

**EXHIBIT 1****WEST VIRGINIA FAIR PLAN****Statement of Assets, Liabilities and Members' Equity at**  
**December 31, 2024**

	<b><u>LEDGER ASSETS</u></b>	<b><u>ASSETS NOT ADMITTED</u></b>	<b><u>NET ADMITTED ASSETS</u></b>
<b><u>ASSETS</u></b>			
Cash	235,052.87	0.00	235,052.87
Investments	346,974.49	0.00	346,974.49
Due from Participating Members	0.00	0.00	0.00
Accrued Investment Income	0.00	0.00	0.00
Premiums Receivable	11,399.31	547.20	10,852.11
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	34,130.00	34,130.00	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>627,556.67</b>	<b>34,677.20</b>	<b>592,879.47</b>
<b><u>LIABILITIES</u></b>			
Unpaid Losses (Incl. I.B.N.R.)			600.00
Unpaid Loss Adjustment Expenses			94.00
Unpaid Underwriting Expenses			17,032.00
Unpaid Post Retirement Benefits (Medical)			62,841.00
Unpaid Post Retirement Benefits (Pension)			0.00
Unearned Premiums			138,005.00
Unearned Advance Premiums			11,408.16
Claims Checks Payable			6,432.58
Amounts Withheld for Accounts of Others			3,735.67
Unpaid Premium Tax			4,198.76
<b>TOTAL LIABILITIES</b>			<b>244,347.17</b>
<b><u>MEMBERS' EQUITY</u></b>			
Members' Equity (Deficit)			348,532.30
<b>TOTAL LIABILITIES &amp; MEMBERS' EQUITY</b>			<b>592,879.47</b>

**EXHIBIT 2**

**WEST VIRGINIA FAIR PLAN**  
**Income Statement for the Quarter and Year to Date Ending**  
**December 31, 2024**

	<b>Quarter</b> <b>10/01/ - 12/31/2024</b>	<b>Year</b> <b>01/01/ - 12/31/2024</b>
<b><u>UNDERWRITING INCOME</u></b>		
Premiums Written	78,735.00	273,902.00
Change in Unearned Premiums	(11,549.00)	(32,327.00)
Premiums Earned	67,186.00	241,575.00
<b><u>DEDUCTIONS</u></b>		
Losses Incurred	14,508.58	174,251.27
Loss Adjustment Expenses Incurred	9,226.11	34,182.05
Other Underwriting Expenses Incurred	43,010.97	124,126.65
Post Retirement Benefits Incurred	(4,790.04)	3,601.31
Premium Tax Incurred	3,450.01	12,005.44
Total Underwriting Deductions	65,405.63	348,166.72
Net Underwriting Profit or Loss	1,780.37	(106,591.72)
<b><u>OTHER INCOME OR OUTGO</u></b>		
Net Investment Income	3,404.80	9,690.63
Other Income	26.41	157.31
Premiums/Assessments Charged-Off	0.00	0.00
Total Other Income or Outgo	3,431.21	9,847.94
Net Result of Operations	5,211.58	(96,743.78)
<b><u>EQUITY ACCOUNT</u></b>		
Beginning Members' Equity	344,077.92	445,835.45
Net Result of Operations	5,211.58	(96,743.78)
Change in Assets Not Admitted	(2,582.20)	(2,390.20)
Change in Post Retirement Benefits (Pension)	1,825.00	1,825.00
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	5.83
Distributions Charged-Off	0.00	0.00
<b>MEMBERS' EQUITY (DEFICIT)</b>	348,532.30	348,532.30

**EXHIBIT 3****WEST VIRGINIA FAIR PLAN****Reconciliation of Ledger Assets As of  
December 31, 2024****INCREASE IN LEDGER ASSETS**

Premiums Written	273,902.00
Other Income	157.31
Investment Income	9,690.63
Unearned Advance Premiums	2,544.44
Amounts Withheld for Accounts of Others	489.02
Claims Checks Payable	0.00
Premiums Charged-Off	0.00
Assessments/Distributions to Members Charged-Off	5.83
Assessment of Policy Year	0.00
Policy Year Closeout	0.00
Change in Other	2,035.00
	0
<b>TOTAL</b>	<b>288,824.23</b>

**DECREASE IN LEDGER ASSETS**

Other Income	0.00
Losses Paid	173,751.27
Loss Adjustment Expenses Paid	34,267.05
Other Expenses Paid	144,752.11
Unearned Advance Premiums	0.00
Amounts Withheld for Accounts of Others	0.00
Claims Checks Payable	1,653.55
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>	<b>354,423.98</b>

Increase(Decrease) in Ledger Assets	(65,599.75)
Ledger Assets at 12/31/2023	693,156.42
Ledger Assets at 12/31/2024	627,556.67

**EXHIBIT 4**

**WEST VIRGINIA FAIR PLAN**  
**Statement of Expenses Incurred for the Year Ending**  
**December 31, 2024**

	<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</u></b> <b><u>Expenses</u></b>	<b><u>TOTAL</u></b>
Claim Adjustment Services	17,688.86	0.00	0.00	0.00	17,688.86
Commissions	0.00	27,286.08	0.00	0.00	27,286.08
Boards, Bureaus & Associations	4,383.77	1,621.90	0.00	8,090.05	14,095.72
Salaries	6,725.89	22,889.22	0.00	10,970.57	40,585.68
Employee Relations & Welfare	3,455.99	8,393.50	0.00	8,912.68	20,762.17
Insurance	17.38	337.27	0.00	514.43	869.08
Travel & Travel Items	175.08	165.93	0.00	240.66	581.67
Rent & Rent Items	509.61	4,044.62	0.00	2,426.77	6,981.00
Equipment	192.20	1,371.57	0.00	3,125.37	4,689.14
Printing & Stationery	1.55	35.38	0.00	40.71	77.64
Postage, Telephone, & Telegraph	40.95	1,042.05	0.00	379.57	1,462.57
Legal & Auditing	411.44	8,160.01	0.00	6,867.63	15,439.08
Payroll Taxes	505.93	1,707.57	0.00	818.42	3,031.92
Premium Taxes	0.00	0.00	0.00	11,031.15	11,031.15
State & Local Insurance Taxes	0.00	0.00	0.00	135.73	135.73
Miscellaneous	158.40	1,164.22	0.00	6,597.24	7,919.86
Advertising	0.00	0.00	0.00	0.00	0.00
Inspections, Surveys, & Reports	0.00	0.00	6,381.81	0.00	6,381.81
 TOTAL Expenses Paid	 34,267.05	 78,219.32	 6,381.81	 60,150.98	 179,019.16
 Add: Unpaid Expenses Current Year	 94.00	 3,428.00	 642.00	 10,735.76	 14,899.76
Deduct: Unpaid Expenses Prior Year	179.00	5,694.00	0.00	14,130.47	20,003.47
 Expenses Incurred	 34,182.05	 75,953.32	 7,023.81	 56,756.27	 173,915.45

## EXHIBIT 5A

**WEST VIRGINIA FAIR PLAN****Members' Account by Policy Year for the Quarter Ending****December 31, 2024**

	<u>2024</u>	<u>2023</u>	<u>2022</u>	<u>2021</u>	<u>TOTAL</u>
Premiums Written	78,735.00	0.00	0.00	0.00	78,735.00
Other Income	26.41	0.00	0.00	0.00	26.41
Investment Income Received	3,404.80	0.00	0.00	0.00	3,404.80
Subtotal	82,166.21	0.00	0.00	0.00	82,166.21
<b><u>EXPENSES PAID:</u></b>					
Losses	11,151.78	3,356.80	0.00	0.00	14,508.58
Loss Adjustment Expenses	7,842.70	1,375.41	0.00	0.00	9,218.11
Other Underwriting Expenses	24,931.46	0.00	0.00	0.00	24,931.46
Premium Tax	2,200.48	0.00	0.00	0.00	2,200.48
Commissions	7,824.47	0.00	0.00	0.00	7,824.47
Premiums/Assessments Charged-off	0.00	0.00	0.00	0.00	0.00
Subtotal	53,950.89	4,732.21	0.00	0.00	58,683.10
<b>BALANCE DUE COMPANIES</b>	28,215.32	(4,732.21)	0.00	0.00	23,483.11
<b><u>DEDUCT:</u></b>					
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	(32,095.00)	0.00	0.00	0.00	(32,095.00)
Prior Pension	(36,961.00)	0.00	0.00	0.00	(36,961.00)
Subtotal	(69,056.00)	0.00	0.00	0.00	(69,056.00)
<b><u>ADD:</u></b>					
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(34,677.20)	0.00	0.00	0.00	(34,677.20)
Current Pension	(35,136.00)	0.00	0.00	0.00	(35,136.00)
Subtotal	(69,813.20)	0.00	0.00	0.00	(69,813.20)
<b>EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION</b>	27,458.12	(4,732.21)	0.00	0.00	22,725.91
<b><u>DEDUCT:</u></b>					
Current Unearned Premiums	138,005.00	0.00	0.00	0.00	138,005.00
Current Unpaid Losses (Incl. I.B.N.R.)	600.00	0.00	0.00	0.00	600.00
Current Unpaid Underwriting Expenses	17,032.00	0.00	0.00	0.00	17,032.00
Current Unpaid Post Retirement Benefits	(6,425.00)	0.00	0.00	0.00	(6,425.00)
Current Unpaid Loss Adjustment Expenses	94.00	0.00	0.00	0.00	94.00
Current Unpaid Premium Tax	4,198.76	0.00	0.00	0.00	4,198.76
Subtotal	153,504.76	0.00	0.00	0.00	153,504.76
<b><u>ADD:</u></b>					
Prior Unearned Premiums	119,075.00	7,381.00	0.00	0.00	126,456.00
Prior Unpaid Losses (Incl. I.B.N.R.)	600.00	0.00	0.00	0.00	600.00
Prior Unpaid Underwriting Expenses	4,864.00	0.00	0.00	0.00	4,864.00
Prior Unpaid Post Retirement Benefits	278.00	0.00	0.00	0.00	278.00
Prior Unpaid Loss Adjustment Expenses	86.00	0.00	0.00	0.00	86.00
Prior Unpaid Premium Tax	2,951.57	(2.34)	0.00	0.00	2,949.23
Subtotal	127,854.57	7,378.66	0.00	0.00	135,233.23
Change in Post Retirement Benefits (Pensic	0.00	0.00	0.00	0.00	0.00
Assessment of Policy Year	0.00	0.00	0.00	0.00	0.00
Distribution of Policy Year	0.00	0.00	0.00	0.00	0.00
Policy Year Closeout	0.00	0.00	0.00	0.00	0.00
Assessments Charged-Off	0.00	0.00	0.00	0.00	0.00
Distributions Charged-Off	0.00	0.00	0.00	0.00	0.00
<b>NET CHANGE IN MEMBERS' EQUITY</b>	1,807.93	2,646.45	0.00	0.00	4,454.38

## EXHIBIT 5B

## WEST VIRGINIA FAIR PLAN

Members' Account by Policy Year for the Year to Date Ending  
December 31, 2024

	<u>2024</u>	<u>2023</u>	<u>2022</u>	<u>2021</u>	<u>TOTAL</u>
Premiums Written	274,561.00	(659.00)	0.00	0.00	273,902.00
Other Income	157.31	0.00	0.00	0.00	157.31
Investment Income Received	9,690.63	0.00	0.00	0.00	9,690.63
Subtotal	284,408.94	(659.00)	0.00	0.00	283,749.94
<b><u>EXPENSES PAID:</u></b>					
Losses	29,536.26	144,215.01	0.00	0.00	173,751.27
Loss Adjustment Expenses	14,958.53	19,308.52	0.00	0.00	34,267.05
Other Underwriting Expenses	106,434.88	0.00	0.00	0.00	106,434.88
Premium Tax	7,835.38	3,195.77	0.00	0.00	11,031.15
Commissions	27,352.63	(66.55)	0.00	0.00	27,286.08
Premiums/Assessments Charged-off	0.00	0.00	0.00	0.00	0.00
Subtotal	186,117.68	166,652.75	0.00	0.00	352,770.43
<b>BALANCE DUE COMPANIES</b>	98,291.26	(167,311.75)	0.00	0.00	(69,020.49)
<b><u>DEDUCT:</u></b>					
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	0.00	(32,287.00)	0.00	0.00	(32,287.00)
Prior Pension		(36,961.00)	0.00	0.00	(36,961.00)
Subtotal	0.00	(69,248.00)	0.00	0.00	(69,248.00)
<b><u>ADD:</u></b>					
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(34,677.20)	0.00	0.00	0.00	(34,677.20)
Current Pension	(35,136.00)	0.00	0.00	0.00	(35,136.00)
Subtotal	(69,813.20)	0.00	0.00	0.00	(69,813.20)
<b>EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION</b>	28,478.06	(98,063.75)	0.00	0.00	(69,585.69)
<b><u>DEDUCT:</u></b>					
Current Unearned Premiums	138,005.00	0.00	0.00	0.00	138,005.00
Current Unpaid Losses (Incl. I.B.N.R.)	600.00	0.00	0.00	0.00	600.00
Current Unpaid Underwriting Expenses	17,032.00	0.00	0.00	0.00	17,032.00
Current Unpaid Post Retirement Benefits	(6,425.00)	0.00	0.00	0.00	(6,425.00)
Current Unpaid Loss Adjustment Expenses	94.00	0.00	0.00	0.00	94.00
Current Unpaid Premium Tax	4,198.76	0.00	0.00	0.00	4,198.76
Subtotal	153,504.76	0.00	0.00	0.00	153,504.76
<b><u>ADD:</u></b>					
Prior Unearned Premiums	0.00	105,678.00	0.00	0.00	105,678.00
Prior Unpaid Losses (Incl. I.B.N.R.)	0.00	100.00	0.00	0.00	100.00
Prior Unpaid Underwriting Expenses	0.00	16,322.00	0.00	0.00	16,322.00
Prior Unpaid Post Retirement Benefits	0.00	278.00	0.00	0.00	278.00
Prior Unpaid Loss Adjustment Expenses	0.00	179.00	0.00	0.00	179.00
Prior Unpaid Premium Tax	0.00	3,224.47	(0.00)	0.00	3,224.47
Subtotal	0.00	125,781.47	(0.00)	0.00	125,781.47
Change in Post Retirement Benefits (Pension)	0.00	0.00	0.00	0.00	0.00
Assessment of Policy Year	0.00	0.00	0.00	0.00	0.00
Distribution of Policy Year	0.00	0.00	0.00	0.00	0.00
Policy Year Closeout	0.00	0.00	0.00	0.00	0.00
Assessments Charged-Off	0.00	0.00	0.00	5.83	5.83
Distributions Charged-Off	0.00	0.00	0.00	0.00	0.00
<b>NET CHANGE IN MEMBERS' EQUITY</b>	(125,026.70)	27,717.72	0.00	5.83	(97,303.15)

## EXHIBIT 5C

**WEST VIRGINIA FAIR PLAN**

**Members' Account for Active Policy Years @**  
**December 31, 2024**

	<b><u>2024</u></b>	<b><u>2023</u></b>	<b><u>2022</u></b>	<b><u>2021</u></b>	<b><u>TOTAL</u></b>
Premiums Written	274,561.00	194,413.00	225,220.00	236,539.00	930,733.00
Other Income	157.31	107.69	18.42	200.84	484.26
Investment Income Received	9,690.63	6,660.36	1,487.60	915.79	18,754.38
Subtotal	284,408.94	201,181.05	226,726.02	237,655.63	949,971.64
<b><u>EXPENSES PAID:</u></b>					
Losses	29,536.26	152,531.70	79,269.46	40,808.47	302,145.89
Loss Adjustment Expenses	14,958.53	26,059.32	22,127.85	25,037.35	88,183.05
Other Underwriting Expenses	106,434.88	106,050.41	92,773.41	110,778.69	416,037.39
Premium Tax	7,835.38	8,511.33	9,883.60	10,376.36	36,606.67
Commissions	27,352.63	19,388.11	22,743.25	23,517.37	93,001.36
Premiums/Assessments Charged-off	0.00	3.05	(0.04)	(0.02)	2.99
Subtotal	186,117.68	312,543.92	226,797.53	210,518.22	935,977.35
<b>BALANCE DUE COMPANIES</b>	98,291.26	(111,362.87)	(71.51)	27,137.41	13,994.29
<b><u>ADD:</u></b>					
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(34,677.20)	0.00	0.00	0.00	(34,677.20)
Current Pension	(35,136.00)	0.00	0.00	0.00	(35,136.00)
Subtotal	(69,813.20)	0.00	0.00	0.00	(69,813.20)
<b>EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION</b>	28,478.06	(111,362.87)	(71.51)	27,137.41	(55,818.91)
<b><u>DEDUCT:</u></b>					
Current Unearned Premiums	138,005.00	0.00	0.00	0.00	138,005.00
Current Unpaid Losses (Incl. I.B.N.R.)	600.00	0.00	0.00	0.00	600.00
Current Unpaid Underwriting Expenses	17,032.00	0.00	0.00	0.00	17,032.00
Current Unpaid Post Retirement Benefits	(6,425.00)	0.00	0.00	0.00	(6,425.00)
Current Unpaid Loss Adjustment Expenses	94.00	0.00	0.00	0.00	94.00
Current Unpaid Premium Tax	4,198.76	0.00	0.00	0.00	4,198.76
Subtotal	153,504.76	0.00	0.00	0.00	153,504.76
Change in Post Retirement Benefits (Pension)	0.00	0.00	0.00	0.00	0.00
Assessment of Policy Year	0.00	0.00	278,923.94	278,923.95	557,847.89
Distribution of Policy Year	0.00	0.00	0.00	0.00	0.00
Policy Year Closeout	0.00	0.00	0.00	0.00	0.00
Assessments Charged-Off	0.00	(371.80)	0.00	5.83	(365.97)
Distributions Charged-Off	0.00	374.05	0.00	0.00	374.05
<b>NET CHANGE IN MEMBERS' EQUITY</b>	<b>(125,026.70)</b>	<b>(111,360.62)</b>	<b>278,852.43</b>	<b>306,067.19</b>	<b>348,532.30</b>

## EXHIBIT 6A

**WEST VIRGINIA FAIR PLAN**

**Premium Statistics by Line of Business and Policy Year for the Quarter & Year to Date Ending**  
**December 31, 2024**

	<b><u>QUARTER</u></b> <b>10/01/2024 - 12/31/2024</b>			<b><u>YEAR</u></b> <b>01/01/2024 - 12/31/2024</b>		
	<b><u>2024</u></b>	<b><u>2023</u></b>	<b><u>TOTAL</u></b> <b><u>PREMIUMS WRITTEN</u></b>	<b><u>2024</u></b>	<b><u>2023</u></b>	<b><u>TOTAL</u></b>
Fire	60,124.00	0.00	60,124.00	210,339.00	(468.00)	209,871.00
Other Allied Lines	18,611.00	0.00	18,611.00	64,222.00	(191.00)	64,031.00
Total	78,735.00	0.00	78,735.00	274,561.00	(659.00)	273,902.00
<b><u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u></b>						
Fire	90,383.00	5,649.00	96,032.00	0.00	80,547.00	80,547.00
Other Allied Lines	28,692.00	1,732.00	30,424.00	0.00	25,131.00	25,131.00
Total	119,075.00	7,381.00	126,456.00	0.00	105,678.00	105,678.00
<b><u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u></b>						
Fire	104,557.00	0.00	104,557.00	104,557.00	0.00	104,557.00
Other Allied Lines	33,448.00	0.00	33,448.00	33,448.00	0.00	33,448.00
Total	138,005.00	0.00	138,005.00	138,005.00	0.00	138,005.00
<b><u>PREMIUMS EARNED</u></b>						
Fire	45,950.00	5,649.00	51,599.00	105,782.00	80,079.00	185,861.00
Other Allied Lines	13,855.00	1,732.00	15,587.00	30,774.00	24,940.00	55,714.00
Total	59,805.00	7,381.00	67,186.00	136,556.00	105,019.00	241,575.00



## EXHIBIT 6B

**WEST VIRGINIA FAIR PLAN**

**Premium Statistics by Class of Business and Policy Year for the Quarter & Year to Date Ending**  
**December 31, 2024**  
**For Terrorism Reporting Requirements Only**

	<u>QUARTER</u> 10/01/2024 - 12/31/2024			<u>YEAR</u> 01/01/2024 - 12/31/2024		
	<u>2024</u>	<u>2023</u>	<u>TOTAL</u>	<u>2024</u>	<u>2023</u>	<u>TOTAL</u>
	<b><u>PREMIUMS WRITTEN</u></b>					
Habitational (Owner Occupied)	53,766.00	0.00	53,766.00	176,501.00	(251.00)	176,250.00
Habitational (Non-Owner Occupied)	10,113.00	0.00	10,113.00	32,580.00	(36.00)	32,544.00
Commercial	14,856.00	0.00	14,856.00	65,480.00	(372.00)	65,108.00
Total	78,735.00	0.00	78,735.00	274,561.00	(659.00)	273,902.00
	<b><u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u></b>					
Habitational (Owner Occupied)	68,994.00	4,272.00	73,266.00	0.00	83,086.00	83,086.00
Habitational (Non-Owner Occupied)	20,021.00	1,235.00	21,256.00	0.00	14,089.00	14,089.00
Commercial	30,060.00	1,874.00	31,934.00	0.00	8,503.00	8,503.00
Total	119,075.00	7,381.00	126,456.00	0.00	105,678.00	105,678.00
	<b><u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u></b>					
Habitational (Owner Occupied)	110,290.00	0.00	110,290.00	110,290.00	0.00	110,290.00
Habitational (Non-Owner Occupied)	20,672.00	0.00	20,672.00	20,672.00	0.00	20,672.00
Commercial	7,043.00	0.00	7,043.00	7,043.00	0.00	7,043.00
Total	138,005.00	0.00	138,005.00	138,005.00	0.00	138,005.00
	<b><u>PREMIUMS EARNED</u></b>					
Habitational (Owner Occupied)	12,470.00	4,272.00	16,742.00	66,211.00	82,835.00	149,046.00
Habitational (Non-Owner Occupied)	9,462.00	1,235.00	10,697.00	11,908.00	14,053.00	25,961.00
Commercial	37,873.00	1,874.00	39,747.00	58,437.00	8,131.00	66,568.00
Total	59,805.00	7,381.00	67,186.00	136,556.00	105,019.00	241,575.00

Premiums Earned for Terrorism

Reporting Requirements	47,335.00	3,109.00	50,444.00	70,345.00	22,184.00	92,529.00
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**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, 2024

<b><u>Coverage</u></b>	<b><u>2024</u></b>	<b><u>2023</u></b>	<b><u>2022</u></b>	<b><u>2021</u></b>	<b><u>2020</u></b>	<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>
Fire	1	0	0	0	0	0	0	0	0	0	1
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	1	0	0	0	0	0	0	0	0	0	1

**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, 2024****QUARTER**  
**10/01/2024 - 12/31/2024**

	<b><u>2024</u></b>	<b><u>2023</u></b>	<b><u>2022</u></b>	<b><u>2021</u></b>	<b><u>TOTAL</u></b>
		<b><u>LOSSES PAID</u></b>			
Fire	0.00	0.00	0.00	0.00	0.00
Other Allied Lines	11,151.78	3,356.80	0.00	0.00	14,508.58
Total	11,151.78	3,356.80	0.00	0.00	14,508.58

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

Fire	600.00	0.00	0.00	0.00	600.00
Other Allied Lines	0.00	0.00	0.00	0.00	0.00
Total	600.00	0.00	0.00	0.00	600.00

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

Fire	600.00	0.00	0.00	0.00	600.00
Other Allied Lines	0.00	0.00	0.00	0.00	0.00
Total	600.00	0.00	0.00	0.00	600.00

**LOSSES INCURRED**

Fire	0.00	0.00	0.00	0.00	0.00
Other Allied Lines	11,151.78	3,356.80	0.00	0.00	14,508.58
Total	11,151.78	3,356.80	0.00	0.00	14,508.58

**YEAR TO DATE**  
**01/01/2024 - 12/31/2024****LOSSES PAID**

Fire	12,044.82	135,000.00	0.00	0.00	147,044.82
Other Allied Lines	17,491.44	9,215.01	0.00	0.00	26,706.45
Total	29,536.26	144,215.01	0.00	0.00	173,751.27

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

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

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

Fire	600.00	0.00	0.00	0.00	600.00
Other Allied Lines	0.00	0.00	0.00	0.00	0.00
Total	600.00	0.00	0.00	0.00	600.00

**LOSSES INCURRED**

Fire	12,644.82	134,900.00	0.00	0.00	147,544.82
Other Allied Lines	17,491.44	9,215.01	0.00	0.00	26,706.45
Total	30,136.26	144,115.01	0.00	0.00	174,251.27

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

Fire	100.00	0.00	0.00	0.00	100.00
Other Allied Lines	0.00	0.00	0.00	0.00	0.00
Total	100.00	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, 2024****QUARTER  
10/01/2024 - 12/31/2024**

	<u>2024</u>	<u>2023</u>	<u>2022</u>	<u>2021</u>	<u>TOTAL</u>
	<b><u>LOSS ADJUSTMENT EXPENSES PAID</u></b>				
Fire	4,639.63	0.00	0.00	0.00	4,639.63
Other Allied Lines	3,203.07	1,375.41	0.00	0.00	4,578.48
Total	7,842.70	1,375.41	0.00	0.00	9,218.11
	<b><u>UNPAID PREVIOUS PERIOD</u></b>				
Fire	86.00	0.00	0.00	0.00	86.00
Other Allied Lines	0.00	0.00	0.00	0.00	0.00
Total	86.00	0.00	0.00	0.00	86.00
	<b><u>UNPAID CURRENT PERIOD</u></b>				
Fire	94.00	0.00	0.00	0.00	94.00
Other Allied Lines	0.00	0.00	0.00	0.00	0.00
Total	94.00	0.00	0.00	0.00	94.00
	<b><u>LOSS ADJUSTMENT EXPENSES INCURRED</u></b>				
Fire	4,647.63	0.00	0.00	0.00	4,647.63
Other Allied Lines	3,203.07	1,375.41	0.00	0.00	4,578.48
Total	7,850.70	1,375.41	0.00	0.00	9,226.11

**YEAR TO DATE  
01/01/2024 - 12/31/2024**

	<b><u>LOSS ADJUSTMENT EXPENSES PAID</u></b>				
Fire	9,978.67	11,653.67	0.00	0.00	21,632.34
Other Allied Lines	4,979.86	7,654.85	0.00	0.00	12,634.71
Total	14,958.53	19,308.52	0.00	0.00	34,267.05
	<b><u>UNPAID PREVIOUS PERIOD</u></b>				
Fire	0.00	179.00	0.00	0.00	179.00
Other Allied Lines	0.00	0.00	0.00	0.00	0.00
Total	0.00	179.00	0.00	0.00	179.00
	<b><u>UNPAID CURRENT PERIOD</u></b>				
Fire	94.00	0.00	0.00	0.00	94.00
Other Allied Lines	0.00	0.00	0.00	0.00	0.00
Total	94.00	0.00	0.00	0.00	94.00
	<b><u>LOSS ADJUSTMENT EXPENSES INCURRED</u></b>				
Fire	10,072.67	11,474.67	0.00	0.00	21,547.34
Other Allied Lines	4,979.86	7,654.85	0.00	0.00	12,634.71
Total	15,052.53	19,129.52	0.00	0.00	34,182.05

**EXHIBIT 8**

**WEST VIRGINIA**  
**Report of Catastrophe Losses for the Quarter Ending**  
**December 31, 2024**

<b>Cat #</b>	<b>Policy Year</b>	<b>Date of Loss</b>	<b>Line of Business</b>	<b>Unpaid Losses</b>	<b>Paid Losses</b>	<b>Alloc. Unpaid LAE</b>	<b>Paid Loss Adjustment Expenses</b>
2477	2024	09/27/2024	Other	0	8,051.78	0	2,224.27
TOTAL				0	8,051.78	0	2,224.27