

**EXHIBIT 1****WEST VIRGINIA FAIR PLAN****Statement of Assets, Liabilities and Members' Equity at  
December 31, 2019**

	<b>LEDGER ASSETS</b>	<b>ASSETS NOT ADMITTED</b>	<b>NET ADMITTED ASSETS</b>
<b><u>ASSETS</u></b>			
Cash	239,308.79	0.00	239,308.79
Investments	326,397.57	0.00	326,397.57
Due from Participating Members	0.00	0.00	0.00
Accrued Investment Income	0.00	0.00	0.00
Premiums Receivable	4,499.34	518.50	3,980.84
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
<b>TOTAL ASSETS</b>	<b>570,205.70</b>	<b>518.50</b>	<b>569,687.20</b>
<b><u>LIABILITIES</u></b>			
Unpaid Losses (Incl. I.B.N.R.)			1,600.00
Unpaid Loss Adjustment Expenses			434.00
Unpaid Underwriting Expenses			3,273.00
Unpaid Post Retirement Benefits (Medical)			104,635.00
Unpaid Post Retirement Benefits (Pension)			51,983.00
Unearned Premiums			124,371.00
Unearned Advance Premiums			15,870.05
Claims Checks Payable			7,857.62
Amounts Withheld for Accounts of Others			2,251.96
Unpaid Premium Tax			3,693.96
<b>TOTAL LIABILITIES</b>			<b>315,969.59</b>
<b><u>MEMBERS' EQUITY</u></b>			
Members' Equity (Deficit)			253,717.61
<b>TOTAL LIABILITIES &amp; MEMBERS' EQUITY</b>			<b>569,687.20</b>

**EXHIBIT 2****WEST VIRGINIA FAIR PLAN****Income Statement for the Quarter and Year to Date Ending  
December 31, 2019**

	<b>Quarter</b> <b>10/01/ - 12/31/2019</b>	<b>Year</b> <b>01/01/ - 12/31/2019</b>
<b><u>UNDERWRITING INCOME</u></b>		
Premiums Written	67,312.00	245,038.00
Change in Unearned Premiums	(6,266.00)	10,438.00
Premiums Earned	61,046.00	255,476.00
<b><u>DEDUCTIONS</u></b>		
Losses Incurred	5,989.86	87,166.49
Loss Adjustment Expenses Incurred	9,353.87	23,402.42
Other Underwriting Expenses Incurred	42,004.11	146,029.73
Post Retirement Benefits Incurred	5,493.61	16,474.52
Premium Tax Incurred	3,194.36	10,803.00
Total Underwriting Deductions	66,035.81	283,876.16
Net Underwriting Profit or Loss	(4,989.81)	(28,400.16)
<b><u>OTHER INCOME OR OUTGO</u></b>		
Net Investment Income	493.25	1,952.51
Other Income	47.70	(1,547.04)
Premiums/Assessments Charged-Off	0.00	0.00
Total Other Income or Outgo	540.95	405.47
Net Result of Operations	(4,448.86)	(27,994.69)
<b><u>EQUITY ACCOUNT</u></b>		
Beginning Members' Equity	275,246.61	299,212.62
Net Result of Operations	(4,448.86)	(27,994.69)
Change in Assets Not Admitted	622.86	751.68
Change in Post Retirement Benefits (Pension)	(17,703.00)	(18,252.00)
Assessment of Policy Year	0.00	0.00
Distribution of Policy Year	0.00	0.00
Policy Year Closeout	0.00	0.00
Assessments Charged-Off	0.00	0.00
Distributions Charged-Off	0.00	0.00
<b>MEMBERS' EQUITY (DEFICIT)</b>	<b>253,717.61</b>	<b>253,717.61</b>

**EXHIBIT 3****WEST VIRGINIA FAIR PLAN****Reconciliation of Ledger Assets As of  
December 31, 2019****INCREASE IN LEDGER ASSETS**

Premiums Written	245,038.00
Other Income	0.00
Investment Income	1,952.51
Unearned Advance Premiums	997.11
Amounts Withheld for Accounts of Others	1,168.94
Claims Checks Payable	0.00
Premiums Charged-Off	0.00
Assessments/Distributions to Members Charged-Off	0.00
Assessment of Policy Year	0.00
Policy Year Closeout	0.00
Change in Other	0.00
<b>TOTAL</b>	<hr/> 249,156.56

**DECREASE IN LEDGER ASSETS**

Other Income	1,547.04
Losses Paid	127,166.49
Loss Adjustment Expenses Paid	34,512.42
Other Expenses Paid	171,275.31
Unearned Advance Premiums	0.00
Amounts Withheld for Accounts of Others	0.00
Claims Checks Payable	14,572.64
Premiums Charged-Off	0.00
Assessments/Distributions to Members Charged-Off	0.00
Distribution of Policy Year	0.00
Policy Year Closeout	0.00
Change in Other	0.00
<b>TOTAL</b>	<hr/> 349,073.90

Increase(Decrease) in Ledger Assets	(99,917.34)
Ledger Assets at 12/31/2018	<hr/> 670,123.04
Ledger Assets at 12/31/2019	570,205.70

**EXHIBIT 4****WEST VIRGINIA FAIR PLAN**

**Statement of Expenses Incurred for the Year Ending**  
**December 31, 2019**

	<b><u>Loss Adjustment</u></b> <b><u>Expenses</u></b>	<b><u>Acquisition</u></b> <b><u>Expenses</u></b>	<b><u>Inspection</u></b> <b><u>Expenses</u></b>	<b><u>General Expenses</u></b>	<b><u>TOTAL</u></b>
Claim Adjustment Services	20,223.32	0.00	0.00	0.00	20,223.32
Commissions	0.00	24,261.51	0.00	0.00	24,261.51
Boards, Bureaus & Associations	3,390.64	1,254.46	0.00	6,257.27	10,902.37
Salaries	3,685.56	34,172.44	0.00	16,378.50	54,236.50
Employee Relations & Welfare	1,455.27	9,684.89	0.00	10,283.94	21,424.10
Insurance	17.50	339.63	0.00	518.01	875.14
Travel & Travel Items	4,249.51	4,026.34	0.00	5,842.14	14,117.99
Rent & Rent Items	584.75	4,640.96	0.00	2,784.57	8,010.28
Equipment	112.48	1,681.07	0.00	3,830.65	5,624.20
Printing & Stationery	8.42	191.90	0.00	220.79	421.11
Postage, Telephone, & Telegraph	49.12	1,250.00	0.00	455.32	1,754.44
Legal & Auditing	262.27	6,978.34	0.00	5,873.12	13,113.73
Payroll Taxes	271.50	2,444.70	0.00	1,171.72	3,887.92
Premium Taxes	0.00	0.00	0.00	11,126.06	11,126.06
State & Local Insurance Taxes	0.00	0.00	0.00	175.00	175.00
Miscellaneous	202.08	1,485.25	0.00	8,416.43	10,103.76
Advertising	0.00	0.00	0.00	0.00	0.00
Inspections, Surveys, & Reports	0.00	0.00	5,530.30	0.00	5,530.30
<b>TOTAL Expenses Paid</b>	<b>34,512.42</b>	<b>92,411.49</b>	<b>5,530.30</b>	<b>73,333.52</b>	<b>205,787.73</b>
Add: Unpaid Expenses Current Year	434.00	12,086.00	349.00	26,977.96	39,846.96
Deduct: Unpaid Expenses Prior Year	11,544.00	11,261.00	513.00	25,607.02	48,925.02
<b>Expenses Incurred</b>	<b>23,402.42</b>	<b>93,236.49</b>	<b>5,366.30</b>	<b>74,704.46</b>	<b>196,709.67</b>

## EXHIBIT 5A

**WEST VIRGINIA FAIR PLAN**

**Members' Account by Policy Year for the Quarter Ending  
December 31, 2019**

	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>TOTAL</b>
Premiums Written	67,312.00	0.00	0.00	0.00	0.00	67,312.00
Other Income	47.70	0.00	0.00	0.00	0.00	47.70
Investment Income Received	493.25	0.00	0.00	0.00	0.00	493.25
Subtotal	67,852.95	0.00	0.00	0.00	0.00	67,852.95
<b>EXPENSES PAID:</b>						
Losses	4,898.05	1,091.81	0.00	0.00	0.00	5,989.86
Loss Adjustment Expenses	3,118.52	6,414.35	0.00	0.00	0.00	9,532.87
Other Underwriting Expenses	37,109.57	0.00	0.00	0.00	0.00	37,109.57
Premium Tax	2,191.20	0.00	0.00	0.00	0.00	2,191.20
Commissions	6,547.15	0.00	0.00	0.00	0.00	6,547.15
Premiums/Assessments Charged-off	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	53,864.49	7,506.16	0.00	0.00	0.00	61,370.65
<b>BALANCE DUE COMPANIES</b>	13,988.46	(7,506.16)	0.00	0.00	0.00	6,482.30
<b>DEDUCT:</b>						
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	(1,141.36)	0.00	0.00	0.00	0.00	(1,141.36)
Prior Pension	(106,469.00)	0.00	0.00	0.00	0.00	(106,469.00)
Subtotal	(107,610.36)	0.00	0.00	0.00	0.00	(107,610.36)
<b>ADD:</b>						
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(518.50)	0.00	0.00	0.00	0.00	(518.50)
Current Pension	(124,172.00)	0.00	0.00	0.00	0.00	(124,172.00)
Subtotal	(124,690.50)	0.00	0.00	0.00	0.00	(124,690.50)
<b>EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION</b>	(3,091.68)	(7,506.16)	0.00	0.00	0.00	(10,597.84)
<b>DEDUCT:</b>						
Current Unearned Premiums	124,371.00	0.00	0.00	0.00	0.00	124,371.00
Current Unpaid Losses (Incl. I.B.N.R.)	1,600.00	0.00	0.00	0.00	0.00	1,600.00
Current Unpaid Underwriting Expenses	3,273.00	0.00	0.00	0.00	0.00	3,273.00
Current Unpaid Post Retirement Benefits	32,446.00	0.00	0.00	0.00	0.00	32,446.00
Current Unpaid Loss Adjustment Expenses	434.00	0.00	0.00	0.00	0.00	434.00
Current Unpaid Premium Tax	3,691.38	2.58	0.00	0.00	0.00	3,693.96
Subtotal	165,815.38	2.58	0.00	0.00	0.00	165,817.96
<b>ADD:</b>						
Prior Unearned Premiums	110,102.00	8,003.00	0.00	0.00	0.00	118,105.00
Prior Unpaid Losses (Incl. I.B.N.R.)	1,000.00	600.00	0.00	0.00	0.00	1,600.00
Prior Unpaid Underwriting Expenses	3,307.00	0.00	0.00	0.00	0.00	3,307.00
Prior Unpaid Post Retirement Benefits	28,571.00	0.00	0.00	0.00	0.00	28,571.00
Prior Unpaid Loss Adjustment Expenses	383.00	230.00	0.00	0.00	0.00	613.00
Prior Unpaid Premium Tax	2,690.80	0.00	0.00	0.00	0.00	2,690.80
Subtotal	146,053.80	8,833.00	0.00	0.00	0.00	154,886.80
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	0.00	0.00	0.00	0.00
Distributions Charged-Off	0.00	0.00	0.00	0.00	0.00	0.00
<b>NET CHANGE IN MEMBERS' EQUITY</b>	<b>(22,853.26)</b>	<b>1,324.26</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(21,529.00)</b>

**EXHIBIT 5B**
**WEST VIRGINIA FAIR PLAN**

**Members' Account by Policy Year for the Year to Date Ending  
December 31, 2019**

	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>TOTAL</b>
Premiums Written	244,326.00	712.00	0.00	0.00	0.00	245,038.00
Other Income	(1,547.04)	0.00	0.00	0.00	0.00	(1,547.04)
Investment Income Received	1,952.51	0.00	0.00	0.00	0.00	1,952.51
Subtotal	244,731.47	712.00	0.00	0.00	0.00	245,443.47
<b>EXPENSES PAID:</b>						
Losses	92,479.36	34,687.13	0.00	0.00	0.00	127,166.49
Loss Adjustment Expenses	11,441.14	23,021.28	50.00	0.00	0.00	34,512.42
Other Underwriting Expenses	135,887.74	0.00	0.00	0.00	0.00	135,887.74
Premium Tax	7,075.40	4,056.39	(5.73)	0.00	0.00	11,126.06
Commissions	24,190.41	71.10	0.00	0.00	0.00	24,261.51
Premiums/Assessments Charged-off	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	271,074.05	61,835.90	44.27	0.00	0.00	332,954.22
<b>BALANCE DUE COMPANIES</b>	(26,342.58)	(61,123.90)	(44.27)	0.00	0.00	(87,510.75)
<b>DEDUCT:</b>						
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	0.00	(1,270.18)	0.00	0.00	0.00	(1,270.18)
Prior Pension		(105,920.00)	0.00	0.00	0.00	(105,920.00)
Subtotal	0.00	(107,190.18)	0.00	0.00	0.00	(107,190.18)
<b>ADD:</b>						
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(518.50)	0.00	0.00	0.00	0.00	(518.50)
Current Pension	(124,172.00)	0.00	0.00	0.00	0.00	(124,172.00)
Subtotal	(124,690.50)	0.00	0.00	0.00	0.00	(124,690.50)
<b>EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION</b>	(151,033.08)	46,066.28	(44.27)	0.00	0.00	(105,011.07)
<b>DEDUCT:</b>						
Current Unearned Premiums	124,371.00	0.00	0.00	0.00	0.00	124,371.00
Current Unpaid Losses (Incl. I.B.N.R.)	1,600.00	0.00	0.00	0.00	0.00	1,600.00
Current Unpaid Underwriting Expenses	3,273.00	0.00	0.00	0.00	0.00	3,273.00
Current Unpaid Post Retirement Benefits	32,446.00	0.00	0.00	0.00	0.00	32,446.00
Current Unpaid Loss Adjustment Expenses	434.00	0.00	0.00	0.00	0.00	434.00
Current Unpaid Premium Tax	3,691.38	2.58	0.00	0.00	0.00	3,693.96
Subtotal	165,815.38	2.58	0.00	0.00	0.00	165,817.96
<b>ADD:</b>						
Prior Unearned Premiums	0.00	134,809.00	0.00	0.00	0.00	134,809.00
Prior Unpaid Losses (Incl. I.B.N.R.)	0.00	41,600.00	0.00	0.00	0.00	41,600.00
Prior Unpaid Underwriting Expenses	0.00	7,361.00	0.00	0.00	0.00	7,361.00
Prior Unpaid Post Retirement Benefits	0.00	26,003.00	0.00	0.00	0.00	26,003.00
Prior Unpaid Loss Adjustment Expenses	0.00	11,544.00	0.00	0.00	0.00	11,544.00
Prior Unpaid Premium Tax	0.00	4,022.75	(5.73)	0.00	0.00	4,017.02
Subtotal	0.00	225,339.75	(5.73)	0.00	0.00	225,334.02
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	0.00	0.00	0.00	0.00
Distributions Charged-Off	0.00	0.00	0.00	0.00	0.00	0.00
<b>NET CHANGE IN MEMBERS' EQUITY</b>	(316,848.46)	271,403.45	(50.00)	0.00	0.00	(45,495.01)

**EXHIBIT 5C**
**WEST VIRGINIA FAIR PLAN**
**Members' Account for Active Policy Years @**
**December 31, 2019**

	<b><u>2019</u></b>	<b><u>2018</u></b>	<b><u>2017</u></b>	<b><u>2016</u></b>	<b><u>2015</u></b>	<b><u>TOTAL</u></b>
Premiums Written	244,326.00	275,521.00	285,342.00	300,711.00	334,235.00	1,440,135.00
Other Income	(1,547.04)	237.48	1,137.57	274.43	2,183.89	2,286.33
Investment Income Received	1,952.51	1,677.42	1,506.82	274.61	23.66	5,435.02
Subtotal	244,731.47	277,435.90	287,986.39	301,260.04	336,442.55	1,447,856.35
<b>EXPENSES PAID:</b>						
Losses	92,479.36	107,212.55	191,275.27	20,471.19	22,626.10	434,064.47
Loss Adjustment Expenses	11,441.14	76,967.93	35,614.72	15,252.55	13,162.82	152,439.16
Other Underwriting Expenses	135,887.74	139,484.80	157,803.45	178,516.52	150,128.22	761,820.73
Premium Tax	7,075.40	12,185.01	12,626.90	13,286.38	14,858.35	60,032.04
Commissions	24,190.41	27,420.59	27,622.10	29,235.64	33,626.90	142,095.64
Premiums/Assessments Charged-off	0.00	2,874.86	777.82	1,303.72	3.01	4,959.41
Subtotal	271,074.05	366,145.74	425,720.26	258,066.00	234,405.40	1,555,411.45
<b>BALANCE DUE COMPANIES</b>	(26,342.58)	(88,709.84)	(137,733.87)	43,194.04	102,037.15	(107,555.10)
<b>ADD:</b>						
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(518.50)	0.00	0.00	0.00	0.00	(518.50)
Current Pension	(124,172.00)	0.00	0.00	0.00	0.00	(124,172.00)
Subtotal	(124,690.50)	0.00	0.00	0.00	0.00	(124,690.50)
<b>EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION</b>	(151,033.08)	(88,709.84)	(137,733.87)	43,194.04	102,037.15	(232,245.60)
<b>DEDUCT:</b>						
Current Unearned Premiums	124,371.00	0.00	0.00	0.00	0.00	124,371.00
Current Unpaid Losses (Incl. I.B.N.R.)	1,600.00	0.00	0.00	0.00	0.00	1,600.00
Current Unpaid Underwriting Expenses	3,273.00	0.00	0.00	0.00	0.00	3,273.00
Current Unpaid Post Retirement Benefits	32,446.00	0.00	0.00	0.00	0.00	32,446.00
Current Unpaid Loss Adjustment Expenses	434.00	0.00	0.00	0.00	0.00	434.00
Current Unpaid Premium Tax	3,691.38	2.58	0.00	0.00	0.00	3,693.96
Subtotal	165,815.38	2.58	0.00	0.00	0.00	165,817.96
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	651,384.71	0.00	651,384.71
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	0.00	0.00	(1,372.02)	(1,372.02)
Distributions Charged-Off	0.00	0.00	0.00	0.00	1,768.48	1,768.48
<b>NET CHANGE IN MEMBERS' EQUITY</b>	(316,848.46)	(88,712.42)	(137,733.87)	694,578.75	102,433.61	253,717.61

**EXHIBIT 6A**

**WEST VIRGINIA FAIR PLAN**

**Premium Statistics by Line of Business and Policy Year for the Quarter & Year to Date Ending**  
**December 31, 2019**

	<b><u>QUARTER</u></b> <b>10/01/2019 - 12/31/2019</b>			<b><u>YEAR</u></b> <b>01/01/2019 - 12/31/2019</b>		
	<b><u>2019</u></b>	<b><u>2018</u></b>	<b><u>TOTAL</u></b> <b><u>PREMIUMS WRITTEN</u></b>	<b><u>2019</u></b>	<b><u>2018</u></b>	<b><u>TOTAL</u></b>
Fire	56,212.00	0.00	56,212.00	199,773.00	516.00	200,289.00
Other Allied Lines	11,100.00	0.00	11,100.00	44,553.00	196.00	44,749.00
Total	67,312.00	0.00	67,312.00	244,326.00	712.00	245,038.00
<b><u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u></b>						
Fire	88,925.00	6,677.00	95,602.00	0.00	111,485.00	111,485.00
Other Allied Lines	21,177.00	1,326.00	22,503.00	0.00	23,324.00	23,324.00
Total	110,102.00	8,003.00	118,105.00	0.00	134,809.00	134,809.00
<b><u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u></b>						
Fire	101,844.00	0.00	101,844.00	101,844.00	0.00	101,844.00
Other Allied Lines	22,527.00	0.00	22,527.00	22,527.00	0.00	22,527.00
Total	124,371.00	0.00	124,371.00	124,371.00	0.00	124,371.00
<b><u>PREMIUMS EARNED</u></b>						
Fire	43,293.00	6,677.00	49,970.00	97,929.00	112,001.00	209,930.00
Other Allied Lines	9,750.00	1,326.00	11,076.00	22,026.00	23,520.00	45,546.00
Total	53,043.00	8,003.00	61,046.00	119,955.00	135,521.00	255,476.00



**EXHIBIT 6B****WEST VIRGINIA FAIR PLAN****Premium Statistics by Class of Business and Policy Year for the Quarter & Year to Date Ending****December 31, 2019****For Terrorism Reporting Requirements Only**

	<b><u>QUARTER</u></b>			<b><u>YEAR</u></b>		
	<b>10/01/2019 - 12/31/2019</b>			<b>01/01/2019 - 12/31/2019</b>		
	<b><u>2019</u></b>	<b><u>2018</u></b>	<b><u>TOTAL</u></b>	<b><u>2019</u></b>	<b><u>2018</u></b>	<b><u>TOTAL</u></b>
	<b><u>PREMIUMS WRITTEN</u></b>					
Habitational (Owner Occupied)	50,173.00	0.00	50,173.00	182,035.00	1,695.00	183,730.00
Habitational (Non-Owner Occupied)	12,914.00	0.00	12,914.00	39,680.00	(5,420.00)	34,260.00
Commercial	4,225.00	0.00	4,225.00	22,611.00	4,437.00	27,048.00
Total	67,312.00	0.00	67,312.00	244,326.00	712.00	245,038.00
	<b><u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u></b>					
Habitational (Owner Occupied)	86,215.00	6,226.00	92,441.00	0.00	94,698.00	94,698.00
Habitational (Non-Owner Occupied)	16,857.00	1,242.00	18,099.00	0.00	24,819.00	24,819.00
Commercial	7,030.00	535.00	7,565.00	0.00	15,292.00	15,292.00
Total	110,102.00	8,003.00	118,105.00	0.00	134,809.00	134,809.00
	<b><u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u></b>					
Habitational (Owner Occupied)	92,940.00	0.00	92,940.00	92,940.00	0.00	92,940.00
Habitational (Non-Owner Occupied)	23,801.00	0.00	23,801.00	23,801.00	0.00	23,801.00
Commercial	7,630.00	0.00	7,630.00	7,630.00	0.00	7,630.00
Total	124,371.00	0.00	124,371.00	124,371.00	0.00	124,371.00
	<b><u>PREMIUMS EARNED</u></b>					
Habitational (Owner Occupied)	43,448.00	6,226.00	49,674.00	89,095.00	96,393.00	185,488.00
Habitational (Non-Owner Occupied)	5,970.00	1,242.00	7,212.00	15,879.00	19,399.00	35,278.00
Commercial	3,625.00	535.00	4,160.00	14,981.00	19,729.00	34,710.00
Total	53,043.00	8,003.00	61,046.00	119,955.00	135,521.00	255,476.00

Premiums Earned for Terrorism

Reporting Requirements

9,595.00

1,777.00

11,372.00

30,860.00

39,128.00

69,988.00

**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, 2019**

<u>Coverage</u>	<u>2019</u>	<u>2018</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>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.

## EXHIBIT 7A

**WEST VIRGINIA FAIR PLAN**

**Loss Statistics by Line of Business and Policy Year for the Quarter & Year to Date Ending  
December 31, 2019**

**QUARTER  
10/01/2019 - 12/31/2019**

	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>TOTAL</b>
	<b>LOSSES PAID</b>					
Fire	0.00	0.00	0.00	0.00	0.00	0.00
Other Allied Lines	4,898.05	1,091.81	0.00	0.00	0.00	5,989.86
Total	4,898.05	1,091.81	0.00	0.00	0.00	5,989.86
	<b>UNPAID PREVIOUS PERIOD (INCL. I.B.N.R.)</b>					
Fire	800.00	500.00	0.00	0.00	0.00	1,300.00
Other Allied Lines	200.00	100.00	0.00	0.00	0.00	300.00
Total	1,000.00	600.00	0.00	0.00	0.00	1,600.00
	<b>UNPAID CURRENT PERIOD (INCL. I.B.N.R.)</b>					
Fire	1,300.00	0.00	0.00	0.00	0.00	1,300.00
Other Allied Lines	300.00	0.00	0.00	0.00	0.00	300.00
Total	1,600.00	0.00	0.00	0.00	0.00	1,600.00
	<b>LOSSES INCURRED</b>					
Fire	500.00	(500.00)	0.00	0.00	0.00	0.00
Other Allied Lines	4,998.05	991.81	0.00	0.00	0.00	5,989.86
Total	5,498.05	491.81	0.00	0.00	0.00	5,989.86

**YEAR TO DATE  
01/01/2019 - 12/31/2019**

	<b>LOSSES PAID</b>					
Fire	85,000.00	33,595.32	0.00	0.00	0.00	118,595.32
Other Allied Lines	7,479.36	1,091.81	0.00	0.00	0.00	8,571.17
Total	92,479.36	34,687.13	0.00	0.00	0.00	127,166.49
	<b>UNPAID PREVIOUS PERIOD (INCL. I.B.N.R.)</b>					
Fire	0.00	41,300.00	0.00	0.00	0.00	41,300.00
Other Allied Lines	0.00	300.00	0.00	0.00	0.00	300.00
Total	0.00	41,600.00	0.00	0.00	0.00	41,600.00
	<b>UNPAID CURRENT PERIOD (INCL. I.B.N.R.)</b>					
Fire	1,300.00	0.00	0.00	0.00	0.00	1,300.00
Other Allied Lines	300.00	0.00	0.00	0.00	0.00	300.00
Total	1,600.00	0.00	0.00	0.00	0.00	1,600.00
	<b>LOSSES INCURRED</b>					
Fire	86,300.00	(7,704.68)	0.00	0.00	0.00	78,595.32
Other Allied Lines	7,779.36	791.81	0.00	0.00	0.00	8,571.17
Total	94,079.36	(6,912.87)	0.00	0.00	0.00	87,166.49
	<b>I.B.N.R. (CURRENT PERIOD)</b>					
Fire	1,300.00	0.00	0.00	0.00	0.00	1,300.00
Other Allied Lines	300.00	0.00	0.00	0.00	0.00	300.00
Total	1,600.00	0.00	0.00	0.00	0.00	1,600.00

## 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, 2019**

**QUARTER**

**10/01/2019 - 12/31/2019**

	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>TOTAL</u>
	<b>LOSS ADJUSTMENT EXPENSES PAID</b>					
Fire	1,919.98	6,233.56	0.00	0.00	0.00	8,153.54
Other Allied Lines	1,198.54	180.79	0.00	0.00	0.00	1,379.33
Total	3,118.52	6,414.35	0.00	0.00	0.00	9,532.87
	<b>UNPAID PREVIOUS PERIOD</b>					
Fire	307.00	192.00	0.00	0.00	0.00	499.00
Other Allied Lines	76.00	38.00	0.00	0.00	0.00	114.00
Total	383.00	230.00	0.00	0.00	0.00	613.00
	<b>UNPAID CURRENT PERIOD</b>					
Fire	353.00	0.00	0.00	0.00	0.00	353.00
Other Allied Lines	81.00	0.00	0.00	0.00	0.00	81.00
Total	434.00	0.00	0.00	0.00	0.00	434.00
	<b>LOSS ADJUSTMENT EXPENSES INCURRED</b>					
Fire	1,965.98	6,041.56	0.00	0.00	0.00	8,007.54
Other Allied Lines	1,203.54	142.79	0.00	0.00	0.00	1,346.33
Total	3,169.52	6,184.35	0.00	0.00	0.00	9,353.87

**YEAR TO DATE**

**01/01/2019 - 12/31/2019**

	<b>LOSS ADJUSTMENT EXPENSES PAID</b>					
Fire	7,985.76	20,141.28	50.00	0.00	0.00	28,177.04
Other Allied Lines	3,455.38	2,880.00	0.00	0.00	0.00	6,335.38
Total	11,441.14	23,021.28	50.00	0.00	0.00	34,512.42
	<b>UNPAID PREVIOUS PERIOD</b>					
Fire	0.00	11,461.00	0.00	0.00	0.00	11,461.00
Other Allied Lines	0.00	83.00	0.00	0.00	0.00	83.00
Total	0.00	11,544.00	0.00	0.00	0.00	11,544.00
	<b>UNPAID CURRENT PERIOD</b>					
Fire	353.00	0.00	0.00	0.00	0.00	353.00
Other Allied Lines	81.00	0.00	0.00	0.00	0.00	81.00
Total	434.00	0.00	0.00	0.00	0.00	434.00
	<b>LOSS ADJUSTMENT EXPENSES INCURRED</b>					
Fire	8,338.76	8,680.28	50.00	0.00	0.00	17,069.04
Other Allied Lines	3,536.38	2,797.00	0.00	0.00	0.00	6,333.38
Total	11,875.14	11,477.28	50.00	0.00	0.00	23,402.42

## EXHIBIT 8

# WEST VIRGINIA

## Report of Catastrophe Losses for the Quarter Ending

### December 31, 2019

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