSSES INCURRED						
Fire	61,100.00	4,900.00	0.00	0.00	0.00	66,000.00
Other Allied Lines	0.00	0.00	0.00	0.00	0.00	0.00
Total	61,100.00	4,900.00	0.00	0.00	0.00	66,000.00

**YEAR TO DATE
01/01/2014 - 12/31/2014**

	2014	2013	2012	2011	2010	TOTAL
LOSSES PAID						
Fire	39,000.00	129,577.84	0.00	0.00	0.00	168,577.84
Other Allied Lines	0.00	5,446.92	0.00	0.00	0.00	5,446.92
Total	39,000.00	135,024.76	0.00	0.00	0.00	174,024.76
UNPAID PREVIOUS PERIOD (INCL. I.B.N.R.)						
Fire	0.00	90,500.00	0.00	0.00	0.00	90,500.00
Other Allied Lines	0.00	100.00	0.00	0.00	0.00	100.00
Total	0.00	90,600.00	0.00	0.00	0.00	90,600.00
UNPAID CURRENT PERIOD (INCL. I.B.N.R.)						
Fire	61,500.00	5,000.00	0.00	0.00	0.00	66,500.00
Other Allied Lines	100.00	0.00	0.00	0.00	0.00	100.00
Total	61,600.00	5,000.00	0.00	0.00	0.00	66,600.00
LOSSES INCURRED						
Fire	100,500.00	44,077.84	0.00	0.00	0.00	144,577.84
Other Allied Lines	100.00	5,346.92	0.00	0.00	0.00	5,446.92
Total	100,600.00	49,424.76	0.00	0.00	0.00	150,024.76
I.B.N.R. (CURRENT PERIOD)						
Fire	500.00	0.00	0.00	0.00	0.00	500.00
Other Allied Lines	100.00	0.00	0.00	0.00	0.00	100.00
Total	600.00	0.00	0.00	0.00	0.00	600.00

EXHIBIT 7B

WEST VIRGINIA FAIR PLAN

**Loss Adjustment Statistics by Line of Business and Policy Year for the Quarter & Year to Date Ending
December 31, 2014**

	QUARTER					
	10/01/2014 - 12/31/2014					
	2014	2013	2012	2011	2010	TOTAL
	LOSS ADJUSTMENT EXPENSES PAID					
Fire	7,126.76	0.00	0.00	0.00	0.00	7,126.76
Other Allied Lines	0.00	0.00	0.00	0.00	0.00	0.00
Total	7,126.76	0.00	0.00	0.00	0.00	7,126.76
	UNPAID PREVIOUS PERIOD					
Fire	4,394.00	11.00	0.00	0.00	0.00	4,405.00
Other Allied Lines	11.00	0.00	0.00	0.00	0.00	11.00
Total	4,405.00	11.00	0.00	0.00	0.00	4,416.00
	UNPAID CURRENT PERIOD					
Fire	6,124.00	497.00	0.00	0.00	0.00	6,621.00
Other Allied Lines	10.00	0.00	0.00	0.00	0.00	10.00
Total	6,134.00	497.00	0.00	0.00	0.00	6,631.00
	LOSS ADJUSTMENT EXPENSES INCURRED					
Fire	8,856.76	486.00	0.00	0.00	0.00	9,342.76
Other Allied Lines	(1.00)	0.00	0.00	0.00	0.00	(1.00)
Total	8,855.76	486.00	0.00	0.00	0.00	9,341.76
	YEAR TO DATE					
	01/01/2014 - 12/31/2014					
	LOSS ADJUSTMENT EXPENSES PAID					
Fire	8,243.87	14,666.63	0.00	0.00	0.00	22,910.50
Other Allied Lines	0.00	1,017.90	0.00	0.00	0.00	1,017.90
Total	8,243.87	15,684.53	0.00	0.00	0.00	23,928.40
	UNPAID PREVIOUS PERIOD					
Fire	0.00	27,009.00	0.00	0.00	0.00	27,009.00
Other Allied Lines	0.00	30.00	0.00	0.00	0.00	30.00
Total	0.00	27,039.00	0.00	0.00	0.00	27,039.00
	UNPAID CURRENT PERIOD					
Fire	6,124.00	497.00	0.00	0.00	0.00	6,621.00
Other Allied Lines	10.00	0.00	0.00	0.00	0.00	10.00
Total	6,134.00	497.00	0.00	0.00	0.00	6,631.00
	LOSS ADJUSTMENT EXPENSES INCURRED					
Fire	14,367.87	(11,845.37)	0.00	0.00	0.00	2,522.50
Other Allied Lines	10.00	987.90	0.00	0.00	0.00	997.90
Total	14,377.87	(10,857.47)	0.00	0.00	0.00	3,520.40

EXHIBIT 8

WEST VIRGINIA
Report of Catastrophe Losses for the Quarter Ending
December 31, 2014

Cat #	Policy Year	Date of Loss	Line of Business	Unpaid Losses	Paid Losses	Alloc. Unpaid LAE	Paid Loss Adjustment Expenses
			Other	0	0.00	0	0.00
	TOTAL			<u>0</u>	<u>0.00</u>	<u>0</u>	<u>0.00</u>