

EXHIBIT 1

WEST VIRGINIA FAIR PLAN
Statement of Assets, Liabilities and Members' Equity at
December 31, 2020

	<u>LEDGER ASSETS</u>	<u>ASSETS NOT ADMITTED</u>	<u>NET ADMITTED ASSETS</u>
<u>ASSETS</u>			
Cash	215,959.00	0.00	215,959.00
Investments	328,220.11	0.00	328,220.11
Due from Participating Members	60,012.10	0.00	60,012.10
Accrued Investment Income	0.00	0.00	0.00
Premiums Receivable	4,571.90	362.53	4,209.37
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	<u>608,763.11</u>	<u>362.53</u>	<u>608,400.58</u>
<u>LIABILITIES</u>			
Unpaid Losses (Incl. I.B.N.R.)			100.00
Unpaid Loss Adjustment Expenses			130.00
Unpaid Underwriting Expenses			2,657.00
Unpaid Post Retirement Benefits (Medical)			104,555.00
Unpaid Post Retirement Benefits (Pension)			44,689.00
Unearned Premiums			126,858.00
Unearned Advance Premiums			8,240.01
Claims Checks Payable			4,992.01
Amounts Withheld for Accounts of Others			2,530.82
Unpaid Premium Tax			3,972.22
TOTAL LIABILITIES			<u>298,724.06</u>
<u>MEMBERS' EQUITY</u>			
Members' Equity (Deficit)			309,676.52
TOTAL LIABILITIES & MEMBERS' EQUITY			<u>608,400.58</u>

EXHIBIT 2

WEST VIRGINIA FAIR PLAN
Income Statement for the Quarter and Year to Date Ending
December 31, 2020

	<u>Quarter</u> <u>10/01/ - 12/31/2020</u>	<u>Year</u> <u>01/01/ - 12/31/2020</u>
<u>UNDERWRITING INCOME</u>		
Premiums Written	74,707.00	240,551.00
Change in Unearned Premiums	(14,817.00)	(2,487.00)
Premiums Earned	<u>59,890.00</u>	<u>238,064.00</u>
<u>DEDUCTIONS</u>		
Losses Incurred	(5,428.42)	16,491.95
Loss Adjustment Expenses Incurred	(268.62)	23,119.59
Other Underwriting Expenses Incurred	49,513.89	133,916.67
Post Retirement Benefits Incurred	(6,230.06)	4,787.04
Premium Tax Incurred	3,299.75	10,605.95
Total Underwriting Deductions	<u>40,886.54</u>	<u>188,921.20</u>
Net Underwriting Profit or Loss	19,003.46	49,142.80
<u>OTHER INCOME OR OUTGO</u>		
Net Investment Income	371.95	1,822.54
Other Income	145.43	1,050.90
Premiums/Assessments Charged-Off	0.00	0.00
Total Other Income or Outgo	<u>517.38</u>	<u>2,873.44</u>
Net Result of Operations	19,520.84	52,016.24
<u>EQUITY ACCOUNT</u>		
Beginning Members' Equity	290,164.11	253,717.61
Net Result of Operations	19,520.84	52,016.24
Change in Assets Not Admitted	(156.13)	155.97
Change in Post Retirement Benefits (Pension)	162.00	3,801.00
Assessment of Policy Year	659,278.49	659,278.49
Distribution of Policy Year	0.00	0.00
Policy Year Closeout	(659,278.49)	(659,278.49)
Assessments Charged-Off	(390.64)	(390.64)
Distributions Charged-Off	376.34	376.34
MEMBERS' EQUITY (DEFICIT)	<u><u>309,676.52</u></u>	<u><u>309,676.52</u></u>

EXHIBIT 3

WEST VIRGINIA FAIR PLAN

Reconciliation of Ledger Assets As of
December 31, 2020

INCREASE IN LEDGER ASSETS

Premiums Written	240,551.00
Other Income	1,050.90
Investment Income	1,822.54
Unearned Advance Premiums	0.00
Amounts Withheld for Accounts of Others	278.86
Claims Checks Payable	0.00
Premiums Charged-Off	0.00
Assessments/Distributions to Members Charged-Off	0.00
Assessment of Policy Year	659,278.49
Policy Year Closeout	0.00
Change in Other	0.00
TOTAL	<hr/> 902,981.79

DECREASE IN LEDGER ASSETS

Other Income	0.00
Losses Paid	17,991.95
Loss Adjustment Expenses Paid	23,423.59
Other Expenses Paid	153,220.40
Unearned Advance Premiums	7,630.04
Amounts Withheld for Accounts of Others	0.00
Claims Checks Payable	2,865.61
Premiums Charged-Off	0.00
Assessments/Distributions to Members Charged-Off	14.30
Distribution of Policy Year	0.00
Policy Year Closeout	659,278.49
Change in Other	0.00
TOTAL	<hr/> 864,424.38

Increase(Decrease) in Ledger Assets	38,557.41
Ledger Assets at 12/31/2019	<hr/> 570,205.70
Ledger Assets at 12/31/2020	608,763.11

EXHIBIT 4

WEST VIRGINIA FAIR PLAN
Statement of Expenses Incurred for the Year Ending
 December 31, 2020

	<u>Loss Adjustment</u> <u>Expenses</u>	<u>Acquisition</u> <u>Expenses</u>	<u>Inspection</u> <u>Expenses</u>	<u>General</u> <u>Expenses</u>	<u>TOTAL</u>
Claim Adjustment Services	5,641.26	0.00	0.00	0.00	5,641.26
Commissions	0.00	23,871.45	0.00	0.00	23,871.45
Boards, Bureaus & Associations	4,348.09	1,608.69	0.00	8,024.21	13,980.99
Salaries	7,883.11	26,474.48	0.00	12,688.95	47,046.54
Employee Relations & Welfare	3,453.27	8,379.59	0.00	8,897.91	20,730.77
Insurance	16.55	321.16	0.00	489.85	827.56
Travel & Travel Items	121.29	114.92	0.00	166.74	402.95
Rent & Rent Items	531.51	4,218.41	0.00	2,531.05	7,280.97
Equipment	107.25	1,602.82	0.00	3,652.32	5,362.39
Printing & Stationery	8.11	184.81	0.00	212.64	405.56
Postage, Telephone, & Telegraph	49.79	1,266.84	0.00	461.46	1,778.09
Legal & Auditing	426.32	11,343.19	0.00	9,546.67	21,316.18
Payroll Taxes	582.85	1,850.16	0.00	886.76	3,319.77
Premium Taxes	0.00	0.00	0.00	10,327.69	10,327.69
State & Local Insurance Taxes	0.00	0.00	0.00	71.16	71.16
Miscellaneous	254.19	1,868.28	0.00	10,586.89	12,709.36
Advertising	0.00	0.00	0.00	0.00	0.00
Inspections, Surveys, & Reports	0.00	0.00	1,571.30	0.00	1,571.30
TOTAL Expenses Paid	23,423.59	83,104.80	1,571.30	68,544.30	176,643.99
Add: Unpaid Expenses Current Year	130.00	10,772.00	0.00	24,730.22	35,632.22
Deduct: Unpaid Expenses Prior Year	434.00	12,086.00	349.00	26,977.96	39,846.96
Expenses Incurred	23,119.59	81,790.80	1,222.30	66,296.56	172,429.25

EXHIBIT 5A

WEST VIRGINIA FAIR PLAN
Members' Account by Policy Year for the Quarter Ending
December 31, 2020

	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>TOTAL</u>
Premiums Written	74,707.00	0.00	0.00	0.00	0.00	0.00	74,707.00
Other Income	145.43	0.00	0.00	0.00	0.00	0.00	145.43
Investment Income Received	371.95	0.00	0.00	0.00	0.00	0.00	371.95
Subtotal	75,224.38	0.00	0.00	0.00	0.00	0.00	75,224.38
<u>EXPENSES PAID:</u>							
Losses	2,121.58	0.00	(1,050.00)	0.00	0.00	0.00	1,071.58
Loss Adjustment Expenses	4,786.09	863.29	0.00	0.00	0.00	0.00	5,649.38
Other Underwriting Expenses	43,912.65	0.00	0.00	0.00	0.00	0.00	43,912.65
Premium Tax	1,972.76	0.00	0.00	0.00	0.00	0.00	1,972.76
Commissions	7,377.18	0.00	0.00	0.00	0.00	0.00	7,377.18
Premiums/Assessments Charged-off	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	60,170.26	863.29	(1,050.00)	0.00	0.00	0.00	59,983.55
BALANCE DUE COMPANIES	15,054.12	(863.29)	1,050.00	0.00	0.00	0.00	15,240.83
<u>DEDUCT:</u>							
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	(206.40)	0.00	0.00	0.00	0.00	0.00	(206.40)
Prior Pension	(120,533.00)	0.00	0.00	0.00	0.00	0.00	(120,533.00)
Subtotal	(120,739.40)	0.00	0.00	0.00	0.00	0.00	(120,739.40)
<u>ADD:</u>							
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(362.53)	0.00	0.00	0.00	0.00	0.00	(362.53)
Current Pension	(120,371.00)	0.00	0.00	0.00	0.00	0.00	(120,371.00)
Subtotal	(120,733.53)	0.00	0.00	0.00	0.00	0.00	(120,733.53)
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	15,059.99	(863.29)	1,050.00	0.00	0.00	0.00	15,246.70
<u>DEDUCT:</u>							
Current Unearned Premiums	126,858.00	0.00	0.00	0.00	0.00	0.00	126,858.00
Current Unpaid Losses (Incl. I.B.N.R.)	100.00	0.00	0.00	0.00	0.00	0.00	100.00
Current Unpaid Underwriting Expenses	2,657.00	0.00	0.00	0.00	0.00	0.00	2,657.00
Current Unpaid Post Retirement Benefits	28,873.00	0.00	0.00	0.00	0.00	0.00	28,873.00
Current Unpaid Loss Adjustment Expenses	130.00	0.00	0.00	0.00	0.00	0.00	130.00
Current Unpaid Premium Tax	3,974.26	(2.04)	0.00	0.00	0.00	0.00	3,972.22
Subtotal	162,592.26	(2.04)	0.00	0.00	0.00	0.00	162,590.22
<u>ADD:</u>							
Prior Unearned Premiums	103,818.00	8,223.00	0.00	0.00	0.00	0.00	112,041.00
Prior Unpaid Losses (Incl. I.B.N.R.)	6,000.00	600.00	0.00	0.00	0.00	0.00	6,600.00
Prior Unpaid Underwriting Expenses	3,079.00	0.00	0.00	0.00	0.00	0.00	3,079.00
Prior Unpaid Post Retirement Benefits	36,457.00	0.00	0.00	0.00	0.00	0.00	36,457.00
Prior Unpaid Loss Adjustment Expenses	5,498.00	550.00	0.00	0.00	0.00	0.00	6,048.00
Prior Unpaid Premium Tax	2,645.23	0.00	0.00	0.00	0.00	0.00	2,645.23
Subtotal	157,497.23	9,373.00	0.00	0.00	0.00	0.00	166,870.23
Change in Post Retirement Benefits (Pensic Assessment of Policy Year	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Distribution of Policy Year	0.00	659,278.49	0.00	0.00	0.00	0.00	659,278.49
Policy Year Closeout	0.00	0.00	0.00	137,733.87	(694,578.75)	(102,433.61)	(659,278.49)
Assessments Charged-Off	(390.64)	0.00	0.00	0.00	0.00	0.00	(390.64)
Distributions Charged-Off	376.34	0.00	0.00	0.00	0.00	0.00	376.34
NET CHANGE IN MEMBERS' EQUITY	9,950.66	667,790.24	1,050.00	137,733.87	(694,578.75)	(102,433.61)	19,512.41

EXHIBIT 5B

WEST VIRGINIA FAIR PLAN
Members' Account by Policy Year for the Year to Date Ending
December 31, 2020

	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>TOTAL</u>
Premiums Written	240,991.00	(440.00)	0.00	0.00	0.00	0.00	240,551.00
Other Income	1,050.90	0.00	0.00	0.00	0.00	0.00	1,050.90
Investment Income Received	1,822.54	0.00	0.00	0.00	0.00	0.00	1,822.54
Subtotal	243,864.44	(440.00)	0.00	0.00	0.00	0.00	243,424.44
<u>EXPENSES PAID:</u>							
Losses	3,193.02	15,828.93	(1,030.00)	0.00	0.00	0.00	17,991.95
Loss Adjustment Expenses	11,277.89	11,853.59	292.11	0.00	0.00	0.00	23,423.59
Other Underwriting Expenses	119,021.26	0.00	0.00	0.00	0.00	0.00	119,021.26
Premium Tax	6,653.40	3,671.71	2.58	0.00	0.00	0.00	10,327.69
Commissions	23,915.51	(44.06)	0.00	0.00	0.00	0.00	23,871.45
Premiums/Assessments Charged-off	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	164,061.08	31,310.17	(735.31)	0.00	0.00	0.00	194,635.94
BALANCE DUE COMPANIES	79,803.36	(31,750.17)	735.31	0.00	0.00	0.00	48,788.50
<u>DEDUCT:</u>							
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	0.00	(518.50)	0.00	0.00	0.00	0.00	(518.50)
Prior Pension	0.00	(124,172.00)	0.00	0.00	0.00	0.00	(124,172.00)
Subtotal	0.00	(124,690.50)	0.00	0.00	0.00	0.00	(124,690.50)
<u>ADD:</u>							
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(362.53)	0.00	0.00	0.00	0.00	0.00	(362.53)
Current Pension	(120,371.00)	0.00	0.00	0.00	0.00	0.00	(120,371.00)
Subtotal	(120,733.53)	0.00	0.00	0.00	0.00	0.00	(120,733.53)
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	(40,930.17)	92,940.33	735.31	0.00	0.00	0.00	52,745.47
<u>DEDUCT:</u>							
Current Unearned Premiums	126,858.00	0.00	0.00	0.00	0.00	0.00	126,858.00
Current Unpaid Losses (Incl. I.B.N.R.)	100.00	0.00	0.00	0.00	0.00	0.00	100.00
Current Unpaid Underwriting Expenses	2,657.00	0.00	0.00	0.00	0.00	0.00	2,657.00
Current Unpaid Post Retirement Benefits	28,873.00	0.00	0.00	0.00	0.00	0.00	28,873.00
Current Unpaid Loss Adjustment Expenses	130.00	0.00	0.00	0.00	0.00	0.00	130.00
Current Unpaid Premium Tax	3,974.26	(2.04)	0.00	0.00	0.00	0.00	3,972.22
Subtotal	162,592.26	(2.04)	0.00	0.00	0.00	0.00	162,590.22
<u>ADD:</u>							
Prior Unearned Premiums	0.00	124,371.00	0.00	0.00	0.00	0.00	124,371.00
Prior Unpaid Losses (Incl. I.B.N.R.)	0.00	1,600.00	0.00	0.00	0.00	0.00	1,600.00
Prior Unpaid Underwriting Expenses	0.00	3,273.00	0.00	0.00	0.00	0.00	3,273.00
Prior Unpaid Post Retirement Benefits	0.00	32,446.00	0.00	0.00	0.00	0.00	32,446.00
Prior Unpaid Loss Adjustment Expenses	0.00	434.00	0.00	0.00	0.00	0.00	434.00
Prior Unpaid Premium Tax	0.00	3,691.38	2.58	0.00	0.00	0.00	3,693.96
Subtotal	0.00	165,815.38	2.58	0.00	0.00	0.00	165,817.96
Change in Post Retirement Benefits (Pension Assessment of Policy Year)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Assessment of Policy Year	0.00	659,278.49	0.00	0.00	0.00	0.00	659,278.49
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	137,733.87	(694,578.75)	(102,433.61)	(659,278.49)
Assessments Charged-Off	(390.64)	0.00	0.00	0.00	0.00	0.00	(390.64)
Distributions Charged-Off	376.34	0.00	0.00	0.00	0.00	0.00	376.34
NET CHANGE IN MEMBERS' EQUITY	(203,536.73)	918,036.24	737.89	137,733.87	(694,578.75)	(102,433.61)	55,958.91

EXHIBIT 5C

WEST VIRGINIA FAIR PLAN

Members' Account for Active Policy Years @
December 31, 2020

	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>TOTAL</u>
Premiums Written	240,991.00	243,886.00	275,521.00	285,342.00	300,711.00	334,235.00	1,680,686.00
Other Income	1,050.90	(1,547.04)	237.48	1,137.57	274.43	2,183.89	3,337.23
Investment Income Received	1,822.54	1,952.51	1,677.42	1,506.82	274.61	23.66	7,257.56
Subtotal	243,864.44	244,291.47	277,435.90	287,986.39	301,260.04	336,442.55	1,691,280.79
EXPENSES PAID:							
Losses	3,193.02	108,308.29	106,182.55	191,275.27	20,471.19	22,626.10	452,056.42
Loss Adjustment Expenses	11,277.89	23,294.73	77,260.04	35,614.72	15,252.55	13,162.82	175,862.75
Other Underwriting Expenses	119,021.26	135,887.74	139,484.80	157,803.45	178,516.52	150,128.22	880,841.99
Premium Tax	6,653.40	10,747.11	12,187.59	12,626.90	13,286.38	14,858.35	70,359.73
Commissions	23,915.51	24,146.35	27,420.59	27,622.10	29,235.64	33,626.90	165,967.09
Premiums/Assessments Charged-off	0.00	0.00	2,874.86	777.82	1,303.72	3.01	4,959.41
Subtotal	164,061.08	302,384.22	365,410.43	425,720.26	258,066.00	234,405.40	1,750,047.39
BALANCE DUE COMPANIES	79,803.36	(58,092.75)	(87,974.53)	(137,733.87)	43,194.04	102,037.15	(58,766.60)
ADD:							
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(362.53)	0.00	0.00	0.00	0.00	0.00	(362.53)
Current Pension	(120,371.00)	0.00	0.00	0.00	0.00	0.00	(120,371.00)
Subtotal	(120,733.53)	0.00	0.00	0.00	0.00	0.00	(120,733.53)
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	(40,930.17)	(58,092.75)	(87,974.53)	(137,733.87)	43,194.04	102,037.15	(179,500.13)
DEDUCT:							
Current Unearned Premiums	126,858.00	0.00	0.00	0.00	0.00	0.00	126,858.00
Current Unpaid Losses (Incl. I.B.N.R.)	100.00	0.00	0.00	0.00	0.00	0.00	100.00
Current Unpaid Underwriting Expenses	2,657.00	0.00	0.00	0.00	0.00	0.00	2,657.00
Current Unpaid Post Retirement Benefits	28,873.00	0.00	0.00	0.00	0.00	0.00	28,873.00
Current Unpaid Loss Adjustment Expenses	130.00	0.00	0.00	0.00	0.00	0.00	130.00
Current Unpaid Premium Tax	3,974.26	(2.04)	0.00	0.00	0.00	0.00	3,972.22
Subtotal	162,592.26	(2.04)	0.00	0.00	0.00	0.00	162,590.22
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	659,278.49	0.00	0.00	651,384.71	0.00	1,310,663.20
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	137,733.87	(694,578.75)	(102,433.61)	(659,278.49)
Assessments Charged-Off	(390.64)	0.00	0.00	0.00	0.00	(1,372.02)	(1,762.66)
Distributions Charged-Off	376.34	0.00	0.00	0.00	0.00	1,768.48	2,144.82
NET CHANGE IN MEMBERS' EQUITY	(203,536.73)	601,187.78	(87,974.53)	0.00	0.00	0.00	309,676.52

EXHIBIT 6A

WEST VIRGINIA FAIR PLAN**Premium Statistics by Line of Business and Policy Year for the Quarter & Year to Date Ending
December 31, 2020**

	<u>QUARTER</u> 10/01/2020 - 12/31/2020			<u>YEAR</u> 01/01/2020 - 12/31/2020		
	<u>2020</u>	<u>2019</u>	<u>TOTAL</u>	<u>2020</u>	<u>2019</u>	<u>TOTAL</u>
	<u>PREMIUMS WRITTEN</u>					
Fire	62,294.00	0.00	62,294.00	197,191.00	(408.00)	196,783.00
Other Allied Lines	12,413.00	0.00	12,413.00	43,800.00	(32.00)	43,768.00
Total	74,707.00	0.00	74,707.00	240,991.00	(440.00)	240,551.00
	<u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u>					
Fire	84,075.00	6,770.00	90,845.00	0.00	101,844.00	101,844.00
Other Allied Lines	19,743.00	1,453.00	21,196.00	0.00	22,527.00	22,527.00
Total	103,818.00	8,223.00	112,041.00	0.00	124,371.00	124,371.00
	<u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u>					
Fire	104,185.00	0.00	104,185.00	104,185.00	0.00	104,185.00
Other Allied Lines	22,673.00	0.00	22,673.00	22,673.00	0.00	22,673.00
Total	126,858.00	0.00	126,858.00	126,858.00	0.00	126,858.00
	<u>PREMIUMS EARNED</u>					
Fire	42,184.00	6,770.00	48,954.00	93,006.00	101,436.00	194,442.00
Other Allied Lines	9,483.00	1,453.00	10,936.00	21,127.00	22,495.00	43,622.00
Total	51,667.00	8,223.00	59,890.00	114,133.00	123,931.00	238,064.00

EXHIBIT 6B

WEST VIRGINIA FAIR PLAN**Premium Statistics by Class of Business and Policy Year for the Quarter & Year to Date Ending**

December 31, 2020

For Terrorism Reporting Requirements Only

	<u>QUARTER</u> 10/01/2020 - 12/31/2020			<u>YEAR</u> 01/01/2020 - 12/31/2020		
	<u>2020</u>	<u>2019</u>	<u>TOTAL</u>	<u>2020</u>	<u>2019</u>	<u>TOTAL</u>
	<u>PREMIUMS WRITTEN</u>					
Habitational (Owner Occupied)	49,259.00	0.00	49,259.00	175,850.00	(315.00)	175,535.00
Habitational (Non-Owner Occupied)	14,668.00	0.00	14,668.00	38,059.00	(60.00)	37,999.00
Commercial	10,780.00	0.00	10,780.00	27,082.00	(65.00)	27,017.00
Total	<u>74,707.00</u>	<u>0.00</u>	<u>74,707.00</u>	<u>240,991.00</u>	<u>(440.00)</u>	<u>240,551.00</u>
	<u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u>					
Habitational (Owner Occupied)	80,483.00	6,381.00	86,864.00	0.00	92,940.00	92,940.00
Habitational (Non-Owner Occupied)	16,894.00	1,334.00	18,228.00	0.00	23,801.00	23,801.00
Commercial	6,441.00	508.00	6,949.00	0.00	7,630.00	7,630.00
Total	<u>103,818.00</u>	<u>8,223.00</u>	<u>112,041.00</u>	<u>0.00</u>	<u>124,371.00</u>	<u>124,371.00</u>
	<u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u>					
Habitational (Owner Occupied)	91,152.00	0.00	91,152.00	91,152.00	0.00	91,152.00
Habitational (Non-Owner Occupied)	27,376.00	0.00	27,376.00	27,376.00	0.00	27,376.00
Commercial	8,330.00	0.00	8,330.00	8,330.00	0.00	8,330.00
Total	<u>126,858.00</u>	<u>0.00</u>	<u>126,858.00</u>	<u>126,858.00</u>	<u>0.00</u>	<u>126,858.00</u>
	<u>PREMIUMS EARNED</u>					
Habitational (Owner Occupied)	38,590.00	6,381.00	44,971.00	84,698.00	92,625.00	177,323.00
Habitational (Non-Owner Occupied)	4,186.00	1,334.00	5,520.00	10,683.00	23,741.00	34,424.00
Commercial	8,891.00	508.00	9,399.00	18,752.00	7,565.00	26,317.00
Total	<u>51,667.00</u>	<u>8,223.00</u>	<u>59,890.00</u>	<u>114,133.00</u>	<u>123,931.00</u>	<u>238,064.00</u>
Premiums Earned for Terrorism Reporting Requirements	13,077.00	1,842.00	14,919.00	29,435.00	31,306.00	60,741.00

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 30, 2020

<u>Coverage</u>	<u>2020</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>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, 2020**

QUARTER
10/01/2020 - 12/31/2020

	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>TOTAL</u>
	LOSSES PAID			
Fire	0.00	0.00	(1,050.00)	(1,050.00)
Other Allied Lines	2,121.58	0.00	0.00	2,121.58
Total	2,121.58	0.00	(1,050.00)	1,071.58

UNPAID PREVIOUS PERIOD (INCL. I.B.N.R.)

Fire	800.00	500.00	0.00	1,300.00
Other Allied Lines	5,200.00	100.00	0.00	5,300.00
Total	6,000.00	600.00	0.00	6,600.00

UNPAID CURRENT PERIOD (INCL. I.B.N.R.)

Fire	100.00	0.00	0.00	100.00
Other Allied Lines	0.00	0.00	0.00	0.00
Total	100.00	0.00	0.00	100.00

LOSSES INCURRED

Fire	(700.00)	(500.00)	(1,050.00)	(2,250.00)
Other Allied Lines	(3,078.42)	(100.00)	0.00	(3,178.42)
Total	(3,778.42)	(600.00)	(1,050.00)	(5,428.42)

YEAR TO DATE
01/01/2020 - 12/31/2020

	LOSSES PAID			
Fire	1,071.44	0.00	(1,030.00)	41.44
Other Allied Lines	2,121.58	15,828.93	0.00	17,950.51
Total	3,193.02	15,828.93	(1,030.00)	17,991.95

UNPAID PREVIOUS PERIOD (INCL. I.B.N.R.)

Fire	0.00	1,300.00	0.00	1,300.00
Other Allied Lines	0.00	300.00	0.00	300.00
Total	0.00	1,600.00	0.00	1,600.00

UNPAID CURRENT PERIOD (INCL. I.B.N.R.)

Fire	100.00	0.00	0.00	100.00
Other Allied Lines	0.00	0.00	0.00	0.00
Total	100.00	0.00	0.00	100.00

LOSSES INCURRED

Fire	1,171.44	(1,300.00)	(1,030.00)	(1,158.56)
Other Allied Lines	2,121.58	15,528.93	0.00	17,650.51
Total	3,293.02	14,228.93	(1,030.00)	16,491.95

I.B.N.R. (CURRENT PERIOD)

Fire	100.00	0.00	0.00	100.00
Other Allied Lines	0.00	0.00	0.00	0.00
Total	100.00	0.00	0.00	100.00

EXHIBIT 7B

WEST VIRGINIA FAIR PLAN

Adjustment Statistics by Line of Business and Policy Year for the Quarter & Year to Date Ending
December 31, 2020

QUARTER

10/01/2020 - 12/31/2020

	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>TOTAL</u>
	<u>LOSS ADJUSTMENT EXPENSES PAID</u>			
Fire	2,279.64	719.19	0.00	2,998.83
Other Allied Lines	2,506.45	144.10	0.00	2,650.55
Total	4,786.09	863.29	0.00	5,649.38

UNPAID PREVIOUS PERIOD

Fire	733.00	458.00	0.00	1,191.00
Other Allied Lines	4,765.00	92.00	0.00	4,857.00
Total	5,498.00	550.00	0.00	6,048.00

UNPAID CURRENT PERIOD

Fire	130.00	0.00	0.00	130.00
Other Allied Lines	0.00	0.00	0.00	0.00
Total	130.00	0.00	0.00	130.00

LOSS ADJUSTMENT EXPENSES INCURRED

Fire	1,676.64	261.19	0.00	1,937.83
Other Allied Lines	(2,258.55)	52.10	0.00	(2,206.45)
Total	(581.91)	313.29	0.00	(268.62)

YEAR TO DATE

01/01/2020 - 12/31/2020

	<u>LOSS ADJUSTMENT EXPENSES PAID</u>			
Fire	6,213.56	5,521.12	292.11	12,026.79
Other Allied Lines	5,064.33	6,332.47	0.00	11,396.80
Total	11,277.89	11,853.59	292.11	23,423.59

UNPAID PREVIOUS PERIOD

Fire	0.00	353.00	0.00	353.00
Other Allied Lines	0.00	81.00	0.00	81.00
Total	0.00	434.00	0.00	434.00

UNPAID CURRENT PERIOD

Fire	130.00	0.00	0.00	130.00
Other Allied Lines	0.00	0.00	0.00	0.00
Total	130.00	0.00	0.00	130.00

LOSS ADJUSTMENT EXPENSES INCURRED

Fire	6,343.56	5,168.12	292.11	11,803.79
Other Allied Lines	5,064.33	6,251.47	0.00	11,315.80
Total	11,407.89	11,419.59	292.11	23,119.59

EXHIBIT 8

WEST VIRGINIA
Report of Catastrophe Losses for the Quarter Ending
December 31, 2020

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