

EXHIBIT 1**WEST VIRGINIA FAIR PLAN**

Statement of Assets, Liabilities and Members' Equity at
December 31, 2017

	LEDGER ASSETS	ASSETS NOT ADMITTED	NET ADMITTED ASSETS
<u>ASSETS</u>			
Cash	482,171.80	0.00	482,171.80
Investments	322,767.64	0.00	322,767.64
Due from Participating Members	0.00	0.00	0.00
Accrued Investment Income	0.00	0.00	0.00
Premiums Receivable	8,495.22	5,127.72	3,367.50
Other Receivables	0.00	0.00	0.00
Pre-paid Premium Tax	0.00	0.00	0.00
Pre-paid Expenses	700.00	700.00	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	814,134.66	5,827.72	808,306.94
<u>LIABILITIES</u>			
Unpaid Losses (Incl. I.B.N.R.)			1,600.00
Unpaid Loss Adjustment Expenses			767.00
Unpaid Underwriting Expenses			5,121.00
Unpaid Post Retirement Benefits (Medical)			103,996.00
Unpaid Post Retirement Benefits (Pension)			42,166.00
Unearned Premiums			142,854.00
Unearned Advance Premiums			15,864.00
Claims Checks Payable			0.00
Amounts Withheld for Accounts of Others			(1,994.80)
Unpaid Premium Tax			4,137.81
TOTAL LIABILITIES			314,511.01
<u>MEMBERS' EQUITY</u>			
Members' Equity (Deficit)			493,795.93
TOTAL LIABILITIES & MEMBERS' EQUITY			808,306.94

EXHIBIT 2**WEST VIRGINIA FAIR PLAN****Income Statement for the Quarter and Year to Date Ending
December 31, 2017**

	Quarter	Year
	10/01/ - 12/31/2017	01/01/ - 12/31/2017
<u>UNDERWRITING INCOME</u>		
Premiums Written	72,700.00	286,380.00
Change in Unearned Premiums	(3,094.00)	12,706.00
Premiums Earned	69,606.00	299,086.00
<u>DEDUCTIONS</u>		
Losses Incurred	(100.00)	45,010.62
Loss Adjustment Expenses Incurred	5,309.64	23,790.15
Other Underwriting Expenses Incurred	43,376.45	162,874.45
Post Retirement Benefits Incurred	2,877.98	16,872.65
Premium Tax Incurred	3,218.09	16,078.60
Total Underwriting Deductions	54,682.16	264,626.47
Net Underwriting Profit or Loss	14,923.84	34,459.53
<u>OTHER INCOME OR OUTGO</u>		
Net Investment Income	325.25	1,506.82
Other Income	179.32	1,137.57
Premiums/Assessments Charged-Off	0.00	(1,801.50)
Total Other Income or Outgo	504.57	842.89
Net Result of Operations	15,428.41	35,302.42
<u>EQUITY ACCOUNT</u>		
Beginning Members' Equity	416,340.64	432,259.54
Net Result of Operations	15,428.41	35,302.42
Change in Assets Not Admitted	17,936.87	(5,248.58)
Change in Post Retirement Benefits (Pension)	58,588.00	43,522.00
Assessment of Policy Year	0.00	651,384.71
Distribution of Policy Year	0.00	0.00
Policy Year Closeout	0.00	(651,384.71)
Assessments Charged-Off	(14,497.99)	(15,137.66)
Distributions Charged-Off	0.00	3,098.21
MEMBERS' EQUITY (DEFICIT)	493,795.93	493,795.93

EXHIBIT 3**WEST VIRGINIA FAIR PLAN****Reconciliation of Ledger Assets As of
December 31, 2017****INCREASE IN LEDGER ASSETS**

Premiums Written	286,380.00
Other Income	1,137.57
Investment Income	1,506.82
Unearned Advance Premiums	10,500.00
Amounts Withheld for Accounts of Others	0.00
Claims Checks Payable	0.00
Premiums Charged-Off	0.00
Assessments/Distributions to Members Charged-Off	0.00
Assessment of Policy Year	651,384.71
Policy Year Closeout	0.00
Change in Other	0.00
TOTAL	950,909.10

DECREASE IN LEDGER ASSETS

Other Income	0.00
Losses Paid	58,310.62
Loss Adjustment Expenses Paid	27,958.15
Other Expenses Paid	201,829.94
Unearned Advance Premiums	0.00
Amounts Withheld for Accounts of Others	1,548.67
Claims Checks Payable	2,066.74
Premiums Charged-Off	1,801.50
Assessments/Distributions to Members Charged-Off	12,039.45
Distribution of Policy Year	0.00
Policy Year Closeout	651,384.71
Change in Other	0.00
TOTAL	956,939.78

Increase(Decrease) in Ledger Assets	(6,030.68)
Ledger Assets at 12/31/2016	820,165.34
Ledger Assets at 12/31/2017	814,134.66

EXHIBIT 4**WEST VIRGINIA FAIR PLAN****Statement of Expenses Incurred for the Year Ending****December 31, 2017**

	<u>Loss Adjustment Expenses</u>	<u>Acquisition Expenses</u>	<u>Inspection Expenses</u>	<u>General Expenses</u>	<u>TOTAL</u>
Claim Adjustment Services	8,190.09	0.00	0.00	0.00	8,190.09
Commissions	0.00	27,726.65	0.00	0.00	27,726.65
Boards, Bureaus & Associations	4,014.66	1,485.33	0.00	7,408.89	12,908.88
Salaries	7,062.96	33,369.67	0.00	15,993.75	56,426.38
Employee Relations & Welfare	3,875.69	13,115.21	0.00	13,926.45	30,917.35
Insurance	17.54	340.35	0.00	519.13	877.02
Travel & Travel Items	2,593.28	2,457.09	0.00	3,565.18	8,615.55
Rent & Rent Items	560.99	4,452.41	0.00	2,671.45	7,684.85
Equipment	226.36	3,382.97	0.00	7,708.75	11,318.08
Printing & Stationery	10.79	245.79	0.00	282.79	539.37
Postage, Telephone, & Telegraph	56.04	1,425.90	0.00	519.40	2,001.34
Legal & Auditing	324.94	8,645.76	0.00	7,276.45	16,247.15
Payroll Taxes	536.05	2,358.10	0.00	1,130.21	4,024.36
Premium Taxes	0.00	0.00	0.00	16,299.84	16,299.84
State & Local Insurance Taxes	0.00	0.00	0.00	30.00	30.00
Miscellaneous	488.76	3,592.39	0.00	20,356.85	24,438.00
Advertising	0.00	0.00	0.00	0.00	0.00
Inspections, Surveys, & Reports	0.00	0.00	1,543.18	0.00	1,543.18
TOTAL Expenses Paid	27,958.15	102,597.62	1,543.18	97,689.14	229,788.09
Add: Unpaid Expenses Current Year	767.00	12,398.00	174.00	27,977.81	41,316.81
Deduct: Unpaid Expenses Prior Year	4,935.00	14,375.00	167.00	32,012.05	51,489.05
Expenses Incurred	23,790.15	100,620.62	1,550.18	93,654.90	219,615.85

EXHIBIT 5A

WEST VIRGINIA FAIR PLAN
Members' Account by Policy Year for the Quarter Ending
December 31, 2017

	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>2014</u>	<u>2013</u>	<u>2012</u>	<u>TOTAL</u>
Premiums Written	72,699.00	1.00	0.00	0.00	0.00	0.00	72,700.00
Other Income	179.32	0.00	0.00	0.00	0.00	0.00	179.32
Investment Income Received	325.25	0.00	0.00	0.00	0.00	0.00	325.25
Subtotal	<u>73,203.57</u>	<u>1.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>73,204.57</u>
EXPENSES PAID:							
Losses	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loss Adjustment Expenses	4,349.18	1,072.46	0.00	0.00	0.00	0.00	5,421.64
Other Underwriting Expenses	40,220.45	0.00	0.00	0.00	0.00	0.00	40,220.45
Premium Tax	2,750.36	0.00	0.00	0.00	0.00	0.00	2,750.36
Commissions	7,758.98	0.00	0.00	0.00	0.00	0.00	7,758.98
Premiums/Assessments Charged-off	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	<u>55,078.97</u>	<u>1,072.46</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>56,151.43</u>
BALANCE DUE COMPANIES	18,124.60	(1,071.46)	0.00	0.00	0.00	0.00	17,053.14
DEDUCT:							
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	(23,764.59)	0.00	0.00	0.00	0.00	0.00	(23,764.59)
Prior Pension	(173,459.00)	0.00	0.00	0.00	0.00	0.00	(173,459.00)
Subtotal	<u>(197,223.59)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(197,223.59)</u>
ADD:							
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(5,827.72)	0.00	0.00	0.00	0.00	0.00	(5,827.72)
Current Pension	(114,871.00)	0.00	0.00	0.00	0.00	0.00	(114,871.00)
Subtotal	<u>(120,698.72)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(120,698.72)</u>
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	94,649.47	(1,071.46)	0.00	0.00	0.00	0.00	93,578.01
DEDUCT:							
Current Unearned Premiums	142,854.00	0.00	0.00	0.00	0.00	0.00	142,854.00
Current Unpaid Losses (Incl. I.B.N.R.)	1,600.00	0.00	0.00	0.00	0.00	0.00	1,600.00
Current Unpaid Underwriting Expenses	5,121.00	0.00	0.00	0.00	0.00	0.00	5,121.00
Current Unpaid Post Retirement Benefits	31,291.00	0.00	0.00	0.00	0.00	0.00	31,291.00
Current Unpaid Loss Adjustment Expenses	767.00	0.00	0.00	0.00	0.00	0.00	767.00
Current Unpaid Premium Tax	4,134.34	3.47	0.00	0.00	0.00	0.00	4,137.81
Subtotal	<u>185,767.34</u>	<u>3.47</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>185,770.81</u>
ADD:							
Prior Unearned Premiums	130,553.00	9,207.00	0.00	0.00	0.00	0.00	139,760.00
Prior Unpaid Losses (Incl. I.B.N.R.)	1,200.00	500.00	0.00	0.00	0.00	0.00	1,700.00
Prior Unpaid Underwriting Expenses	6,254.00	0.00	0.00	0.00	0.00	0.00	6,254.00
Prior Unpaid Post Retirement Benefits	31,883.00	0.00	0.00	0.00	0.00	0.00	31,883.00
Prior Unpaid Loss Adjustment Expenses	621.00	258.00	0.00	0.00	0.00	0.00	879.00
Prior Unpaid Premium Tax	3,666.62	3.46	0.00	0.00	0.00	0.00	3,670.08
Subtotal	<u>174,177.62</u>	<u>9,968.46</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>184,146.08</u>
Change in Post Retirement Benefits (Pension)	0.00	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	0.00
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	0.00	0.00	0.00	0.00	0.00
Assessments Charged-Off	0.00	0.00	(14,497.99)	0.00	0.00	0.00	(14,497.99)
Distributions Charged-Off	0.00	0.00	0.00	0.00	0.00	0.00	0.00
NET CHANGE IN MEMBERS' EQUITY	<u>83,059.75</u>	<u>8,893.53</u>	<u>(14,497.99)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>77,455.29</u>

EXHIBIT 5B

WEST VIRGINIA FAIR PLAN

Members' Account by Policy Year for the Year to Date Ending

December 31, 2017

	2017	2016	2015	2014	2013	2012	TOTAL
Premiums Written	286,759.00	(379.00)	0.00	0.00	0.00	0.00	286,380.00
Other Income	1,137.57	0.00	0.00	0.00	0.00	0.00	1,137.57
Investment Income Received	1,506.82	0.00	0.00	0.00	0.00	0.00	1,506.82
Subtotal	289,403.39	(379.00)	0.00	0.00	0.00	0.00	289,024.39
EXPENSES PAID:							
Losses	58,310.62	0.00	0.00	0.00	0.00	0.00	58,310.62
Loss Adjustment Expenses	20,496.78	6,043.46	444.76	973.15	0.00	0.00	27,958.15
Other Underwriting Expenses	157,803.45	0.00	0.00	0.00	0.00	0.00	157,803.45
Premium Tax	8,559.02	7,693.94	46.88	0.00	0.00	0.00	16,299.84
Commissions	27,765.61	(38.96)	0.00	0.00	0.00	0.00	27,726.65
Premiums/Assessments Charged-off	782.38	1,019.12	0.00	0.00	0.00	0.00	1,801.50
Subtotal	273,717.86	14,717.56	491.64	973.15	0.00	0.00	289,900.21
BALANCE DUE COMPANIES	15,685.53	(15,096.56)	(491.64)	(973.15)	0.00	0.00	(875.82)
DEDUCT:							
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	0.00	(579.14)	0.00	0.00	0.00	0.00	(579.14)
Prior Pension		(158,393.00)	0.00	0.00	0.00	0.00	(158,393.00)
Subtotal	0.00	(158,972.14)	0.00	0.00	0.00	0.00	(158,972.14)
ADD:							
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(5,827.72)	0.00	0.00	0.00	0.00	0.00	(5,827.72)
Current Pension	(114,871.00)	0.00	0.00	0.00	0.00	0.00	(114,871.00)
Subtotal	(120,698.72)	0.00	0.00	0.00	0.00	0.00	(120,698.72)
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	(105,013.19)	143,875.58	(491.64)	(973.15)	0.00	0.00	37,397.60
DEDUCT:							
Current Unearned Premiums	142,854.00	0.00	0.00	0.00	0.00	0.00	142,854.00
Current Unpaid Losses (Incl. I.B.N.R.)	1,600.00	0.00	0.00	0.00	0.00	0.00	1,600.00
Current Unpaid Underwriting Expenses	5,121.00	0.00	0.00	0.00	0.00	0.00	5,121.00
Current Unpaid Post Retirement Benefits	31,291.00	0.00	0.00	0.00	0.00	0.00	31,291.00
Current Unpaid Loss Adjustment Expenses	767.00	0.00	0.00	0.00	0.00	0.00	767.00
Current Unpaid Premium Tax	4,134.34	3.47	0.00	0.00	0.00	0.00	4,137.81
Subtotal	185,767.34	3.47	0.00	0.00	0.00	0.00	185,770.81
ADD:							
Prior Unearned Premiums	0.00	155,560.00	0.00	0.00	0.00	0.00	155,560.00
Prior Unpaid Losses (Incl. I.B.N.R.)	0.00	4,900.00	10,000.00	0.00	0.00	0.00	14,900.00
Prior Unpaid Underwriting Expenses	0.00	11,224.00	0.00	0.00	0.00	0.00	11,224.00
Prior Unpaid Post Retirement Benefits	0.00	30,971.00	0.00	0.00	0.00	0.00	30,971.00
Prior Unpaid Loss Adjustment Expenses	0.00	1,623.00	3,312.00	0.00	0.00	0.00	4,935.00
Prior Unpaid Premium Tax	0.00	4,335.61	23.44	0.00	0.00	0.00	4,359.05
Subtotal	0.00	208,613.61	13,335.44	0.00	0.00	0.00	221,949.05
Change in Post Retirement Benefits (Pension)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Assessment of Policy Year	0.00	651,384.71	0.00	0.00	0.00	0.00	651,384.71
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	0.00	111,792.08	(675,494.37)	(87,682.42)	(651,384.71)
Assessments Charged-Off	0.00	0.00	(15,137.66)	0.00	0.00	0.00	(15,137.66)
Distributions Charged-Off	0.00	0.00	3,098.21	0.00	0.00	0.00	3,098.21
NET CHANGE IN MEMBERS' EQUITY	(290,780.53)	1,003,870.43	804.35	110,818.93	(675,494.37)	(87,682.42)	61,536.39

EXHIBIT 5C

WEST VIRGINIA FAIR PLAN**Members' Account for Active Policy Years @****December 31, 2017**

	2017	2016	2015	2014	2013	2012	TOTAL
Premiums Written	286,759.00	300,711.00	334,235.00	360,064.00	369,282.00	368,382.00	2,019,433.00
Other Income	1,137.57	274.43	2,183.89	(1,164.85)	198.13	734.66	3,363.83
Investment Income Received	1,506.82	274.61	23.66	23.24	24.04	24.74	1,877.11
Subtotal	289,403.39	301,260.04	336,442.55	358,922.39	369,504.17	369,141.40	2,024,673.94
EXPENSES PAID:							
Losses	58,310.62	20,471.19	22,626.10	216,273.92	154,307.48	72,777.96	544,767.27
Loss Adjustment Expenses	20,496.78	15,252.55	13,162.82	30,727.32	35,008.11	29,221.15	143,868.73
Other Underwriting Expenses	157,803.45	178,516.52	150,128.22	172,053.46	152,219.10	154,306.80	965,027.55
Premium Tax	8,559.02	13,282.90	14,858.35	15,954.57	16,360.24	16,334.64	85,349.72
Commissions	27,765.61	29,235.64	33,626.90	35,761.60	37,745.00	36,757.80	200,892.55
Premiums/Assessments Charged-off	782.38	1,303.72	3.01	(56.40)	65.25	6.46	2,104.42
Subtotal	273,717.86	258,062.52	234,405.40	470,714.47	395,705.18	309,404.81	1,942,010.24
BALANCE DUE COMPANIES	15,685.53	43,197.52	102,037.15	(111,792.08)	(26,201.01)	59,736.59	82,663.70
ADD:							
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(5,827.72)	0.00	0.00	0.00	0.00	0.00	(5,827.72)
Current Pension	(114,871.00)	0.00	0.00	0.00	0.00	0.00	(114,871.00)
Subtotal	(120,698.72)	0.00	0.00	0.00	0.00	0.00	(120,698.72)
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	(105,013.19)	43,197.52	102,037.15	(111,792.08)	(26,201.01)	59,736.59	(38,035.02)
DEDUCT:							
Current Unearned Premiums	142,854.00	0.00	0.00	0.00	0.00	0.00	142,854.00
Current Unpaid Losses (Incl. I.B.N.R.)	1,600.00	0.00	0.00	0.00	0.00	0.00	1,600.00
Current Unpaid Underwriting Expenses	5,121.00	0.00	0.00	0.00	0.00	0.00	5,121.00
Current Unpaid Post Retirement Benefits	31,291.00	0.00	0.00	0.00	0.00	0.00	31,291.00
Current Unpaid Loss Adjustment Expenses	767.00	0.00	0.00	0.00	0.00	0.00	767.00
Current Unpaid Premium Tax	4,134.34	3.47	0.00	0.00	0.00	0.00	4,137.81
Subtotal	185,767.34	3.47	0.00	0.00	0.00	0.00	185,770.81
Change in Post Retirement Benefits (Pension)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Assessment of Policy Year	0.00	651,384.71	0.00	0.00	701,695.38	0.00	1,353,080.09
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	0.00	111,792.08	(675,494.37)	(87,682.42)	(651,384.71)
Assessments Charged-Off	0.00	0.00	(15,137.66)	0.00	0.00	(2,085.07)	(17,222.73)
Distributions Charged-Off	0.00	0.00	3,098.21	0.00	0.00	30,030.90	33,129.11
NET CHANGE IN MEMBERS' EQUITY	(290,780.53)	694,578.76	89,997.70	0.00	0.00	0.00	493,795.93

EXHIBIT 6A

WEST VIRGINIA FAIR PLAN

**Premium Statistics by Line of Business and Policy Year for the Quarter & Year to Date Ending
December 31, 2017**

	<u>QUARTER</u> 10/01/2017 - 12/31/2017			<u>YEAR</u> 01/01/2017 - 12/31/2017		
	<u>2017</u>	<u>2016</u>	<u>TOTAL</u> <u>PREMIUMS WRITTEN</u>	<u>2017</u>	<u>2016</u>	<u>TOTAL</u>
Fire	62,684.00	(5.00)	62,679.00	245,758.00	687.00	246,445.00
Other Allied Lines	10,015.00	6.00	10,021.00	41,001.00	(1,066.00)	39,935.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	<u>72,699.00</u>	<u>1.00</u>	<u>72,700.00</u>	<u>286,759.00</u>	<u>(379.00)</u>	<u>286,380.00</u>
<u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u>						
Fire	111,483.00	8,073.00	119,556.00	0.00	134,270.00	134,270.00
Other Allied Lines	19,070.00	1,134.00	20,204.00	0.00	21,290.00	21,290.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	<u>130,553.00</u>	<u>9,207.00</u>	<u>139,760.00</u>	<u>0.00</u>	<u>155,560.00</u>	<u>155,560.00</u>
<u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u>						
Fire	122,596.00	0.00	122,596.00	122,596.00	0.00	122,596.00
Other Allied Lines	20,258.00	0.00	20,258.00	20,258.00	0.00	20,258.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	<u>142,854.00</u>	<u>0.00</u>	<u>142,854.00</u>	<u>142,854.00</u>	<u>0.00</u>	<u>142,854.00</u>
<u>PREMIUMS EARNED</u>						
Fire	51,571.00	8,068.00	59,639.00	123,162.00	134,957.00	258,119.00
Other Allied Lines	8,827.00	1,140.00	9,967.00	20,743.00	20,224.00	40,967.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	<u>60,398.00</u>	<u>9,208.00</u>	<u>69,606.00</u>	<u>143,905.00</u>	<u>155,181.00</u>	<u>299,086.00</u>

EXHIBIT 6B

WEST VIRGINIA FAIR PLAN

Premium Statistics by Class of Business and Policy Year for the Quarter & Year to Date Ending
December 31, 2017
For Terrorism Reporting Requirements Only

	<u>QUARTER</u> 10/01/2017 - 12/31/2017			<u>YEAR</u> 01/01/2017 - 12/31/2017		
	<u>2017</u>	<u>2016</u>	<u>TOTAL</u>	<u>2017</u>	<u>2016</u>	<u>TOTAL</u>
	<u>PREMIUMS WRITTEN</u>					
Habitational (Owner Occupied)	55,074.00	2.00	55,076.00	215,723.00	(692.00)	215,031.00
Habitational (Non-Owner Occupied)	12,771.00	(3.00)	12,768.00	24,471.00	(3.00)	24,468.00
Commercial	4,854.00	2.00	4,856.00	46,565.00	316.00	46,881.00
Total	<u>72,699.00</u>	<u>1.00</u>	<u>72,700.00</u>	<u>286,759.00</u>	<u>(379.00)</u>	<u>286,380.00</u>
	<u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u>					
Habitational (Owner Occupied)	96,155.00	6,780.00	102,935.00	0.00	108,820.00	108,820.00
Habitational (Non-Owner Occupied)	22,260.00	1,570.00	23,830.00	0.00	31,608.00	31,608.00
Commercial	12,138.00	857.00	12,995.00	0.00	15,132.00	15,132.00
Total	<u>130,553.00</u>	<u>9,207.00</u>	<u>139,760.00</u>	<u>0.00</u>	<u>155,560.00</u>	<u>155,560.00</u>
	<u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u>					
Habitational (Owner Occupied)	104,597.00	0.00	104,597.00	104,597.00	0.00	104,597.00
Habitational (Non-Owner Occupied)	24,256.00	0.00	24,256.00	24,256.00	0.00	24,256.00
Commercial	14,001.00	0.00	14,001.00	14,001.00	0.00	14,001.00
Total	<u>142,854.00</u>	<u>0.00</u>	<u>142,854.00</u>	<u>142,854.00</u>	<u>0.00</u>	<u>142,854.00</u>
	<u>PREMIUMS EARNED</u>					
Habitational (Owner Occupied)	46,632.00	6,782.00	53,414.00	111,126.00	108,128.00	219,254.00
Habitational (Non-Owner Occupied)	10,775.00	1,567.00	12,342.00	215.00	31,605.00	31,820.00
Commercial	2,991.00	859.00	3,850.00	32,564.00	15,448.00	48,012.00
Total	<u>60,398.00</u>	<u>9,208.00</u>	<u>69,606.00</u>	<u>143,905.00</u>	<u>155,181.00</u>	<u>299,086.00</u>
Premiums Earned for Terrorism Reporting Rquirements	13,766.00	2,426.00	16,192.00	32,779.00	47,053.00	79,832.00

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, 2017

<u>Coverage</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>2014</u>	<u>2013</u>	<u>2012</u>	<u>2011</u>	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>TOTAL</u>
Fire	0	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0	0	0	0

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.

WEST VIRGINIA FAIR PLAN

**Loss Adjustment Statistics by Line of Business and Policy Year for the Quarter & Year to Date Ending
December 31, 2017**

QUARTER
10/01/2017 - 12/31/2017

	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>2014</u>	<u>2013</u>	<u>2012</u>	<u>TOTAL</u>
LOSS ADJUSTMENT EXPENSES PAID							
Fire	3,912.77	858.34	0.00	0.00	0.00	0.00	4,771.11
Other Allied Lines	436.41	214.12	0.00	0.00	0.00	0.00	650.53
Crime	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	4,349.18	1,072.46	0.00	0.00	0.00	0.00	5,421.64
UNPAID PREVIOUS PERIOD							
Fire	570.00	207.00	0.00	0.00	0.00	0.00	777.00
Other Allied Lines	51.00	51.00	0.00	0.00	0.00	0.00	102.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	621.00	258.00	0.00	0.00	0.00	0.00	879.00
UNPAID CURRENT PERIOD							
Fire	671.00	0.00	0.00	0.00	0.00	0.00	671.00
Other Allied Lines	96.00	0.00	0.00	0.00	0.00	0.00	96.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	767.00	0.00	0.00	0.00	0.00	0.00	767.00
LOSS ADJUSTMENT EXPENSES INCURRED							
Fire	4,013.77	651.34	0.00	0.00	0.00	0.00	4,665.11
Other Allied Lines	481.41	163.12	0.00	0.00	0.00	0.00	644.53
Crime	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	4,495.18	814.46	0.00	0.00	0.00	0.00	5,309.64

YEAR TO DATE
01/01/2017 - 12/31/2017

	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>2014</u>	<u>2013</u>	<u>2012</u>	<u>TOTAL</u>
LOSS ADJUSTMENT EXPENSES PAID							
Fire	6,299.71	5,515.90	0.00	973.15	0.00	0.00	12,788.76
Other Allied Lines	14,197.07	527.56	444.76	0.00	0.00	0.00	15,169.39
Crime	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	20,496.78	6,043.46	444.76	973.15	0.00	0.00	27,958.15
UNPAID PREVIOUS PERIOD							
Fire	0.00	496.00	3,312.00	0.00	0.00	0.00	3,808.00
Other Allied Lines	0.00	1,127.00	0.00	0.00	0.00	0.00	1,127.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	0.00	1,623.00	3,312.00	0.00	0.00	0.00	4,935.00
UNPAID CURRENT PERIOD							
Fire	671.00	0.00	0.00	0.00	0.00	0.00	671.00
Other Allied Lines	96.00	0.00	0.00	0.00	0.00	0.00	96.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	767.00	0.00	0.00	0.00	0.00	0.00	767.00
LOSS ADJUSTMENT EXPENSES INCURRED							
Fire	6,970.71	5,019.90	(3,312.00)	973.15	0.00	0.00	9,651.76
Other Allied Lines	14,293.07	(599.44)	444.76	0.00	0.00	0.00	14,138.39
Crime	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	21,263.78	4,420.46	(2,867.24)	973.15	0.00	0.00	23,790.15

