

EXHIBIT 1**WEST VIRGINIA FAIR PLAN****Statement of Assets, Liabilities and Members' Equity at**
December 31, 2023

	<u>LEDGER ASSETS</u>	<u>ASSETS NOT ADMITTED</u>	<u>NET ADMITTED ASSETS</u>
<u>ASSETS</u>			
Cash	296,746.51	0.00	296,746.51
Investments	337,283.86	0.00	337,283.86
Due from Participating Members	17,664.40	0.00	17,664.40
Accrued Investment Income	0.00	0.00	0.00
Premiums Receivable	9,366.65	192.00	9,174.65
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	32,095.00	32,095.00	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	693,156.42	32,287.00	660,869.42
<u>LIABILITIES</u>			
Unpaid Losses (Incl. I.B.N.R.)			100.00
Unpaid Loss Adjustment Expenses			179.00
Unpaid Underwriting Expenses			16,322.00
Unpaid Post Retirement Benefits (Medical)			69,334.00
Unpaid Post Retirement Benefits (Pension)			0.00
Unearned Premiums			105,678.00
Unearned Advance Premiums			8,863.72
Claims Checks Payable			8,086.13
Amounts Withheld for Accounts of Others			3,246.65
Unpaid Premium Tax			3,224.47
TOTAL LIABILITIES			215,033.97
<u>MEMBERS' EQUITY</u>			
Members' Equity (Deficit)			445,835.45
TOTAL LIABILITIES & MEMBERS' EQUITY			660,869.42

EXHIBIT 2**WEST VIRGINIA FAIR PLAN****Income Statement for the Quarter and Year to Date Ending
December 31, 2023**

	Quarter 10/01/ - 12/31/2023	Year 01/01/ - 12/31/2023
<u>UNDERWRITING INCOME</u>		
Premiums Written	62,237.00	194,521.00
Change in Unearned Premiums	(12,075.00)	11,640.00
Premiums Earned	50,162.00	206,161.00
<u>DEDUCTIONS</u>		
Losses Incurred	8,316.69	11,586.15
Loss Adjustment Expenses Incurred	5,783.29	20,871.56
Other Underwriting Expenses Incurred	41,489.13	115,771.62
Post Retirement Benefits Incurred	961.92	10,517.04
Premium Tax Incurred	2,731.03	8,515.83
Total Underwriting Deductions	59,282.06	167,262.20
Net Underwriting Profit or Loss	(9,120.06)	38,898.80
<u>OTHER INCOME OR OUTGO</u>		
Net Investment Income	1,677.57	6,660.36
Other Income	14.76	107.69
Premiums/Assessments Charged-Off	0.00	(3.01)
Total Other Income or Outgo	1,692.33	6,765.04
Net Result of Operations	(7,427.73)	45,663.84
<u>EQUITY ACCOUNT</u>		
Beginning Members' Equity	455,765.31	402,817.96
Net Result of Operations	(7,427.73)	45,663.84
Change in Assets Not Admitted	(31,880.38)	(32,024.60)
Change in Post Retirement Benefits (Pension)	29,376.00	29,376.00
Assessment of Policy Year	557,847.89	557,847.89
Distribution of Policy Year	0.00	0.00
Policy Year Closeout	(557,847.89)	(557,847.89)
Assessments Charged-Off	(371.80)	(371.80)
Distributions Charged-Off	374.05	374.05
MEMBERS' EQUITY (DEFICIT)	445,835.45	445,835.45

EXHIBIT 3**WEST VIRGINIA FAIR PLAN****Reconciliation of Ledger Assets As of**
December 31, 2023**INCREASE IN LEDGER ASSETS**

Premiums Written	194,521.00
Other Income	107.69
Investment Income	6,660.36
Unearned Advance Premiums	0.00
Amounts Withheld for Accounts of Others	0.00
Claims Checks Payable	0.00
Premiums Charged-Off	0.00
Assessments/Distributions to Members Charged-Off	2.25
Assessment of Policy Year	557,847.89
Policy Year Closeout	0.00
Change in Other	32,095.00
TOTAL	791,234.19

DECREASE IN LEDGER ASSETS

Other Income	0.00
Losses Paid	11,586.15
Loss Adjustment Expenses Paid	20,712.56
Other Expenses Paid	134,421.84
Unearned Advance Premiums	1,977.78
Amounts Withheld for Accounts of Others	56.12
Claims Checks Payable	71,088.37
Premiums Charged-Off	3.01
Assessments/Distributions to Members Charged-Off	0.00
Distribution of Policy Year	0.00
Policy Year Closeout	557,847.89
Change in Other	0.00
TOTAL	797,693.72

Increase(Decrease) in Ledger Assets	(6,459.53)
Ledger Assets at 12/31/2022	699,615.95
Ledger Assets at 12/31/2023	693,156.42

EXHIBIT 4

WEST VIRGINIA FAIR PLAN
Statement of Expenses Incurred for the Year Ending
December 31, 2023

	<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	3,995.08	0.00	0.00	0.00	3,995.08
Commissions	0.00	19,399.25	0.00	0.00	19,399.25
Boards, Bureaus & Associations	3,845.13	1,422.61	0.00	7,096.01	12,363.75
Salaries	6,834.36	22,500.39	0.00	10,784.21	40,118.96
Employee Relations & Welfare	3,714.46	8,772.90	0.00	9,315.57	21,802.93
Insurance	18.39	356.90	0.00	544.37	919.66
Travel & Travel Items	537.13	509.04	0.00	738.31	1,784.48
Rent & Rent Items	538.12	4,270.83	0.00	2,562.50	7,371.45
Equipment	103.55	1,547.60	0.00	3,526.51	5,177.66
Printing & Stationery	1.72	39.22	0.00	45.12	86.06
Postage, Telephone, & Telegraph	42.48	1,080.89	0.00	393.72	1,517.09
Legal & Auditing	329.70	8,772.31	0.00	7,382.95	16,484.96
Payroll Taxes	512.30	1,651.10	0.00	791.36	2,954.76
Premium Taxes	0.00	0.00	0.00	8,972.18	8,972.18
State & Local Insurance Taxes	0.00	0.00	0.00	179.07	179.07
Miscellaneous	240.14	1,765.04	0.00	10,001.88	12,007.06
Advertising	0.00	0.00	0.00	0.00	0.00
Inspections, Surveys, & Reports	0.00	0.00	0.00	0.00	0.00
 TOTAL Expenses Paid	 20,712.56	 72,088.08	 0.00	 62,333.76	 155,134.40
 Add: Unpaid Expenses Current Year	 179.00	 5,694.00	 0.00	 14,130.47	 20,003.47
Deduct: Unpaid Expenses Prior Year	20.00	5,403.00	0.00	14,038.82	19,461.82
 Expenses Incurred	 20,871.56	 72,379.08	 0.00	 62,425.41	 155,676.05

EXHIBIT 5A

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

December 31, 2023

	2023	2022	2021	2020	2019	2018	TOTAL
Premiums Written	62,237.00	0.00	0.00	0.00	0.00	0.00	62,237.00
Other Income	14.76	0.00	0.00	0.00	0.00	0.00	14.76
Investment Income Received	1,677.57	0.00	0.00	0.00	0.00	0.00	1,677.57
Subtotal	63,929.33	0.00	0.00	0.00	0.00	0.00	63,929.33
<u>EXPENSES PAID:</u>							
Losses	8,316.69	0.00	0.00	0.00	0.00	0.00	8,316.69
Loss Adjustment Expenses	5,630.29	0.00	0.00	0.00	0.00	0.00	5,630.29
Other Underwriting Expenses	24,127.10	0.00	0.00	0.00	0.00	0.00	24,127.10
Premium Tax	1,638.36	0.00	0.00	0.00	0.00	0.00	1,638.36
Commissions	6,176.95	0.00	0.00	0.00	0.00	0.00	6,176.95
Premiums/Assessments Charged-off	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	45,889.39	0.00	0.00	0.00	0.00	0.00	45,889.39
BALANCE DUE COMPANIES	18,039.94	0.00	0.00	0.00	0.00	0.00	18,039.94
<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	(406.62)	0.00	0.00	0.00	0.00	0.00	(406.62)
Prior Pension	(66,337.00)	0.00	0.00	0.00	0.00	0.00	(66,337.00)
Subtotal	(66,743.62)	0.00	0.00	0.00	0.00	0.00	(66,743.62)
<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	(32,287.00)	0.00	0.00	0.00	0.00	0.00	(32,287.00)
Current Pension	(36,961.00)	0.00	0.00	0.00	0.00	0.00	(36,961.00)
Subtotal	(69,248.00)	0.00	0.00	0.00	0.00	0.00	(69,248.00)
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	15,535.56	0.00	0.00	0.00	0.00	0.00	15,535.56
<u>DEDUCT:</u>							
Current Unearned Premiums	105,678.00	0.00	0.00	0.00	0.00	0.00	105,678.00
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	16,322.00	0.00	0.00	0.00	0.00	0.00	16,322.00
Current Unpaid Post Retirement Benefits	278.00	0.00	0.00	0.00	0.00	0.00	278.00
Current Unpaid Loss Adjustment Expenses	179.00	0.00	0.00	0.00	0.00	0.00	179.00
Current Unpaid Premium Tax	3,224.47	(0.00)	0.00	0.00	0.00	0.00	3,224.47
Subtotal	125,781.47	(0.00)	0.00	0.00	0.00	0.00	125,781.47
<u>ADD:</u>							
Prior Unearned Premiums	85,482.00	8,121.00	0.00	0.00	0.00	0.00	93,603.00
Prior Unpaid Losses (Incl. I.B.N.R.)	100.00	0.00	0.00	0.00	0.00	0.00	100.00
Prior Unpaid Underwriting Expenses	3,155.00	0.00	0.00	0.00	0.00	0.00	3,155.00
Prior Unpaid Post Retirement Benefits	1,298.00	0.00	0.00	0.00	0.00	0.00	1,298.00
Prior Unpaid Loss Adjustment Expenses	26.00	0.00	0.00	0.00	0.00	0.00	26.00
Prior Unpaid Premium Tax	2,131.80	0.00	0.00	0.00	0.00	0.00	2,131.80
Subtotal	92,192.80	8,121.00	0.00	0.00	0.00	0.00	100,313.80
Change in Post Retirement Benefits (Pensic	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Assessment of Policy Year	0.00	278,923.94	278,923.95	0.00	0.00	0.00	557,847.89
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	(42,622.45)	(601,187.78)	85,962.34	(557,847.89)
Assessments Charged-Off	(371.80)	0.00	0.00	0.00	0.00	0.00	(371.80)
Distributions Charged-Off	374.05	0.00	0.00	0.00	0.00	0.00	374.05
NET CHANGE IN MEMBERS' EQUITY	(18,050.86)	287,044.94	278,923.95	(42,622.45)	(601,187.78)	85,962.34	(9,929.86)

EXHIBIT 5B

WEST VIRGINIA FAIR PLAN

Members' Account by Policy Year for the Year to Date Ending
December 31, 2023

	<u>2023</u>	<u>2022</u>	<u>2021</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>TOTAL</u>
Premiums Written	195,072.00	(551.00)	0.00	0.00	0.00	0.00	194,521.00
Other Income	107.69	0.00	0.00	0.00	0.00	0.00	107.69
Investment Income Received	6,660.36	0.00	0.00	0.00	0.00	0.00	6,660.36
Subtotal	201,840.05	(551.00)	0.00	0.00	0.00	0.00	201,289.05
<u>EXPENSES PAID:</u>							
Losses	8,316.69	3,269.46	0.00	0.00	0.00	0.00	11,586.15
Loss Adjustment Expenses	6,750.80	16,484.74	98.06	0.00	0.00	(2,621.04)	20,712.56
Other Underwriting Expenses	106,050.41	0.00	0.00	0.00	0.00	0.00	106,050.41
Premium Tax	5,315.56	3,661.29	(4.67)	0.00	0.00	0.00	8,972.18
Commissions	19,454.66	(55.41)	0.00	0.00	0.00	0.00	19,399.25
Premiums/Assessments Charged-off	3.05	(0.04)	0.00	0.00	0.00	0.00	3.01
Subtotal	145,891.17	23,360.04	93.39	0.00	0.00	(2,621.04)	166,723.56
BALANCE DUE COMPANIES	55,948.88	(23,911.04)	(93.39)	0.00	0.00	2,621.04	34,565.49
<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	(262.40)	0.00	0.00	0.00	0.00	(262.40)
Prior Pension		(66,337.00)	0.00	0.00	0.00	0.00	(66,337.00)
Subtotal	0.00	(66,599.40)	0.00	0.00	0.00	0.00	(66,599.40)
<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	(32,287.00)	0.00	0.00	0.00	0.00	0.00	(32,287.00)
Current Pension	(36,961.00)	0.00	0.00	0.00	0.00	0.00	(36,961.00)
Subtotal	(69,248.00)	0.00	0.00	0.00	0.00	0.00	(69,248.00)
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	(13,299.12)	42,688.36	(93.39)	0.00	0.00	2,621.04	31,916.89
<u>DEDUCT:</u>							
Current Unearned Premiums	105,678.00	0.00	0.00	0.00	0.00	0.00	105,678.00
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	16,322.00	0.00	0.00	0.00	0.00	0.00	16,322.00
Current Unpaid Post Retirement Benefits	278.00	0.00	0.00	0.00	0.00	0.00	278.00
Current Unpaid Loss Adjustment Expenses	179.00	0.00	0.00	0.00	0.00	0.00	179.00
Current Unpaid Premium Tax	3,224.47	(0.00)	0.00	0.00	0.00	0.00	3,224.47
Subtotal	125,781.47	(0.00)	0.00	0.00	0.00	0.00	125,781.47
<u>ADD:</u>							
Prior Unearned Premiums	0.00	117,318.00	0.00	0.00	0.00	0.00	117,318.00
Prior Unpaid Losses (Incl. I.B.N.R.)	0.00	100.00	0.00	0.00	0.00	0.00	100.00
Prior Unpaid Underwriting Expenses	0.00	14,463.00	0.00	0.00	0.00	0.00	14,463.00
Prior Unpaid Post Retirement Benefits	0.00	1,298.00	0.00	0.00	0.00	0.00	1,298.00
Prior Unpaid Loss Adjustment Expenses	0.00	20.00	0.00	0.00	0.00	0.00	20.00
Prior Unpaid Premium Tax	0.00	3,685.49	(4.67)	0.00	0.00	0.00	3,680.82
Subtotal	0.00	136,884.49	(4.67)	0.00	0.00	0.00	136,879.82
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	278,923.94	278,923.95	0.00	0.00	0.00	557,847.89
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	(42,622.45)	(601,187.78)	85,962.34	(557,847.89)
Assessments Charged-Off	(371.80)	0.00	0.00	0.00	0.00	0.00	(371.80)
Distributions Charged-Off	374.05	0.00	0.00	0.00	0.00	0.00	374.05
NET CHANGE IN MEMBERS' EQUITY	<u>(139,078.34)</u>	<u>458,496.79</u>	<u>278,825.89</u>	<u>(42,622.45)</u>	<u>(601,187.78)</u>	<u>88,583.38</u>	<u>43,017.49</u>

EXHIBIT 5C

WEST VIRGINIA FAIR PLAN

Members' Account for Active Policy Years @
December 31, 2023

	<u>2023</u>	<u>2022</u>	<u>2021</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>TOTAL</u>
Premiums Written	195,072.00	225,220.00	236,539.00	244,131.00	243,886.00	275,521.00	1,420,369.00
Other Income	107.69	18.42	200.84	1,050.90	(1,547.04)	237.48	68.29
Investment Income Received	6,660.36	1,487.60	915.79	1,822.54	1,952.51	1,677.42	14,516.22
Subtotal	201,840.05	226,726.02	237,655.63	247,004.44	244,291.47	277,435.90	1,434,953.51
<u>EXPENSES PAID:</u>							
Losses	8,316.69	79,269.46	40,808.47	26,166.94	108,308.29	106,182.55	369,052.40
Loss Adjustment Expenses	6,750.80	22,127.85	25,037.35	24,172.00	23,294.73	75,290.78	176,673.51
Other Underwriting Expenses	106,050.41	92,773.41	110,778.69	119,021.26	135,887.74	139,484.80	703,996.31
Premium Tax	5,315.56	9,883.60	10,376.36	10,780.50	10,745.07	12,187.59	59,288.68
Commissions	19,454.66	22,743.25	23,517.37	24,226.99	24,146.35	27,420.59	141,509.21
Premiums/Assessments Charged-off	3.05	(0.04)	(0.02)	0.00	0.00	2,874.86	2,877.85
Subtotal	145,891.17	226,797.53	210,518.22	204,367.69	302,382.18	363,441.17	1,453,397.96
BALANCE DUE COMPANIES	55,948.88	(71.51)	27,137.41	42,636.75	(58,090.71)	(86,005.27)	(18,444.45)
<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	(32,287.00)	0.00	0.00	0.00	0.00	0.00	(32,287.00)
Current Pension	(36,961.00)	0.00	0.00	0.00	0.00	0.00	(36,961.00)
Subtotal	(69,248.00)	0.00	0.00	0.00	0.00	0.00	(69,248.00)
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	(13,299.12)	(71.51)	27,137.41	42,636.75	(58,090.71)	(86,005.27)	(87,692.45)
<u>DEDUCT:</u>							
Current Unearned Premiums	105,678.00	0.00	0.00	0.00	0.00	0.00	105,678.00
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	16,322.00	0.00	0.00	0.00	0.00	0.00	16,322.00
Current Unpaid Post Retirement Benefits	278.00	0.00	0.00	0.00	0.00	0.00	278.00
Current Unpaid Loss Adjustment Expenses	179.00	0.00	0.00	0.00	0.00	0.00	179.00
Current Unpaid Premium Tax	3,224.47	(0.00)	0.00	0.00	0.00	0.00	3,224.47
Subtotal	125,781.47	(0.00)	0.00	0.00	0.00	0.00	125,781.47
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	278,923.94	278,923.95	0.00	659,278.49	0.00	1,217,126.38
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	(42,622.45)	(601,187.78)	85,962.34	(557,847.89)
Assessments Charged-Off	(371.80)	0.00	0.00	(390.64)	0.00	0.00	(762.44)
Distributions Charged-Off	374.05	0.00	0.00	376.34	0.00	42.93	793.32
NET CHANGE IN MEMBERS' EQUITY	<u>(139,078.34)</u>	<u>278,852.43</u>	<u>306,061.36</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>445,835.45</u>

EXHIBIT 6A

WEST VIRGINIA FAIR PLAN

**Premium Statistics by Line of Business and Policy Year for the Quarter & Year to Date Ending
December 31, 2023**

	<u>QUARTER</u> 10/01/2023 - 12/31/2023			<u>YEAR</u> 01/01/2023 - 12/31/2023		
	<u>2023</u>	<u>2022</u>	<u>TOTAL</u> <u>PREMIUMS WRITTEN</u>	<u>2023</u>	<u>2022</u>	<u>TOTAL</u>
Fire	48,312.00	0.00	48,312.00	147,428.00	(431.00)	146,997.00
Other Allied Lines	13,925.00	0.00	13,925.00	47,644.00	(120.00)	47,524.00
Total	62,237.00	0.00	62,237.00	195,072.00	(551.00)	194,521.00
<u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u>						
Fire	63,953.00	6,305.00	70,258.00	0.00	90,153.00	90,153.00
Other Allied Lines	21,529.00	1,816.00	23,345.00	0.00	27,165.00	27,165.00
Total	85,482.00	8,121.00	93,603.00	0.00	117,318.00	117,318.00
<u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u>						
Fire	80,547.00	0.00	80,547.00	80,547.00	0.00	80,547.00
Other Allied Lines	25,131.00	0.00	25,131.00	25,131.00	0.00	25,131.00
Total	105,678.00	0.00	105,678.00	105,678.00	0.00	105,678.00
<u>PREMIUMS EARNED</u>						
Fire	31,718.00	6,305.00	38,023.00	66,881.00	89,722.00	156,603.00
Other Allied Lines	10,323.00	1,816.00	12,139.00	22,513.00	27,045.00	49,558.00
Total	42,041.00	8,121.00	50,162.00	89,394.00	116,767.00	206,161.00

EXHIBIT 6B

WEST VIRGINIA FAIR PLAN**Premium Statistics by Class of Business and Policy Year for the Quarter & Year to Date Ending****December 31, 2023****For Terrorism Reporting Requirements Only**

	<u>QUARTER</u> 10/01/2023 - 12/31/2023			<u>YEAR</u> 01/01/2023 - 12/31/2023		
	<u>2023</u>	<u>2022</u>	<u>TOTAL</u>	<u>2023</u>	<u>2022</u>	<u>TOTAL</u>
	<u>PREMIUMS WRITTEN</u>					
Habitational (Owner Occupied)	40,407.00	0.00	40,407.00	144,886.00	(524.00)	144,362.00
Habitational (Non-Owner Occupied)	6,843.00	0.00	6,843.00	21,688.00	(27.00)	21,661.00
Commercial	14,987.00	0.00	14,987.00	28,498.00	0.00	28,498.00
Total	62,237.00	0.00	62,237.00	195,072.00	(551.00)	194,521.00
	<u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u>					
Habitational (Owner Occupied)	51,966.00	4,897.00	56,863.00	0.00	93,693.00	93,693.00
Habitational (Non-Owner Occupied)	13,050.00	1,224.00	14,274.00	0.00	15,838.00	15,838.00
Commercial	20,466.00	2,000.00	22,466.00	0.00	7,787.00	7,787.00
Total	85,482.00	8,121.00	93,603.00	0.00	117,318.00	117,318.00
	<u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u>					
Habitational (Owner Occupied)	83,086.00	0.00	83,086.00	83,086.00	0.00	83,086.00
Habitational (Non-Owner Occupied)	14,089.00	0.00	14,089.00	14,089.00	0.00	14,089.00
Commercial	8,503.00	0.00	8,503.00	8,503.00	0.00	8,503.00
Total	105,678.00	0.00	105,678.00	105,678.00	0.00	105,678.00
	<u>PREMIUMS EARNED</u>					
Habitational (Owner Occupied)	9,287.00	4,897.00	14,184.00	61,800.00	93,169.00	154,969.00
Habitational (Non-Owner Occupied)	5,804.00	1,224.00	7,028.00	7,599.00	15,811.00	23,410.00
Commercial	26,950.00	2,000.00	28,950.00	19,995.00	7,787.00	27,782.00
Total	42,041.00	8,121.00	50,162.00	89,394.00	116,767.00	206,161.00

Premiums Earned for Terrorism

Reporting Requirements 32,754.00 3,224.00 35,978.00 27,594.00 23,598.00 51,192.00

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, 2023

<u>Coverage</u>	<u>2023</u>	<u>2022</u>	<u>2021</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>2014</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, 2023

QUARTER
10/01/2023 - 12/31/2023

	<u>2023</u>	<u>2022</u>	<u>2021</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>TOTAL</u>
			<u>LOSSES PAID</u>				
Fire	8,316.69	0.00	0.00	0.00	0.00	0.00	8,316.69
Other Allied Lines	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	8,316.69	0.00	0.00	0.00	0.00	0.00	8,316.69

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

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

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

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

LOSSES INCURRED

Fire	8,316.69	0.00	0.00	0.00	0.00	0.00	8,316.69
Other Allied Lines	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	8,316.69	0.00	0.00	0.00	0.00	0.00	8,316.69

YEAR TO DATE
01/01/2023 - 12/31/2023

LOSSES PAID

Fire	8,316.69	0.00	0.00	0.00	0.00	0.00	8,316.69
Other Allied Lines	0.00	3,269.46	0.00	0.00	0.00	0.00	3,269.46
Total	8,316.69	3,269.46	0.00	0.00	0.00	0.00	11,586.15

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

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

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

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

LOSSES INCURRED

Fire	8,416.69	(100.00)	0.00	0.00	0.00	0.00	8,316.69
Other Allied Lines	0.00	3,269.46	0.00	0.00	0.00	0.00	3,269.46
Total	8,416.69	3,169.46	0.00	0.00	0.00	0.00	11,586.15

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

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

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, 2023****QUARTER
10/01/2023 - 12/31/2023**

	<u>2023</u>	<u>2022</u>	<u>2021</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>TOTAL</u>
	<u>LOSS ADJUSTMENT EXPENSES PAID</u>						
Fire	3,395.89	0.00	0.00	0.00	0.00	0.00	3,395.89
Other Allied Lines	2,234.40	0.00	0.00	0.00	0.00	0.00	2,234.40
Total	5,630.29	0.00	0.00	0.00	0.00	0.00	5,630.29
	<u>UNPAID PREVIOUS PERIOD</u>						
Fire	26.00	0.00	0.00	0.00	0.00	0.00	26.00
Other Allied Lines	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	26.00	0.00	0.00	0.00	0.00	0.00	26.00
	<u>UNPAID CURRENT PERIOD</u>						
Fire	179.00	0.00	0.00	0.00	0.00	0.00	179.00
Other Allied Lines	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	179.00	0.00	0.00	0.00	0.00	0.00	179.00
	<u>LOSS ADJUSTMENT EXPENSES INCURRED</u>						
Fire	3,548.89	0.00	0.00	0.00	0.00	0.00	3,548.89
Other Allied Lines	2,234.40	0.00	0.00	0.00	0.00	0.00	2,234.40
Total	5,783.29	0.00	0.00	0.00	0.00	0.00	5,783.29

**YEAR TO DATE
01/01/2023 - 12/31/2023**

	<u>LOSS ADJUSTMENT EXPENSES PAID</u>						
Fire	4,516.40	14,056.90	98.06	0.00	0.00	(2,621.04)	16,050.32
Other Allied Lines	2,234.40	2,427.84	0.00	0.00	0.00	0.00	4,662.24
Total	6,750.80	16,484.74	98.06	0.00	0.00	(2,621.04)	20,712.56
	<u>UNPAID PREVIOUS PERIOD</u>						
Fire	0.00	20.00	0.00	0.00	0.00	0.00	20.00
Other Allied Lines	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	0.00	20.00	0.00	0.00	0.00	0.00	20.00
	<u>UNPAID CURRENT PERIOD</u>						
Fire	179.00	0.00	0.00	0.00	0.00	0.00	179.00
Other Allied Lines	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	179.00	0.00	0.00	0.00	0.00	0.00	179.00
	<u>LOSS ADJUSTMENT EXPENSES INCURRED</u>						
Fire	4,695.40	14,036.90	98.06	0.00	0.00	(2,621.04)	16,209.32
Other Allied Lines	2,234.40	2,427.84	0.00	0.00	0.00	0.00	4,662.24
Total	6,929.80	16,464.74	98.06	0.00	0.00	(2,621.04)	20,871.56

EXHIBIT 8

WEST VIRGINIA
Report of Catastrophe Losses for the Quarter Ending
December 31, 2023

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