

# WEST VIRGINIA FAIR PLAN

## EXHIBIT 1

### Statement of Assets, Liabilities and Members' Equity At December 31, 2005

	<u>LEDGER ASSETS</u>	<u>ASSETS NOT ADMITTED</u>	<u>NET ADMITTED ASSETS</u>
<b><u>ASSETS</u></b>			
Cash	258,021.86	0.00	258,021.86
Investments	501,324.70	0.00	501,324.70
Due from Participating Members	0.00	0.00	0.00
Accrued Investment Income	0.00	0.00	0.00
Premiums Receivable	17,920.76	3,730.27	14,190.49
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
Furniture & Equipment	0.00	0.00	0.00
Data Processing Equipment	0.00	0.00	0.00
Other Assets	14.00	14.00	0.00
TOTAL ASSETS	<u>777,281.32</u>	<u>3,744.27</u>	<u>773,537.05</u>
<b><u>LIABILITIES</u></b>			
Unpaid Losses (Incl. I.B.N.R.)			209,500.00
Unpaid Loss Adjustment Expenses			40,449.00
Unpaid Underwriting Expenses			12,306.00
Unpaid Post Retirement Benefits			37,029.00
Unpaid Pension			41,775.00
Unearned Premiums			457,901.00
Unearned Advance Premiums			19,528.00
Claims Checks Payable			82,135.32
Amounts Withheld for Accounts of Others			3,038.76
Unpaid Premium Tax			12,913.90
			<u>916,575.98</u>
TOTAL LIABILITIES			
<b><u>MEMBERS' EQUITY</u></b>			
Members' Equity (Deficit)			<u>(143,038.93)</u>
TOTAL LIABILITIES & MEMBERS' EQUITY			<u>773,537.05</u>

# WEST VIRGINIA FAIR PLAN

## EXHIBIT 2

### Income Statement for the Quarter and Year to Date Ending December 31, 2005

	<u>Quarter</u>	<u>Year</u>
	<u>10/01/ - 12/31/2005</u>	<u>01/01/ - 12/31/2005</u>
<b><u>UNDERWRITING INCOME</u></b>		
Premiums Written	226,873.00	894,365.00
Change in Unearned Premiums	(4,863.00)	(1,643.00)
Premiums Earned	<u>222,010.00</u>	<u>892,722.00</u>
<b><u>DEDUCTIONS</u></b>		
Losses Incurred	175,927.82	513,395.80
Loss Adjustment Expenses Incurred	50,387.87	65,839.74
Other Underwriting Expenses Incurred	74,090.97	257,334.55
Post Retirement Benefits Incurred	1,114.86	4,535.43
Premium Tax Incurred	10,048.87	39,613.58
Total Underwriting Deductions	<u>311,570.39</u>	<u>880,719.10</u>
Net Underwriting Profit or Loss	(89,560.39)	12,002.90
<b><u>OTHER INCOME OR OUTGO</u></b>		
Net Investment Income	1,515.34	2,394.89
Other Income	493.74	522.37
Premiums/Assessments Charged-Off	(2,167.96)	(1,485.03)
Total Other Income or Outgo	<u>(158.88)</u>	<u>1,432.23</u>
Net Result of Operations	(89,719.27)	13,435.13
<b><u>EQUITY ACCOUNT</u></b>		
Beginning Members' Equity	(31,194.52)	(143,754.55)
Net Result of Operations	(89,719.27)	13,435.13
Change in Assets Not Admitted	722.86	2,478.49
Change in Pension	(22,848.00)	(15,198.00)
Assessment of Policy Year 2001	0.00	0.00
Distributions (Assessments) to Members Charged-Off	<u>0.00</u>	<u>0.00</u>
<b>MEMBERS' EQUITY (DEFICIT)</b>	<u>(143,038.93)</u>	<u>(143,038.93)</u>

# WEST VIRGINIA FAIR PLAN

## EXHIBIT 3

### Reconciliation of Ledger Assets As of December 31, 2005

#### INCREASE IN LEDGER ASSETS

Premiums Written	894,365.00
Other Income	522.37
Investment Income	2,394.89
Unearned Advance Premiums	4,004.00
Amounts Withheld for Accounts of Others	0.00
Claims Checks Payable	0.00
Premiums Charged-Off	0.00
Distributions to Members Charged-Off	0.00
Assessment of Policy Year 2001	0.00
TOTAL	<hr/> 901,286.26

#### DECREASE IN LEDGER ASSETS

Other Income	0.00
Losses Paid	603,395.80
Loss Adjustment Expenses Paid	91,559.74
Other Expenses Paid	299,234.74
Unearned Advance Premiums	0.00
Amounts Withheld for Accounts of Others	65.13
Claims Checks Payable	97,905.85
Premiums Charged-Off	1,485.03
Assessments to Members Charged-Off	0.00
TOTAL	<hr/> 1,093,646.29

Increase(Decrease) in Ledger Assets	(192,360.03)
Ledger Assets at 12/31/2004	969,641.35
Ledger Assets at 12/31/2005	<hr/> 777,281.32

# WEST VIRGINIA FAIR PLAN

## EXHIBIT 4

### Statement of Expenses Incurred For the Year Ending December 31, 2005

	<u>Loss Adj. Expenses</u>	<u>Acquisition Expenses</u>	<u>Inspection Expenses</u>	<u>General Expenses</u>	<u>TOTAL</u>
Claim Adjustment Services	69,104.43	0.00	0.00	0.00	69,104.43
Commissions	0.00	89,836.90	0.00	0.00	89,836.90
Boards, Bureaus & Associations	2,091.53	773.82	0.00	3,859.82	6,725.17
Salaries	10,927.00	37,640.96	0.00	18,040.94	66,608.90
Employee Relations & Welfare	4,876.04	12,073.03	0.00	12,819.81	29,768.88
Insurance	16.65	323.10	0.00	492.80	832.55
Travel & Travel Items	2,137.60	2,025.34	0.00	2,938.72	7,101.66
Rent & Rent Items	801.82	6,363.77	0.00	3,818.26	10,983.85
Equipment	73.18	1,093.74	0.00	2,492.28	3,659.20
Printing & Stationery	94.76	2,159.18	0.00	2,484.21	4,738.15
Postage, Telephone, & Telegraph	140.71	3,580.46	0.00	1,304.21	5,025.38
Legal & Auditing	301.72	8,027.87	0.00	6,756.43	15,086.02
Payroll Taxes	882.23	2,812.91	0.00	1,348.19	5,043.33
Premium Taxes	0.00	0.00	0.00	39,444.76	39,444.76
State & Local Insurance Taxes	0.00	0.00	0.00	588.55	588.55
Miscellaneous	112.07	823.70	0.00	4,667.61	5,603.38
Advertising	0.00	0.00	0.00	0.00	0.00
Inspections, Surveys & Reports	0.00	0.00	30,643.37	0.00	30,643.37
<b>TOTAL Expenses Paid</b>	<b>91,559.74</b>	<b>167,534.78</b>	<b>30,643.37</b>	<b>101,056.59</b>	<b>390,794.48</b>
ADD: Unpaid Expenses Current Year	40,449.00	15,736.00	3,111.00	43,401.90	102,697.90
Deduct: Unpaid Expenses Prior Year	66,169.00	14,914.00	3,448.00	41,638.08	126,169.08
<b>Expenses Incurred</b>	<b>65,839.74</b>	<b>168,356.78</b>	<b>30,306.37</b>	<b>102,820.41</b>	<b>367,323.30</b>

# WEST VIRGINIA FAIR PLAN

## EXHIBIT 5A

### Members' Account by Policy Year For the Quarter Ending December 31, 2005

	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>TOTAL</u>
Premiums Written	226,968.00	(95.00)	0.00	0.00	0.00	226,873.00
Other Income	493.74	0.00	0.00	0.00	0.00	493.74
Investment Income Received	1,515.34	0.00	0.00	0.00	0.00	1,515.34
Subtotal	<u>228,977.08</u>	<u>(95.00)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>228,882.08</u>
<b>EXPENSES PAID:</b>						
Losses	31,127.82	70,800.00	0.00	0.00	0.00	101,927.82
Loss Adjustment Expenses	15,493.48	13,661.39	0.00	0.00	0.00	29,154.87
Other Underwriting Expenses	48,211.83	0.00	0.00	0.00	0.00	48,211.83
Premium Tax	9,837.63	71.61	0.00	0.00	0.00	9,909.24
Commissions	22,303.90	(8.90)	0.00	0.00	0.00	22,295.00
Premiums/Assessments Charged-off	2,152.36	15.60	0.00	0.00	0.00	2,167.96
Subtotal	<u>129,127.02</u>	<u>84,539.70</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>213,666.72</u>
<b>BALANCE DUE COMPANIES</b>	99,850.06	(84,634.70)	0.00	0.00	0.00	15,215.36
<b>DEDUCT:</b>						
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	(4,467.13)	0.00	0.00	0.00	0.00	(4,467.13)
Prior Pension	(18,927.00)	0.00	0.00	0.00	0.00	(18,927.00)
Subtotal	<u>(23,394.13)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(23,394.13)</u>
<b>ADD:</b>						
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(3,744.27)	0.00	0.00	0.00	0.00	(3,744.27)
Current Pension	(41,775.00)	0.00	0.00	0.00	0.00	(41,775.00)
Subtotal	<u>(45,519.27)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(45,519.27)</u>
<b>EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION</b>	77,724.92	(84,634.70)	0.00	0.00	0.00	(6,909.78)
<b>DEDUCT:</b>						
Current Unearned Premiums	457,901.00	0.00	0.00	0.00	0.00	457,901.00
Current Unpaid Losses (Incl. I.B.N.R.)	145,300.00	64,200.00	0.00	0.00	0.00	209,500.00
Current Unpaid Underwriting Expenses	12,306.00	0.00	0.00	0.00	0.00	12,306.00
Current Unpaid Post Retirement Benefits	37,029.00	0.00	0.00	0.00	0.00	37,029.00
Current Unpaid Loss Adjustment Expenses	28,054.00	12,395.00	0.00	0.00	0.00	40,449.00
Current Unpaid Premium Tax	12,845.85	68.05	0.00	0.00	0.00	12,913.90
Subtotal	<u>693,435.85</u>	<u>76,663.05</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>770,098.90</u>
<b>ADD:</b>						
Prior Unearned Premiums	427,254.00	25,784.00	0.00	0.00	0.00	453,038.00
Prior Unpaid Losses (Incl. I.B.N.R.)	47,400.00	88,100.00	0.00	0.00	0.00	135,500.00
Prior Unpaid Underwriting Expenses	7,234.00	0.00	0.00	0.00	0.00	7,234.00
Prior Unpaid Post Retirement Benefits	37,402.00	0.00	0.00	0.00	0.00	37,402.00
Prior Unpaid Loss Adjustment Expenses	6,722.00	12,494.00	0.00	0.00	0.00	19,216.00
Prior Unpaid Premium Tax	12,702.66	71.61	0.00	0.00	0.00	12,774.27
Subtotal	<u>538,714.66</u>	<u>126,449.61</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>665,164.27</u>
Distributions Charged-Off	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
Assessment of Policy Year 2001	0.00	0.00	0.00	0.00	0.00	0.00
<b>NET CHANGE IN MEMBERS' EQUITY</b>	<u>(76,996.27)</u>	<u>(34,848.14)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(111,844.41)</u>

# WEST VIRGINIA FAIR PLAN

**EXHIBIT 5B**

## Members' Account by Policy Year Year to Date Ending December 31, 2005

	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>TOTAL</u>
Premiums Written	878,934.00	15,431.00	0.00	0.00	0.00	894,365.00
Other Income	522.37	0.00	0.00	0.00	0.00	522.37
Investment Income Received	2,394.89	0.00	0.00	0.00	0.00	2,394.89
Subtotal	<u>881,851.26</u>	<u>15,431.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>897,282.26</u>
<b>EXPENSES PAID:</b>						
Losses	59,882.15	434,571.25	108,942.40	0.00	0.00	603,395.80
Loss Adjustment Expenses	29,294.26	56,810.84	5,454.64	0.00	0.00	91,559.74
Other Underwriting Expenses	166,504.72	3,448.36	0.00	0.00	0.00	169,953.08
Premium Tax	25,869.45	13,523.74	51.57	0.00	0.00	39,444.76
Commissions	88,303.90	1,533.00	0.00	0.00	0.00	89,836.90
Premiums/Assessments Charged-off	2,895.70	(1,410.67)	0.00	0.00	0.00	1,485.03
Subtotal	<u>372,750.18</u>	<u>508,476.52</u>	<u>114,448.61</u>	<u>0.00</u>	<u>0.00</u>	<u>995,675.31</u>
<b>BALANCE DUE COMPANIES</b>	509,101.08	(493,045.52)	(114,448.61)	0.00	0.00	(98,393.05)
<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	(6,222.76)	0.00	0.00	0.00	(6,222.76)
Prior Pension	0.00	(26,577.00)	0.00	0.00	0.00	(26,577.00)
Subtotal	<u>0.00</u>	<u>(32,799.76)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(32,799.76)</u>
<b>ADD:</b>						
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(3,744.27)	0.00	0.00	0.00	0.00	(3,744.27)
Current Pension	(41,775.00)	0.00	0.00	0.00	0.00	(41,775.00)
Subtotal	<u>(45,519.27)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(45,519.27)</u>
<b>EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION</b>	463,581.81	(460,245.76)	(114,448.61)	0.00	0.00	(111,112.56)
<b>DEDUCT:</b>						
Current Unearned Premiums	457,901.00	0.00	0.00	0.00	0.00	457,901.00
Current Unpaid Losses (Incl. I.B.N.R.)	145,300.00	64,200.00	0.00	0.00	0.00	209,500.00
Current Unpaid Underwriting Expenses	12,306.00	0.00	0.00	0.00	0.00	12,306.00
Current Unpaid Post Retirement Benefits	37,029.00	0.00	0.00	0.00	0.00	37,029.00
Current Unpaid Loss Adjustment Expenses	28,054.00	12,395.00	0.00	0.00	0.00	40,449.00
Current Unpaid Premium Tax	12,845.85	68.05	0.00	0.00	0.00	12,913.90
Subtotal	<u>693,435.85</u>	<u>76,663.05</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>770,098.90</u>
<b>ADD:</b>						
Prior Unearned Premiums	0.00	456,258.00	0.00	0.00	0.00	456,258.00
Prior Unpaid Losses (Incl. I.B.N.R.)	0.00	187,500.00	112,000.00	0.00	0.00	299,500.00
Prior Unpaid Underwriting Expenses	0.00	6,458.00	0.00	0.00	0.00	6,458.00
Prior Unpaid Post Retirement Benefits	0.00	40,797.00	0.00	0.00	0.00	40,797.00
Prior Unpaid Loss Adjustment Expenses	0.00	41,424.00	24,745.00	0.00	0.00	66,169.00
Prior Unpaid Premium Tax	0.00	12,693.51	51.57	0.00	0.00	12,745.08
Subtotal	<u>0.00</u>	<u>745,130.51</u>	<u>136,796.57</u>	<u>0.00</u>	<u>0.00</u>	<u>881,927.08</u>
Distributions Charged-Off	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
Assessment of Policy Year 2001	0.00	0.00	0.00	0.00	0.00	0.00
<b>NET CHANGE IN MEMBERS' EQUITY</b>	<u>(229,854.04)</u>	<u>208,221.70</u>	<u>22,347.96</u>	<u>0.00</u>	<u>0.00</u>	<u>715.62</u>

## WEST VIRGINIA FAIR PLAN

### EXHIBIT 5C

#### Members' Account by Policy Year For Active Policy Years at December 31, 2005

	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>TOTAL</u>
Premiums Written	878,934.00	870,455.00	725,653.00	500,324.00	394,780.00	3,370,146.00
Other Income	522.37	250.40	(383.73)	366.56	91.22	846.82
Investment Income Received	2,394.89	375.63	264.90	723.67	4,536.84	8,295.93
Subtotal	<u>881,851.26</u>	<u>871,081.03</u>	<u>725,534.17</u>	<u>501,414.23</u>	<u>399,408.06</u>	<u>3,379,288.75</u>
<b><u>EXPENSES PAID:</u></b>						
Losses	59,882.15	588,107.35	308,195.69	285,817.80	137,087.80	1,379,090.79
Loss Adjustment Expenses	29,294.26	86,188.08	48,826.24	43,629.88	48,643.94	256,582.40
Other Underwriting Expenses	166,504.72	153,175.23	133,283.31	121,866.81	103,810.34	678,640.41
Premium Tax	25,869.45	38,529.09	32,061.76	22,240.37	17,600.10	136,300.77
Commissions	88,303.90	88,056.50	72,733.70	50,395.30	39,478.00	338,967.40
Premiums/Assessments Charged-off	2,895.70	287.83	2,195.58	(52.10)	11,800.73	17,127.74
Subtotal	<u>372,750.18</u>	<u>954,344.08</u>	<u>597,296.28</u>	<u>523,898.06</u>	<u>358,420.91</u>	<u>2,806,709.51</u>
<b>BALANCE DUE COMPANIES</b>	509,101.08	(83,263.05)	128,237.89	(22,483.83)	40,987.15	572,579.24
<b><u>ADD:</u></b>						
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(3,744.27)	0.00	0.00	0.00	0.00	(3,744.27)
Current Pension	(41,775.00)	0.00	0.00	0.00	0.00	(41,775.00)
Subtotal	<u>(45,519.27)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(45,519.27)</u>
<b>EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION</b>	463,581.81	(83,263.05)	128,237.89	(22,483.83)	40,987.15	527,059.97
<b><u>DEDUCT:</u></b>						
Current Unearned Premiums	457,901.00	0.00	0.00	0.00	0.00	457,901.00
Current Unpaid Losses (Incl. I.B.N.R.)	145,300.00	64,200.00	0.00	0.00	0.00	209,500.00
Current Unpaid Underwriting Expenses	12,306.00	0.00	0.00	0.00	0.00	12,306.00
Current Unpaid Post Retirement Benefits	37,029.00	0.00	0.00	0.00	0.00	37,029.00
Current Unpaid Loss Adjustment Expenses	28,054.00	12,395.00	0.00	0.00	0.00	40,449.00
Current Unpaid Premium Tax	12,845.85	68.05	0.00	0.00	0.00	12,913.90
Subtotal	<u>693,435.85</u>	<u>76,663.05</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>770,098.90</u>
Distributions Charged-Off	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
Assessment of Policy Year 2001	0.00	0.00	0.00	0.00	100,000.00	100,000.00
<b>NET CHANGE IN MEMBERS' EQUITY</b>	<u>(229,854.04)</u>	<u>(159,926.10)</u>	<u>128,237.89</u>	<u>(22,483.83)</u>	<u>140,987.15</u>	<u>(143,038.93)</u>

**EXHIBIT 6A**

# WEST VIRGINIA FAIR PLAN

**Premium Statistics by Line of Business and Policy Year  
For the Quarter and Year to Date Ending December 31, 2005**

	<u>QUARTER</u>			<u>YEAR</u>		
	10/01/2005 - 12/31/2005			01/01/2005 - 12/31/2005		
	<b><u>PREMIUMS WRITTEN</u></b>					
	<b><u>2005</u></b>	<b><u>2004</u></b>	<b><u>TOTAL</u></b>	<b><u>2005</u></b>	<b><u>2004</u></b>	<b><u>TOTAL</u></b>
Fire	194,862.00	(72.00)	194,790.00	753,426.00	14,370.00	767,796.00
Other Allied Lines	32,106.00	(23.00)	32,083.00	125,508.00	1,061.00	126,569.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	226,968.00	(95.00)	226,873.00	878,934.00	15,431.00	894,365.00
	<b><u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u></b>					
Fire	365,497.00	22,067.00	387,564.00	0.00	388,994.00	388,994.00
Other Allied Lines	61,757.00	3,717.00	65,474.00	0.00	67,264.00	67,264.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	427,254.00	25,784.00	453,038.00	0.00	456,258.00	456,258.00
	<b><u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u></b>					
Fire	392,102.00	0.00	392,102.00	392,102.00	0.00	392,102.00
Other Allied Lines	65,799.00	0.00	65,799.00	65,799.00	0.00	65,799.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	457,901.00	0.00	457,901.00	457,901.00	0.00	457,901.00
	<b><u>PREMIUMS EARNED</u></b>					
Fire	168,257.00	21,995.00	190,252.00	361,324.00	403,364.00	764,688.00
Other Allied Lines	28,064.00	3,694.00	31,758.00	59,709.00	68,325.00	128,034.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	196,321.00	25,689.00	222,010.00	421,033.00	471,689.00	892,722.00



# WEST VIRGINIA FAIR PLAN

## EXHIBIT 6B

### Premium Statistics by Class of Business and Policy Year For Terrorism Reporting Requirements Only For the Quarter and Year to Date Ending December 31, 2005

	<u>QUARTER</u> 10/01/2005 - 12/31/2005			<u>YEAR</u> 01/01/2005 - 12/31/2005		
	<u>PREMIUMS WRITTEN</u>					
	<u>2005</u>	<u>2004</u>	<u>TOTAL</u>	<u>2005</u>	<u>2004</u>	<u>TOTAL</u>
Habitational (Owner Occupied)	161,922.00	(66.00)	161,856.00	625,718.00	11,435.00	637,153.00
Habitational (Non-Owner Occupied)	49,129.00	(20.00)	49,109.00	184,383.00	3,256.00	187,639.00
Commercial	15,917.00	(9.00)	15,908.00	68,833.00	740.00	69,573.00
Total	<u>226,968.00</u>	<u>(95.00)</u>	<u>226,873.00</u>	<u>878,934.00</u>	<u>15,431.00</u>	<u>894,365.00</u>
	<u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u>					
Habitational (Owner Occupied)	269,365.00	16,240.00	285,605.00	0.00	312,470.00	312,470.00
Habitational (Non-Owner Occupied)	86,000.00	5,185.00	91,185.00	0.00	77,107.00	77,107.00
Commercial	71,889.00	4,359.00	76,248.00	0.00	66,681.00	66,681.00
Total	<u>427,254.00</u>	<u>25,784.00</u>	<u>453,038.00</u>	<u>0.00</u>	<u>456,258.00</u>	<u>456,258.00</u>
	<u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u>					
Habitational (Owner Occupied)	320,962.00	0.00	320,962.00	320,962.00	0.00	320,962.00
Habitational (Non-Owner Occupied)	97,390.00	0.00	97,390.00	97,390.00	0.00	97,390.00
Commercial	39,549.00	0.00	39,549.00	39,549.00	0.00	39,549.00
Total	<u>457,901.00</u>	<u>0.00</u>	<u>457,901.00</u>	<u>457,901.00</u>	<u>0.00</u>	<u>457,901.00</u>
	<u>PREMIUMS EARNED</u>					
Habitational (Owner Occupied)	110,325.00	16,174.00	126,499.00	304,756.00	323,905.00	628,661.00
Habitational (Non-Owner Occupied)	37,739.00	5,165.00	42,904.00	86,993.00	80,363.00	167,356.00
Commercial	48,257.00	4,350.00	52,607.00	29,284.00	67,421.00	96,705.00
Total	<u>196,321.00</u>	<u>25,689.00</u>	<u>222,010.00</u>	<u>421,033.00</u>	<u>471,689.00</u>	<u>892,722.00</u>
Premiums Earned for Terrorism Reporting Requirements	85,996.00	9,515.00	95,511.00	116,277.00	147,784.00	264,061.00

**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, 2005**

<u>Coverage</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>	<u>1997</u>	<u>1996</u>	<u>Total</u>
Fire	3	0	0	0	0	0	0	0	0	0	3
Other Allied	1	0	0	0	0	0	0	0	0	0	1
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	4	0	0	0	0	0	0	0	0	0	4

**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 West Virginia FAIR Plan claim counts are accumulated per claim.

## WEST VIRGINIA FAIR PLAN

### EXHIBIT 7A

#### Loss Statistics by Line of Business and Policy Year For the Quarter and Year to Date Ending December 31, 2005

##### QUARTER 10/01/2005 - 12/31/2005

	<u>LOSSES PAID</u>					<u>TOTAL</u>
	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	
Fire	23,913.93	70,000.00	0.00	0.00	0.00	93,913.93
Other Allied Lines	7,213.89	800.00	0.00	0.00	0.00	8,013.89
Total	31,127.82	70,800.00	0.00	0.00	0.00	101,927.82
<b><u>UNPAID PREVIOUS PERIOD (INCL. I.B.N.R.)</u></b>						
Fire	43,300.00	83,100.00	0.00	0.00	0.00	126,400.00
Other Allied Lines	4,100.00	5,000.00	0.00	0.00	0.00	9,100.00
Total	47,400.00	88,100.00	0.00	0.00	0.00	135,500.00
<b><u>UNPAID CURRENT PERIOD (INCL. I.B.N.R.)</u></b>						
Fire	145,300.00	60,000.00	0.00	0.00	0.00	205,300.00
Other Allied Lines	0.00	4,200.00	0.00	0.00	0.00	4,200.00
Total	145,300.00	64,200.00	0.00	0.00	0.00	209,500.00
<b><u>LOSSES INCURRED</u></b>						
Fire	125,913.93	46,900.00	0.00	0.00	0.00	172,813.93
Other Allied Lines	3,113.89	0.00	0.00	0.00	0.00	3,113.89
Total	129,027.82	46,900.00	0.00	0.00	0.00	175,927.82

##### YEAR TO DATE 01/01/2005 - 12/31/2005

	<u>LOSSES PAID</u>					<u>TOTAL</u>
Fire	52,668.26	421,251.63	108,942.40	0.00	0.00	582,862.29
Other Allied Lines	7,213.89	13,319.62	0.00	0.00	0.00	20,533.51
Total	59,882.15	434,571.25	108,942.40	0.00	0.00	603,395.80
<b><u>UNPAID PREVIOUS PERIOD (INCL. I.B.N.R.)</u></b>						
Fire	0.00	185,400.00	110,000.00	0.00	0.00	295,400.00
Other Allied Lines	0.00	2,100.00	2,000.00	0.00	0.00	4,100.00
Total	0.00	187,500.00	112,000.00	0.00	0.00	299,500.00
<b><u>UNPAID CURRENT PERIOD (INCL. I.B.N.R.)</u></b>						
Fire	145,300.00	60,000.00	0.00	0.00	0.00	205,300.00
Other Allied Lines	0.00	4,200.00	0.00	0.00	0.00	4,200.00
Total	145,300.00	64,200.00	0.00	0.00	0.00	209,500.00
<b><u>LOSSES INCURRED</u></b>						
Fire	197,968.26	295,851.63	(1,057.60)	0.00	0.00	492,762.29
Other Allied Lines	7,213.89	15,419.62	(2,000.00)	0.00	0.00	20,633.51
Total	205,182.15	311,271.25	(3,057.60)	0.00	0.00	513,395.80
<b><u>I.B.N.R. (CURRENT PERIOD)</u></b>						
Fire	300.00	0.00	0.00	0.00	0.00	300.00
Other Allied Lines	0.00	0.00	0.00	0.00	0.00	0.00
Total	300.00	0.00	0.00	0.00	0.00	300.00

## WEST VIRGINIA FAIR PLAN

### EXHIBIT 7B

#### Loss Adjustment Statistics by Line of Business and Policy Year For the Quarter and Year to Date Ending December 31, 2005

##### QUARTER

10/01/2005 - 12/31/2005

	<u>LOSS ADJUSTMENT EXPENSES PAID</u>					<u>TOTAL</u>	
	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>		
Fire	12,395.85	11,857.55	0.00	0.00	0.00	24,253.40	
Other Allied Lines	3,097.63	1,803.84	0.00	0.00	0.00	4,901.47	
Total	15,493.48	13,661.39	0.00	0.00	0.00	29,154.87	
		<u>UNPAID PREVIOUS PERIOD</u>					
Fire	6,141.00	11,785.00	0.00	0.00	0.00	17,926.00	
Other Allied Lines	581.00	709.00	0.00	0.00	0.00	1,290.00	
Total	6,722.00	12,494.00	0.00	0.00	0.00	19,216.00	
		<u>UNPAID CURRENT PERIOD</u>					
Fire	28,054.00	11,584.00	0.00	0.00	0.00	39,638.00	
Other Allied Lines	0.00	811.00	0.00	0.00	0.00	811.00	
Total	28,054.00	12,395.00	0.00	0.00	0.00	40,449.00	
		<u>LOSS ADJUSTMENT EXPENSES INCURRED</u>					
Fire	34,308.85	11,656.55	0.00	0.00	0.00	45,965.40	
Other Allied Lines	2,516.63	1,905.84	0.00	0.00	0.00	4,422.47	
Total	36,825.48	13,562.39	0.00	0.00	0.00	50,387.87	
		<u>YEAR TO DATE</u>					
		01/01/2005 - 12/31/2005					
		<u>LOSS ADJUSTMENT EXPENSES PAID</u>					
Fire	25,046.14	49,817.81	5,454.64	0.00	0.00	80,318.59	
Other Allied Lines	4,248.12	6,993.03	0.00	0.00	0.00	11,241.15	
Total	29,294.26	56,810.84	5,454.64	0.00	0.00	91,559.74	
		<u>UNPAID PREVIOUS PERIOD</u>					
Fire	0.00	40,960.00	24,303.00	0.00	0.00	65,263.00	
Other Allied Lines	0.00	464.00	442.00	0.00	0.00	906.00	
Total	0.00	41,424.00	24,745.00	0.00	0.00	66,169.00	
		<u>UNPAID CURRENT PERIOD</u>					
Fire	28,054.00	11,584.00	0.00	0.00	0.00	39,638.00	
Other Allied Lines	0.00	811.00	0.00	0.00	0.00	811.00	
Total	28,054.00	12,395.00	0.00	0.00	0.00	40,449.00	
		<u>LOSS ADJUSTMENT EXPENSES INCURRED</u>					
Fire	53,100.14	20,441.81	(18,848.36)	0.00	0.00	54,693.59	
Other Allied Lines	4,248.12	7,340.03	(442.00)	0.00	0.00	11,146.15	
Total	57,348.26	27,781.84	(19,290.36)	0.00	0.00	65,839.74	

**EXHIBIT 8**

**WEST VIRGINIA FAIR PLAN**

**Report of Catastrophe Losses  
For the Quarter Ending December 31, 2005**

<u>Catastrophe Number</u>	<u>Policy Year</u>	<u>Date of Loss</u>	<u>Line of Business</u>	<u>Unpaid Losses</u>	<u>Losses Paid</u>	<u>Allocated Unpaid Loss Adjustment Expense</u>	<u>Loss Adjustment Expenses Paid</u>
TOTAL				0.00	0.00	0.00	0.00