

EXHIBIT 1**WEST VIRGINIA FAIR PLAN****Statement of Assets, Liabilities and Members' Equity at**
September 30, 2025

	<u>LEDGER ASSETS</u>	<u>ASSETS NOT ADMITTED</u>	<u>NET ADMITTED ASSETS</u>
<u>ASSETS</u>			
Cash	231,881.40	0.00	231,881.40
Investments	407,941.55	0.00	407,941.55
Due from Participating Members	0.00	0.00	0.00
Accrued Investment Income	0.00	0.00	0.00
Premiums Receivable	4,614.30	467.20	4,147.10
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
TOTAL ASSETS	678,567.25	34,597.20	643,970.05
<u>LIABILITIES</u>			
Unpaid Losses (Incl. I.B.N.R.)			100.00
Unpaid Loss Adjustment Expenses			138.00
Unpaid Underwriting Expenses			4,644.00
Unpaid Post Retirement Benefits (Medical)			62,841.00
Unpaid Post Retirement Benefits (Pension)			0.00
Unearned Premiums			121,549.00
Unearned Advance Premiums			13,266.10
Claims Checks Payable			1,061.91
Amounts Withheld for Accounts of Others			2,630.33
Unpaid Premium Tax			2,813.04
TOTAL LIABILITIES			209,043.38
<u>MEMBERS' EQUITY</u>			
Members' Equity (Deficit)			434,926.67
TOTAL LIABILITIES & MEMBERS' EQUITY			643,970.05

EXHIBIT 2**WEST VIRGINIA FAIR PLAN****Income Statement for the Quarter and Year to Date Ending**
September 30, 2025

	Quarter 07/01/ - 09/30/2025	Year 01/01/ - 09/30/2025
<u>UNDERWRITING INCOME</u>		
Premiums Written	53,964.00	172,671.00
Change in Unearned Premiums	9,806.00	16,456.00
Premiums Earned	63,770.00	189,127.00
<u>DEDUCTIONS</u>		
Losses Incurred	(3,660.89)	1,102.25
Loss Adjustment Expenses Incurred	637.77	12,995.18
Other Underwriting Expenses Incurred	27,831.52	83,220.54
Post Retirement Benefits Incurred	3,659.65	9,159.88
Premium Tax Incurred	2,362.54	7,561.32
Total Underwriting Deductions	30,830.59	114,039.17
Net Underwriting Profit or Loss	32,939.41	75,087.83
<u>OTHER INCOME OR OUTGO</u>		
Net Investment Income	3,713.61	10,967.06
Other Income	35.20	259.88
Premiums/Assessments Charged-Off	0.00	(0.40)
Total Other Income or Outgo	3,748.81	11,226.54
Net Result of Operations	36,688.22	86,314.37
<u>EQUITY ACCOUNT</u>		
Beginning Members' Equity	398,462.45	348,532.30
Net Result of Operations	36,688.22	86,314.37
Change in Assets Not Admitted	(224.00)	80.00
Change in Post Retirement Benefits (Pension)	(0.00)	(0.00)
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
MEMBERS' EQUITY (DEFICIT)	434,926.67	434,926.67

EXHIBIT 3**WEST VIRGINIA FAIR PLAN****Reconciliation of Ledger Assets As of
September 30, 2025****INCREASE IN LEDGER ASSETS**

Premiums Written	172,671.00
Other Income	259.88
Investment Income	10,967.06
Unearned Advance Premiums	1,857.94
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	0.00
Policy Year Closeout	0.00
Change in Other	0.00
TOTAL	185,755.88

DECREASE IN LEDGER ASSETS

Other Income	0.00
Losses Paid	1,602.25
Loss Adjustment Expenses Paid	12,951.18
Other Expenses Paid	113,715.46
Unearned Advance Premiums	0.00
Amounts Withheld for Accounts of Others	1,105.34
Claims Checks Payable	5,370.67
Premiums Charged-Off	0.40
Assessments/Distributions to Members Charged-Off	0.00
Distribution of Policy Year	0.00
Policy Year Closeout	0.00
Change in Other	0.00
TOTAL	134,745.30

Increase(Decrease) in Ledger Assets	51,010.58
Ledger Assets at 12/31/2024	627,556.67
Ledger Assets at 09/30/2025	678,567.25

EXHIBIT 5A

WEST VIRGINIA FAIR PLAN**Members' Account by Policy Year for the Quarter Ending****September 30, 2025**

	<u>2025</u>	<u>2024</u>	<u>2023</u>	<u>2022</u>	<u>2021</u>	<u>TOTAL</u>
Premiums Written	53,964.00	0.00	0.00	0.00	0.00	53,964.00
Other Income	35.20	0.00	0.00	0.00	0.00	35.20
Investment Income Received	3,713.61	0.00	0.00	0.00	0.00	3,713.61
Subtotal	57,712.81	0.00	0.00	0.00	0.00	57,712.81
<u>EXPENSES PAID:</u>						
Losses	0.00	339.11	0.00	0.00	0.00	339.11
Loss Adjustment Expenses	1,168.80	3,245.97	0.00	0.00	0.00	4,414.77
Other Underwriting Expenses	25,648.06	0.00	0.00	0.00	0.00	25,648.06
Premium Tax	2,737.64	(14.56)	0.00	0.00	0.00	2,723.08
Commissions	5,426.11	0.00	0.00	0.00	0.00	5,426.11
Premiums/Assessments Charged-off	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	34,980.61	3,570.52	0.00	0.00	0.00	38,551.13
BALANCE DUE COMPANIES	22,732.20	(3,570.52)	0.00	0.00	0.00	19,161.68
<u>DEDUCT:</u>						
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	(34,373.20)	0.00	0.00	0.00	0.00	(34,373.20)
Prior Pension	(35,136.00)	0.00	0.00	0.00	0.00	(35,136.00)
Subtotal	(69,509.20)	0.00	0.00	0.00	0.00	(69,509.20)
<u>ADD:</u>						
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(34,597.20)	0.00	0.00	0.00	0.00	(34,597.20)
Current Pension	(35,136.00)	0.00	0.00	0.00	0.00	(35,136.00)
Subtotal	(69,733.20)	0.00	0.00	0.00	0.00	(69,733.20)
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	22,508.20	(3,570.52)	0.00	0.00	0.00	18,937.68
<u>DEDUCT:</u>						
Current Unearned Premiums	113,520.00	8,029.00	0.00	0.00	0.00	121,549.00
Current Unpaid Losses (Incl. I.B.N.R.)	100.00	0.00	0.00	0.00	0.00	100.00
Current Unpaid Underwriting Expenses	4,644.00	0.00	0.00	0.00	0.00	4,644.00
Current Unpaid Post Retirement Benefits	(6,425.00)	0.00	0.00	0.00	0.00	(6,425.00)
Current Unpaid Loss Adjustment Expenses	138.00	0.00	0.00	0.00	0.00	138.00
Current Unpaid Premium Tax	2,822.43	(9.39)	0.00	0.00	0.00	2,813.04
Subtotal	114,799.43	8,019.61	0.00	0.00	0.00	122,819.04
<u>ADD:</u>						
Prior Unearned Premiums	97,777.00	33,578.00	0.00	0.00	0.00	131,355.00
Prior Unpaid Losses (Incl. I.B.N.R.)	0.00	4,100.00	0.00	0.00	0.00	4,100.00
Prior Unpaid Underwriting Expenses	4,227.00	0.00	0.00	0.00	0.00	4,227.00
Prior Unpaid Post Retirement Benefits	(6,425.00)	0.00	0.00	0.00	0.00	(6,425.00)
Prior Unpaid Loss Adjustment Expenses	0.00	3,915.00	0.00	0.00	0.00	3,915.00
Prior Unpaid Premium Tax	3,173.58	0.00	0.00	0.00	0.00	3,173.58
Subtotal	98,752.58	41,593.00	0.00	0.00	0.00	140,345.58
Change in Post Retirement Benefits (Pensic	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
NET CHANGE IN MEMBERS' EQUITY	6,461.35	30,002.87	0.00	0.00	0.00	36,464.22

EXHIBIT 5B

WEST VIRGINIA FAIR PLAN

**Members' Account by Policy Year for the Year to Date Ending
September 30, 2025**

	<u>2025</u>	<u>2024</u>	<u>2023</u>	<u>2022</u>	<u>2021</u>	<u>TOTAL</u>
Premiums Written	175,559.00	(2,888.00)	0.00	0.00	0.00	172,671.00
Other Income	259.88	0.00	0.00	0.00	0.00	259.88
Investment Income Received	10,967.06	0.00	0.00	0.00	0.00	10,967.06
Subtotal	186,785.94	(2,888.00)	0.00	0.00	0.00	183,897.94
<u>EXPENSES PAID:</u>						
Losses	0.00	1,602.25	0.00	0.00	0.00	1,602.25
Loss Adjustment Expenses	1,168.80	11,782.38	0.00	0.00	0.00	12,951.18
Other Underwriting Expenses	87,367.66	0.00	0.00	0.00	0.00	87,367.66
Premium Tax	4,863.80	4,083.24	0.00	0.00	0.00	8,947.04
Commissions	17,691.97	(291.21)	0.00	0.00	0.00	17,400.76
Premiums/Assessments Charged-off	0.00	0.40	0.00	0.00	0.00	0.40
Subtotal	111,092.23	17,177.06	0.00	0.00	0.00	128,269.29
BALANCE DUE COMPANIES	75,693.71	(20,065.06)	0.00	0.00	0.00	55,628.65
<u>DEDUCT:</u>						
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	0.00	(34,677.20)	0.00	0.00	0.00	(34,677.20)
Prior Pension		(35,136.00)	0.00	0.00	0.00	(35,136.00)
Subtotal	0.00	(69,813.20)	0.00	0.00	0.00	(69,813.20)
<u>ADD:</u>						
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(34,597.20)	0.00	0.00	0.00	0.00	(34,597.20)
Current Pension	(35,136.00)	0.00	0.00	0.00	0.00	(35,136.00)
Subtotal	(69,733.20)	0.00	0.00	0.00	0.00	(69,733.20)
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	5,960.51	49,748.14	0.00	0.00	0.00	55,708.65
<u>DEDUCT:</u>						
Current Unearned Premiums	113,520.00	8,029.00	0.00	0.00	0.00	121,549.00
Current Unpaid Losses (Incl. I.B.N.R.)	100.00	0.00	0.00	0.00	0.00	100.00
Current Unpaid Underwriting Expenses	4,644.00	0.00	0.00	0.00	0.00	4,644.00
Current Unpaid Post Retirement Benefits	(6,425.00)	0.00	0.00	0.00	0.00	(6,425.00)
Current Unpaid Loss Adjustment Expenses	138.00	0.00	0.00	0.00	0.00	138.00
Current Unpaid Premium Tax	2,822.43	(9.39)	0.00	0.00	0.00	2,813.04
Subtotal	114,799.43	8,019.61	0.00	0.00	0.00	122,819.04
<u>ADD:</u>						
Prior Unearned Premiums	0.00	138,005.00	0.00	0.00	0.00	138,005.00
Prior Unpaid Losses (Incl. I.B.N.R.)	0.00	600.00	0.00	0.00	0.00	600.00
Prior Unpaid Underwriting Expenses	0.00	17,032.00	0.00	0.00	0.00	17,032.00
Prior Unpaid Post Retirement Benefits	0.00	(6,425.00)	0.00	0.00	0.00	(6,425.00)
Prior Unpaid Loss Adjustment Expenses	0.00	94.00	0.00	0.00	0.00	94.00
Prior Unpaid Premium Tax	0.00	4,198.76	0.00	0.00	0.00	4,198.76
Subtotal	0.00	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	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
NET CHANGE IN MEMBERS' EQUITY	<u>(108,838.92)</u>	<u>195,233.29</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>86,394.37</u>

EXHIBIT 5C

WEST VIRGINIA FAIR PLAN

Members' Account for Active Policy Years @
September 30, 2025

	<u>2025</u>	<u>2024</u>	<u>2023</u>	<u>2022</u>	<u>2021</u>	<u>TOTAL</u>
Premiums Written	175,559.00	271,673.00	194,413.00	225,220.00	236,539.00	1,103,404.00
Other Income	259.88	157.31	107.69	18.42	200.84	744.14
Investment Income Received	10,967.06	9,690.63	6,660.36	1,487.60	915.79	29,721.44
Subtotal	186,785.94	281,520.94	201,181.05	226,726.02	237,655.63	1,133,869.58
<u>EXPENSES PAID:</u>						
Losses	0.00	31,138.51	152,531.70	79,269.46	40,808.47	303,748.14
Loss Adjustment Expenses	1,168.80	26,740.91	26,059.32	22,127.85	25,037.35	101,134.23
Other Underwriting Expenses	87,367.66	106,434.88	106,050.41	92,773.41	110,778.69	503,405.05
Premium Tax	4,863.80	11,918.62	8,511.33	9,883.60	10,376.36	45,553.71
Commissions	17,691.97	27,061.42	19,388.11	22,743.25	23,517.37	110,402.12
Premiums/Assessments Charged-off	0.00	0.40	3.05	(0.04)	(0.02)	3.39
Subtotal	111,092.23	203,294.74	312,543.92	226,797.53	210,518.22	1,064,246.64
BALANCE DUE COMPANIES	75,693.71	78,226.20	(111,362.87)	(71.51)	27,137.41	69,622.94
<u>ADD:</u>						
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(34,597.20)	0.00	0.00	0.00	0.00	(34,597.20)
Current Pension	(35,136.00)	0.00	0.00	0.00	0.00	(35,136.00)
Subtotal	(69,733.20)	0.00	0.00	0.00	0.00	(69,733.20)
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	5,960.51	78,226.20	(111,362.87)	(71.51)	27,137.41	(110.26)
<u>DEDUCT:</u>						
Current Unearned Premiums	113,520.00	8,029.00	0.00	0.00	0.00	121,549.00
Current Unpaid Losses (Incl. I.B.N.R.)	100.00	0.00	0.00	0.00	0.00	100.00
Current Unpaid Underwriting Expenses	4,644.00	0.00	0.00	0.00	0.00	4,644.00
Current Unpaid Post Retirement Benefits	(6,425.00)	0.00	0.00	0.00	0.00	(6,425.00)
Current Unpaid Loss Adjustment Expenses	138.00	0.00	0.00	0.00	0.00	138.00
Current Unpaid Premium Tax	2,822.43	(9.39)	0.00	0.00	0.00	2,813.04
Subtotal	114,799.43	8,019.61	0.00	0.00	0.00	122,819.04
Change in Post Retirement Benefits (Pensic	0.00	0.00	0.00	0.00	0.00	0.00
Assessment of Policy Year	0.00	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	0.00
Policy Year Closeout	0.00	0.00	0.00	0.00	0.00	0.00
Assessments Charged-Off	0.00	0.00	(371.80)	0.00	5.83	(365.97)
Distributions Charged-Off	0.00	0.00	374.05	0.00	0.00	374.05
NET CHANGE IN MEMBERS' EQUITY	(108,838.92)	70,206.59	(111,360.62)	278,852.43	306,067.19	434,926.67

EXHIBIT 6A

WEST VIRGINIA FAIR PLAN

Premium Statistics by Line of Business and Policy Year for the Quarter & Year to Date Ending
September 30, 2025

	<u>QUARTER</u> 07/01/2025 - 09/30/2025			<u>YEAR</u> 01/01/2025 - 09/30/2025		
	<u>2025</u>	<u>2024</u>	<u>TOTAL</u> <u>PREMIUMS WRITTEN</u>	<u>2025</u>	<u>2024</u>	<u>TOTAL</u>
Fire	40,793.00	0.00	40,793.00	132,768.00	(1,877.00)	130,891.00
Other Allied Lines	13,171.00	0.00	13,171.00	42,791.00	(1,011.00)	41,780.00
Total	53,964.00	0.00	53,964.00	175,559.00	(2,888.00)	172,671.00
<u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u>						
Fire	73,348.00	25,748.00	99,096.00	0.00	104,557.00	104,557.00
Other Allied Lines	24,429.00	7,830.00	32,259.00	0.00	33,448.00	33,448.00
Total	97,777.00	33,578.00	131,355.00	0.00	138,005.00	138,005.00
<u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u>						
Fire	85,268.00	6,155.00	91,423.00	85,268.00	6,155.00	91,423.00
Other Allied Lines	28,252.00	1,874.00	30,126.00	28,252.00	1,874.00	30,126.00
Total	113,520.00	8,029.00	121,549.00	113,520.00	8,029.00	121,549.00
<u>PREMIUMS EARNED</u>						
Fire	28,873.00	19,593.00	48,466.00	47,500.00	96,525.00	144,025.00
Other Allied Lines	9,348.00	5,956.00	15,304.00	14,539.00	30,563.00	45,102.00
Total	38,221.00	25,549.00	63,770.00	62,039.00	127,088.00	189,127.00

EXHIBIT 6B

WEST VIRGINIA FAIR PLAN

Premium Statistics by Class of Business and Policy Year for the Quarter & Year to Date Ending
September 30, 2025
For Terrorism Reporting Requirements Only

QUARTER
07/01/2025 - 09/30/2025

YEAR
01/01/2025 - 09/30/2025

	<u>2025</u>	<u>2024</u>	<u>TOTAL</u>	<u>2025</u>	<u>2024</u>	<u>TOTAL</u>
	<u>PREMIUMS WRITTEN</u>					
Habitational (Owner Occupied)	33,495.00	0.00	33,495.00	117,288.00	(2,384.00)	114,904.00
Habitational (Non-Owner Occupied)	7,996.00	0.00	7,996.00	22,290.00	(459.00)	21,831.00
Commercial	12,473.00	0.00	12,473.00	35,981.00	(45.00)	35,936.00
Total	53,964.00	0.00	53,964.00	175,559.00	(2,888.00)	172,671.00
	<u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u>					
Habitational (Owner Occupied)	52,064.00	17,837.00	69,901.00	0.00	110,290.00	110,290.00
Habitational (Non-Owner Occupied)	7,377.00	2,525.00	9,902.00	0.00	20,672.00	20,672.00
Commercial	38,336.00	13,216.00	51,552.00	0.00	7,043.00	7,043.00
Total	97,777.00	33,578.00	131,355.00	0.00	138,005.00	138,005.00
	<u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u>					
Habitational (Owner Occupied)	82,412.00	5,834.00	88,246.00	82,412.00	5,834.00	88,246.00
Habitational (Non-Owner Occupied)	19,553.00	1,376.00	20,929.00	19,553.00	1,376.00	20,929.00
Commercial	11,555.00	819.00	12,374.00	11,555.00	819.00	12,374.00
Total	113,520.00	8,029.00	121,549.00	113,520.00	8,029.00	121,549.00
	<u>PREMIUMS EARNED</u>					
Habitational (Owner Occupied)	3,147.00	12,003.00	15,150.00	34,876.00	102,072.00	136,948.00
Habitational (Non-Owner Occupied)	(4,180.00)	1,149.00	(3,031.00)	2,737.00	18,837.00	21,574.00
Commercial	39,254.00	12,397.00	51,651.00	24,426.00	6,179.00	30,605.00
Total	38,221.00	25,549.00	63,770.00	62,039.00	127,088.00	189,127.00

Premiums Earned for Terrorism

Reporting Requirements	35,074.00	13,546.00	48,620.00	27,163.00	25,016.00	52,179.00
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NOTE: Terrorism Reporting Requirements include: Habitational (Non-Owner Occupied) & Commercial Lines for Premiums Earned only!

EXHIBIT 7A

WEST VIRGINIA FAIR PLAN

Loss Statistics by Line of Business and Policy Year for the Quarter & Year to Date Ending
September 30, 2025

QUARTER
07/01/2025 - 09/30/2025

	<u>2025</u>	<u>2024</u>	<u>2023</u>	<u>2022</u>	<u>2021</u>	<u>TOTAL</u>
	<u>LOSSES PAID</u>					
Fire	0.00	0.00	0.00	0.00	0.00	0.00
Other Allied Lines	0.00	339.11	0.00	0.00	0.00	339.11
Total	0.00	339.11	0.00	0.00	0.00	339.11

	<u>UNPAID PREVIOUS PERIOD (INCL. I.B.N.R.)</u>					
Fire	0.00	100.00	0.00	0.00	0.00	100.00
Other Allied Lines	0.00	4,000.00	0.00	0.00	0.00	4,000.00
Total	0.00	4,100.00	0.00	0.00	0.00	4,100.00

	<u>UNPAID CURRENT PERIOD (INCL. I.B.N.R.)</u>					
Fire	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
Total	100.00	0.00	0.00	0.00	0.00	100.00

	<u>LOSSES INCURRED</u>					
Fire	100.00	(100.00)	0.00	0.00	0.00	0.00
Other Allied Lines	0.00	(3,660.89)	0.00	0.00	0.00	(3,660.89)
Total	100.00	(3,760.89)	0.00	0.00	0.00	(3,660.89)

YEAR TO DATE
01/01/2025 - 09/30/2025

	<u>LOSSES PAID</u>					
Fire	0.00	0.00	0.00	0.00	0.00	0.00
Other Allied Lines	0.00	1,602.25	0.00	0.00	0.00	1,602.25
Total	0.00	1,602.25	0.00	0.00	0.00	1,602.25

	<u>UNPAID PREVIOUS PERIOD (INCL. I.B.N.R.)</u>					
Fire	0.00	600.00	0.00	0.00	0.00	600.00
Other Allied Lines	0.00	0.00	0.00	0.00	0.00	0.00
Total	0.00	600.00	0.00	0.00	0.00	600.00

	<u>UNPAID CURRENT PERIOD (INCL. I.B.N.R.)</u>					
Fire	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
Total	100.00	0.00	0.00	0.00	0.00	100.00

	<u>LOSSES INCURRED</u>					
Fire	100.00	(600.00)	0.00	0.00	0.00	(500.00)
Other Allied Lines	0.00	1,602.25	0.00	0.00	0.00	1,602.25
Total	100.00	1,002.25	0.00	0.00	0.00	1,102.25

	<u>I.B.N.R. (CURRENT PERIOD)</u>					
Fire	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
Total	100.00	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**
September 30, 2025**QUARTER**
07/01/2025 - 09/30/2025

	<u>2025</u>	<u>2024</u>	<u>2023</u>	<u>2022</u>	<u>2021</u>	<u>TOTAL</u>
	<u>LOSS ADJUSTMENT EXPENSES PAID</u>					
Fire	1,168.80	2,184.06	0.00	0.00	0.00	3,352.86
Other Allied Lines	0.00	1,061.91	0.00	0.00	0.00	1,061.91
Total	1,168.80	3,245.97	0.00	0.00	0.00	4,414.77
	<u>UNPAID PREVIOUS PERIOD</u>					
Fire	0.00	95.00	0.00	0.00	0.00	95.00
Other Allied Lines	0.00	3,820.00	0.00	0.00	0.00	3,820.00
Total	0.00	3,915.00	0.00	0.00	0.00	3,915.00
	<u>UNPAID CURRENT PERIOD</u>					
Fire	138.00	0.00	0.00	0.00	0.00	138.00
Other Allied Lines	0.00	0.00	0.00	0.00	0.00	0.00
Total	138.00	0.00	0.00	0.00	0.00	138.00
	<u>LOSS ADJUSTMENT EXPENSES INCURRED</u>					
Fire	1,306.80	2,089.06	0.00	0.00	0.00	3,395.86
Other Allied Lines	0.00	(2,758.09)	0.00	0.00	0.00	(2,758.09)
Total	1,306.80	(669.03)	0.00	0.00	0.00	637.77

YEAR TO DATE
01/01/2025 - 09/30/2025

	<u>LOSS ADJUSTMENT EXPENSES PAID</u>					
Fire	1,168.80	5,197.25	0.00	0.00	0.00	6,366.05
Other Allied Lines	0.00	6,585.13	0.00	0.00	0.00	6,585.13
Total	1,168.80	11,782.38	0.00	0.00	0.00	12,951.18
	<u>UNPAID PREVIOUS PERIOD</u>					
Fire	0.00	94.00	0.00	0.00	0.00	94.00
Other Allied Lines	0.00	0.00	0.00	0.00	0.00	0.00
Total	0.00	94.00	0.00	0.00	0.00	94.00
	<u>UNPAID CURRENT PERIOD</u>					
Fire	138.00	0.00	0.00	0.00	0.00	138.00
Other Allied Lines	0.00	0.00	0.00	0.00	0.00	0.00
Total	138.00	0.00	0.00	0.00	0.00	138.00
	<u>LOSS ADJUSTMENT EXPENSES INCURRED</u>					
Fire	1,306.80	5,103.25	0.00	0.00	0.00	6,410.05
Other Allied Lines	0.00	6,585.13	0.00	0.00	0.00	6,585.13
Total	1,306.80	11,688.38	0.00	0.00	0.00	12,995.18

EXHIBIT 8

WEST VIRGINIA
Report of Catastrophe Losses for the YTD Ending
September 30, 2025

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

No Activity as of October 1st Report