

WEST VIRGINIA FAIR PLAN

EXHIBIT 1

Statement of Assets, Liabilities and Members' Equity At December 31, 2006

	<u>LEDGER ASSETS</u>	<u>ASSETS NOT ADMITTED</u>	<u>NET ADMITTED ASSETS</u>
<u>ASSETS</u>			
Cash	216,232.87	0.00	216,232.87
Investments	219,861.16	0.00	219,861.16
Due from Participating Members	0.00	0.00	0.00
Accrued Investment Income	0.00	0.00	0.00
Premiums Receivable	18,802.31	5,661.92	13,140.39
Other Receivables	0.00	0.00	0.00
Pre-paid Premium Tax	0.00	0.00	0.00
Pre-paid Expenses	119.99	119.99	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>455,016.33</u>	<u>5,781.91</u>	<u>449,234.42</u>
<u>LIABILITIES</u>			
Unpaid Losses (Incl. I.B.N.R.)			103,900.00
Unpaid Loss Adjustment Expenses			9,732.00
Unpaid Underwriting Expenses			13,821.00
Unpaid Post Retirement Benefits			40,298.00
Unpaid Pension			25,207.00
Unearned Premiums			400,669.00
Unearned Advance Premiums			14,241.00
Claims Checks Payable			63,089.10
Amounts Withheld for Accounts of Others			1,761.68
Unpaid Premium Tax			<u>11,893.71</u>
TOTAL LIABILITIES			684,612.49
<u>MEMBERS' EQUITY</u>			
Members' Equity (Deficit)			<u>(235,378.07)</u>
TOTAL LIABILITIES & MEMBERS' EQUITY			<u>449,234.42</u>

WEST VIRGINIA FAIR PLAN

EXHIBIT 2

Income Statement for the Quarter and Year to Date Ending December 31, 2006

	<u>Quarter</u>	<u>Year</u>
	<u>10/01/ - 12/31/2006</u>	<u>01/01/ - 12/31/2006</u>
<u>UNDERWRITING INCOME</u>		
Premiums Written	212,226.00	794,840.00
Change in Unearned Premiums	(8,561.00)	57,232.00
Premiums Earned	203,665.00	852,072.00
<u>DEDUCTIONS</u>		
Losses Incurred	(38,102.92)	598,450.71
Loss Adjustment Expenses Incurred	(8,791.54)	45,031.40
Other Underwriting Expenses Incurred	77,679.97	283,280.25
Post Retirement Benefits Incurred	5,760.53	19,255.03
Premium Tax Incurred	9,404.55	35,198.27
Total Underwriting Deductions	45,950.59	981,215.66
Net Underwriting Profit or Loss	157,714.41	(129,143.66)
<u>OTHER INCOME OR OUTGO</u>		
Net Investment Income	3,819.28	18,554.46
Other Income	(604.78)	(472.59)
Premiums Charged-Off	(1,487.24)	724.05
Total Other Income or Outgo	1,727.26	18,805.92
Net Result of Operations	159,441.67	(110,337.74)
<u>EQUITY ACCOUNT</u>		
Beginning Members' Equity	(424,937.91)	(143,038.93)
Net Result of Operations	159,441.67	(110,337.74)
Change in Assets Not Admitted	(2,171.39)	(2,037.64)
Change in Pension	30,749.00	16,568.00
Assessment of Policy Years	0.00	246,741.21
Distribution of Policy Years	0.00	0.00
Closeout of Policy Years	0.00	(246,741.21)
Distributions (Assessments) to Members Charged-Off	1,540.56	3,468.24
MEMBERS' EQUITY (DEFICIT)	(235,378.07)	(235,378.07)

WEST VIRGINIA FAIR PLAN

EXHIBIT 3

Reconciliation of Ledger Assets As of December 31, 2006

INCREASE IN LEDGER ASSETS

Premiums Written	794,840.00
Other Income	0.00
Investment Income	18,554.46
Unearned Advance Premiums	0.00
Amounts Withheld for Accounts of Others	0.00
Claims Checks Payable	0.00
Premiums Charged-Off	724.05
Distributions to Members Charged-Off	4,611.16
Assessment of Policy Years	246,741.21
Closeout of Policy Years	0.00
TOTAL	<hr/> 1,065,470.88

DECREASE IN LEDGER ASSETS

Other Income	472.59
Losses Paid	704,050.71
Loss Adjustment Expenses Paid	75,748.40
Other Expenses Paid	333,969.74
Unearned Advance Premiums	5,287.00
Amounts Withheld for Accounts of Others	1,277.08
Claims Checks Payable	19,046.22
Premiums Charged-Off	0.00
Assessments to Members Charged-Off	1,142.92
Distribution of Policy Years	0.00
Closeout of Policy Years	246,741.21
TOTAL	<hr/> 1,387,735.87

Increase(Decrease) in Ledger Assets	(322,264.99)
Ledger Assets at 12/31/2005	<hr/> 777,281.32
Ledger Assets at 12/31/2006	455,016.33

WEST VIRGINIA FAIR PLAN

EXHIBIT 4

Statement of Expenses Incurred For the Year Ending December 31, 2006

	<u>Loss Adj.</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	56,055.43	0.00	0.00	0.00	56,055.43
Commissions	0.00	78,955.30	0.00	0.00	78,955.30
Boards, Bureaus & Associations	2,867.86	1,061.04	0.00	5,292.52	9,221.42
Salaries	8,296.00	48,173.55	0.00	23,089.10	79,558.65
Employee Relations & Welfare	3,902.32	16,234.43	0.00	17,238.63	37,375.38
Insurance	17.15	332.82	0.00	507.64	857.61
Travel & Travel Items	1,827.77	1,731.77	0.00	2,512.77	6,072.31
Rent & Rent Items	890.05	7,064.02	0.00	4,238.41	12,192.48
Equipment	72.05	1,076.77	0.00	2,453.62	3,602.44
Printing & Stationery	50.02	1,139.78	0.00	1,311.35	2,501.15
Postage, Telephone, & Telegraph	152.94	3,891.62	0.00	1,417.55	5,462.11
Legal & Auditing	764.53	20,341.84	0.00	17,120.11	38,226.48
Payroll Taxes	653.20	3,584.51	0.00	1,718.02	5,955.73
Premium Taxes	0.00	0.00	0.00	36,218.46	36,218.46
State & Local Insurance Taxes	0.00	0.00	0.00	350.00	350.00
Miscellaneous	199.08	1,463.20	0.00	8,291.49	9,953.77
Advertising	0.00	0.00	0.00	0.00	0.00
Inspections, Surveys & Reports	0.00	0.00	27,159.42	0.00	27,159.42
TOTAL Expenses Paid	75,748.40	185,050.65	27,159.42	121,759.67	409,718.14
ADD: Unpaid Expenses Current Year	9,732.00	17,920.00	1,450.00	46,642.71	75,744.71
Deduct: Unpaid Expenses Prior Year	40,449.00	15,736.00	3,111.00	43,401.90	102,697.90
Expenses Incurred	45,031.40	187,234.65	25,498.42	125,000.48	382,764.95

WEST VIRGINIA FAIR PLAN

EXHIBIT 5A

Members' Account by Policy Year For the Quarter Ending December 31, 2006

	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>TOTAL</u>
Premiums Written	212,418.00	(192.00)	0.00	0.00	0.00	0.00	212,226.00
Other Income	(604.78)	0.00	0.00	0.00	0.00	0.00	(604.78)
Investment Income Received	3,819.28	0.00	0.00	0.00	0.00	0.00	3,819.28
Subtotal	<u>215,632.50</u>	<u>(192.00)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>215,440.50</u>
<u>EXPENSES PAID:</u>							
Losses	104,445.48	71,251.60	0.00	0.00	0.00	0.00	175,697.08
Loss Adjustment Expenses	11,737.52	7,319.75	380.19	0.00	0.00	0.00	19,437.46
Other Underwriting Expenses	67,971.80	0.00	0.00	0.00	0.00	0.00	67,971.80
Premium Tax	7,704.28	42.52	0.00	0.00	0.00	0.00	7,746.80
Commissions	21,384.90	(19.20)	0.00	0.00	0.00	0.00	21,365.70
Premiums/Assessments Charged-off	1,485.45	1.79	0.00	0.00	0.00	0.00	1,487.24
Subtotal	<u>214,729.43</u>	<u>78,596.46</u>	<u>380.19</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>293,706.08</u>
BALANCE DUE COMPANIES	903.07	(78,788.46)	(380.19)	0.00	0.00	0.00	(78,265.58)
<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	(3,610.52)	0.00	0.00	0.00	0.00	0.00	(3,610.52)
Prior Pension	(55,956.00)	0.00	0.00	0.00	0.00	0.00	(55,956.00)
Subtotal	<u>(59,566.52)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(59,566.52)</u>
<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	(5,781.91)	0.00	0.00	0.00	0.00	0.00	(5,781.91)
Current Pension	(25,207.00)	0.00	0.00	0.00	0.00	0.00	(25,207.00)
Subtotal	<u>(30,988.91)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(30,988.91)</u>
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	29,480.68	(78,788.46)	(380.19)	0.00	0.00	0.00	(49,687.97)
<u>DEDUCT:</u>							
Current Unearned Premiums	400,669.00	0.00	0.00	0.00	0.00	0.00	400,669.00
Current Unpaid Losses (Incl. I.B.N.R.)	49,900.00	0.00	54,000.00	0.00	0.00	0.00	103,900.00
Current Unpaid Underwriting Expenses	13,821.00	0.00	0.00	0.00	0.00	0.00	13,821.00
Current Unpaid Post Retirement Benefits	40,298.00	0.00	0.00	0.00	0.00	0.00	40,298.00
Current Unpaid Loss Adjustment Expenses	4,674.00	0.00	5,058.00	0.00	0.00	0.00	9,732.00
Current Unpaid Premium Tax	11,859.77	33.94	0.00	0.00	0.00	0.00	11,893.71
Subtotal	<u>521,221.77</u>	<u>33.94</u>	<u>59,058.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>580,313.71</u>
<u>ADD:</u>							
Prior Unearned Premiums	367,080.00	25,028.00	0.00	0.00	0.00	0.00	392,108.00
Prior Unpaid Losses (Incl. I.B.N.R.)	185,200.00	87,500.00	45,000.00	0.00	0.00	0.00	317,700.00
Prior Unpaid Underwriting Expenses	21,544.00	0.00	0.00	0.00	0.00	0.00	21,544.00
Prior Unpaid Post Retirement Benefits	38,472.00	0.00	0.00	0.00	0.00	0.00	38,472.00
Prior Unpaid Loss Adjustment Expenses	22,129.00	10,455.00	5,377.00	0.00	0.00	0.00	37,961.00
Prior Unpaid Premium Tax	10,193.44	42.52	0.00	0.00	0.00	0.00	10,235.96
Subtotal	<u>644,618.44</u>	<u>123,025.52</u>	<u>50,377.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>818,020.96</u>
Distributions Charged-Off	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Assessments Charged-Off	0.00	0.00	1,540.56	0.00	0.00	0.00	1,540.56
Assessment of Policy Years	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Distribution of Policy Years	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Closeout of Policy Years	0.00	0.00	0.00	0.00	0.00	0.00	0.00
NET CHANGE IN MEMBERS' EQUITY	<u>152,877.35</u>	<u>44,203.12</u>	<u>(7,520.63)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>189,559.84</u>

WEST VIRGINIA FAIR PLAN

EXHIBIT 5B

Members' Account by Policy Year Year to Date Ending December 31, 2006

	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>TOTAL</u>
Premiums Written	785,170.00	9,670.00	0.00	0.00	0.00	0.00	794,840.00
Other Income	(472.59)	0.00	0.00	0.00	0.00	0.00	(472.59)
Investment Income Received	18,554.46	0.00	0.00	0.00	0.00	0.00	18,554.46
Subtotal	<u>803,251.87</u>	<u>9,670.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>812,921.87</u>
<u>EXPENSES PAID:</u>							
Losses	143,673.69	507,579.02	52,798.00	0.00	0.00	0.00	704,050.71
Loss Adjustment Expenses	22,696.92	44,730.92	8,320.56	0.00	0.00	0.00	75,748.40
Other Underwriting Expenses	206,489.98	12,306.00	0.00	0.00	0.00	0.00	218,795.98
Premium Tax	22,783.65	13,366.76	68.05	0.00	0.00	0.00	36,218.46
Commissions	78,028.70	926.60	0.00	0.00	0.00	0.00	78,955.30
Premiums/Assessments Charged-off	1,216.30	(1,940.29)	(0.06)	0.00	0.00	0.00	(724.05)
Subtotal	<u>474,889.24</u>	<u>576,969.01</u>	<u>61,186.55</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>1,113,044.80</u>
BALANCE DUE COMPANIES	328,362.63	(567,299.01)	(61,186.55)	0.00	0.00	0.00	(300,122.93)
<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	(3,744.27)	0.00	0.00	0.00	0.00	(3,744.27)
Prior Pension	0.00	(41,775.00)	0.00	0.00	0.00	0.00	(41,775.00)
Subtotal	<u>0.00</u>	<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>
<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	(5,781.91)	0.00	0.00	0.00	0.00	0.00	(5,781.91)
Current Pension	(25,207.00)	0.00	0.00	0.00	0.00	0.00	(25,207.00)
Subtotal	<u>(30,988.91)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(30,988.91)</u>
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	297,373.72	(521,779.74)	(61,186.55)	0.00	0.00	0.00	(285,592.57)
<u>DEDUCT:</u>							
Current Unearned Premiums	400,669.00	0.00	0.00	0.00	0.00	0.00	400,669.00
Current Unpaid Losses (Incl. I.B.N.R.)	49,900.00	0.00	54,000.00	0.00	0.00	0.00	103,900.00
Current Unpaid Underwriting Expenses	13,821.00	0.00	0.00	0.00	0.00	0.00	13,821.00
Current Unpaid Post Retirement Benefits	40,298.00	0.00	0.00	0.00	0.00	0.00	40,298.00
Current Unpaid Loss Adjustment Expenses	4,674.00	0.00	5,058.00	0.00	0.00	0.00	9,732.00
Current Unpaid Premium Tax	11,859.77	33.94	0.00	0.00	0.00	0.00	11,893.71
Subtotal	<u>521,221.77</u>	<u>33.94</u>	<u>59,058.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>580,313.71</u>
<u>ADD:</u>							
Prior Unearned Premiums	0.00	457,901.00	0.00	0.00	0.00	0.00	457,901.00
Prior Unpaid Losses (Incl. I.B.N.R.)	0.00	145,300.00	64,200.00	0.00	0.00	0.00	209,500.00
Prior Unpaid Underwriting Expenses	0.00	12,306.00	0.00	0.00	0.00	0.00	12,306.00
Prior Unpaid Post Retirement Benefits	0.00	37,029.00	0.00	0.00	0.00	0.00	37,029.00
Prior Unpaid Loss Adjustment Expenses	0.00	28,054.00	12,395.00	0.00	0.00	0.00	40,449.00
Prior Unpaid Premium Tax	0.00	12,845.85	68.05	0.00	0.00	0.00	12,913.90
Subtotal	<u>0.00</u>	<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	4,611.16	0.00	0.00	0.00	4,611.16
Assessments Charged-Off	0.00	0.00	(1,142.92)	0.00	0.00	0.00	(1,142.92)
Assessment of Policy Years	100,000.00	0.00	146,741.21	0.00	0.00	0.00	246,741.21
Distribution of Policy Years	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Closeout of Policy Years	0.00	0.00	0.00	(128,237.89)	22,483.83	(140,987.15)	(246,741.21)
NET CHANGE IN MEMBERS' EQUITY	<u>(123,848.05)</u>	<u>171,622.17</u>	<u>106,627.95</u>	<u>(128,237.89)</u>	<u>22,483.83</u>	<u>(140,987.15)</u>	<u>(92,339.14)</u>

WEST VIRGINIA FAIR PLAN

EXHIBIT 5C

Members' Account by Policy Year For Active Policy Years at December 31, 2006

	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>TOTAL</u>
Premiums Written	785,170.00	888,604.00	870,455.00	725,653.00	500,324.00	394,780.00	4,164,986.00
Other Income	(472.59)	522.37	250.40	(383.73)	366.56	91.22	374.23
Investment Income Received	18,554.46	2,394.89	375.63	264.90	723.67	4,536.84	26,850.39
Subtotal	<u>803,251.87</u>	<u>891,521.26</u>	<u>871,081.03</u>	<u>725,534.17</u>	<u>501,414.23</u>	<u>399,408.06</u>	<u>4,192,210.62</u>
<u>EXPENSES PAID:</u>							
Losses	143,673.69	567,461.17	640,905.35	308,195.69	285,817.80	137,087.80	2,083,141.50
Loss Adjustment Expenses	22,696.92	74,025.18	94,508.64	48,826.24	43,629.88	48,643.94	332,330.80
Other Underwriting Expenses	206,489.98	178,810.72	153,175.23	133,283.31	121,866.81	103,810.34	897,436.39
Premium Tax	22,783.65	39,236.21	38,597.14	32,061.76	22,240.37	17,600.10	172,519.23
Commissions	78,028.70	89,230.50	88,056.50	72,733.70	50,395.30	39,478.00	417,922.70
Premiums/Assessments Charged-off	1,216.30	955.41	287.77	2,195.58	(52.10)	11,800.73	16,403.69
Subtotal	<u>474,889.24</u>	<u>949,719.19</u>	<u>1,015,530.63</u>	<u>597,296.28</u>	<u>523,898.06</u>	<u>358,420.91</u>	<u>3,919,754.31</u>
BALANCE DUE COMPANIES	328,362.63	(58,197.93)	(144,449.60)	128,237.89	(22,483.83)	40,987.15	272,456.31
<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	(5,781.91)	0.00	0.00	0.00	0.00	0.00	(5,781.91)
Current Pension	(25,207.00)	0.00	0.00	0.00	0.00	0.00	(25,207.00)
Subtotal	<u>(30,988.91)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(30,988.91)</u>
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	297,373.72	(58,197.93)	(144,449.60)	128,237.89	(22,483.83)	40,987.15	241,467.40
<u>DEDUCT:</u>							
Current Unearned Premiums	400,669.00	0.00	0.00	0.00	0.00	0.00	400,669.00
Current Unpaid Losses (Incl. I.B.N.R.)	49,900.00	0.00	54,000.00	0.00	0.00	0.00	103,900.00
Current Unpaid Underwriting Expenses	13,821.00	0.00	0.00	0.00	0.00	0.00	13,821.00
Current Unpaid Post Retirement Benefits	40,298.00	0.00	0.00	0.00	0.00	0.00	40,298.00
Current Unpaid Loss Adjustment Expenses	4,674.00	0.00	5,058.00	0.00	0.00	0.00	9,732.00
Current Unpaid Premium Tax	11,859.77	33.94	0.00	0.00	0.00	0.00	11,893.71
Subtotal	<u>521,221.77</u>	<u>33.94</u>	<u>59,058.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>580,313.71</u>
Distributions Charged-Off	0.00	0.00	4,611.16	0.00	0.00	0.00	4,611.16
Assessments Charged-Off	0.00	0.00	(1,142.92)	0.00	0.00	0.00	(1,142.92)
Assessment of Policy Years	100,000.00	0.00	146,741.21	0.00	0.00	100,000.00	346,741.21
Distribution of Policy Years	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Closeout of Policy Years	0.00	0.00	0.00	(128,237.89)	22,483.83	(140,987.15)	(246,741.21)
NET CHANGE IN MEMBERS' EQUITY	<u>(123,848.05)</u>	<u>(58,231.87)</u>	<u>(53,298.15)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(235,378.07)</u>

WEST VIRGINIA FAIR PLAN

EXHIBIT 6A

Premium Statistics by Line of Business and Policy Year For the Quarter and Year to Date Ending December 31, 2006

QUARTER

10/01/2006 - 12/31/2006

YEAR TO DATE

01/01/2006 - 12/31/2006

	<u>PREMIUMS WRITTEN</u>					
	<u>2006</u>	<u>2005</u>	<u>TOTAL</u>	<u>2006</u>	<u>2005</u>	<u>TOTAL</u>
Fire	183,284.00	(180.00)	183,104.00	672,611.00	8,323.00	680,934.00
Other Allied Lines	29,134.00	(12.00)	29,122.00	112,559.00	1,347.00	113,906.00
Total	212,418.00	(192.00)	212,226.00	785,170.00	9,670.00	794,840.00
	<u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u>					
Fire	313,291.00	21,411.00	334,702.00	0.00	392,102.00	392,102.00
Other Allied Lines	53,789.00	3,617.00	57,406.00	0.00	65,799.00	65,799.00
Total	367,080.00	25,028.00	392,108.00	0.00	457,901.00	457,901.00
	<u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u>					
Fire	343,211.00	0.00	343,211.00	343,211.00	0.00	343,211.00
Other Allied Lines	57,458.00	0.00	57,458.00	57,458.00	0.00	57,458.00
Total	400,669.00	0.00	400,669.00	400,669.00	0.00	400,669.00
	<u>PREMIUMS EARNED</u>					
Fire	153,364.00	21,231.00	174,595.00	329,400.00	400,425.00	729,825.00
Other Allied Lines	25,465.00	3,605.00	29,070.00	55,101.00	67,146.00	122,247.00
Total	178,829.00	24,836.00	203,665.00	384,501.00	467,571.00	852,072.00

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, 2006**

	<u>QUARTER</u>			<u>YEAR TO DATE</u>		
	10/01/2006 - 12/31/2006			01/01/2006 - 12/31/2006		
	<u>PREMIUMS WRITTEN</u>					
	<u>2006</u>	<u>2005</u>	<u>TOTAL</u>	<u>2006</u>	<u>2005</u>	<u>TOTAL</u>
Habitational (Owner Occupied)	150,811.00	(133.00)	150,678.00	565,506.00	7,054.00	572,560.00
Habitational (Non-Owner Occupied)	38,974.00	(34.00)	38,940.00	162,560.00	2,297.00	164,857.00
Commercial	22,633.00	(25.00)	22,608.00	57,104.00	319.00	57,423.00
Total	212,418.00	(192.00)	212,226.00	785,170.00	9,670.00	794,840.00
	<u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u>					
Habitational (Owner Occupied)	266,869.00	18,188.00	285,057.00	0.00	320,962.00	320,962.00
Habitational (Non-Owner Occupied)	82,251.00	5,614.00	87,865.00	0.00	97,390.00	97,390.00
Commercial	17,960.00	1,226.00	19,186.00	0.00	39,549.00	39,549.00
Total	367,080.00	25,028.00	392,108.00	0.00	457,901.00	457,901.00
	<u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u>					
Habitational (Owner Occupied)	291,369.00	0.00	291,369.00	291,369.00	0.00	291,369.00
Habitational (Non-Owner Occupied)	75,308.00	0.00	75,308.00	75,308.00	0.00	75,308.00
Commercial	33,992.00	0.00	33,992.00	33,992.00	0.00	33,992.00
Total	400,669.00	0.00	400,669.00	400,669.00	0.00	400,669.00
	<u>PREMIUMS EARNED</u>					
Habitational (Owner Occupied)	126,311.00	18,055.00	144,366.00	274,137.00	328,016.00	602,153.00
Habitational (Non-Owner Occupied)	45,917.00	5,580.00	51,497.00	87,252.00	99,687.00	186,939.00
Commercial	6,601.00	1,201.00	7,802.00	23,112.00	39,868.00	62,980.00
Total	178,829.00	24,836.00	203,665.00	384,501.00	467,571.00	852,072.00
Premiums Earned for Terrorism Reporting Requirements	52,518.00	6,781.00	59,299.00	110,364.00	139,555.00	249,919.00

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, 2006

<u>Coverage</u>	<u>2006</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>Total</u>
Fire	1	2	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	2	2	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 7B

Loss Adjustment Statistics by Line of Business and Policy Year For the Quarter and Year to Date Ending December 31, 2006

QUARTER

10/01/2006 - 12/31/2006

	<u>LOSS ADJUSTMENT EXPENSES PAID</u>						
	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>TOTAL</u>
Fire	7,855.13	6,165.61	380.19	0.00	0.00	0.00	14,400.93
Other Allied Lines	3,882.39	1,154.14	0.00	0.00	0.00	0.00	5,036.53
Total	11,737.52	7,319.75	380.19	0.00	0.00	0.00	19,437.46
	<u>UNPAID PREVIOUS PERIOD</u>						
Fire	22,129.00	10,455.00	5,377.00	0.00	0.00	0.00	37,961.00
Other Allied Lines	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	22,129.00	10,455.00	5,377.00	0.00	0.00	0.00	37,961.00
	<u>UNPAID CURRENT PERIOD</u>						
Fire	4,440.00	0.00	5,058.00	0.00	0.00	0.00	9,498.00
Other Allied Lines	234.00	0.00	0.00	0.00	0.00	0.00	234.00
Total	4,674.00	0.00	5,058.00	0.00	0.00	0.00	9,732.00
	<u>LOSS ADJUSTMENT EXPENSES INCURRED</u>						
Fire	(9,833.87)	(4,289.39)	61.19	0.00	0.00	0.00	(14,062.07)
Other Allied Lines	4,116.39	1,154.14	0.00	0.00	0.00	0.00	5,270.53
Total	(5,717.48)	(3,135.25)	61.19	0.00	0.00	0.00	(8,791.54)

YEAR TO DATE

01/01/2006 - 12/31/2006

	<u>LOSS ADJUSTMENT EXPENSES PAID</u>						
Fire	16,074.02	33,886.50	5,100.07	0.00	0.00	0.00	55,060.59
Other Allied Lines	6,622.90	10,844.42	3,220.49	0.00	0.00	0.00	20,687.81
Total	22,696.92	44,730.92	8,320.56	0.00	0.00	0.00	75,748.40
	<u>UNPAID PREVIOUS PERIOD</u>						
Fire	0.00	28,054.00	11,584.00	0.00	0.00	0.00	39,638.00
Other Allied Lines	0.00	0.00	811.00	0.00	0.00	0.00	811.00
Total	0.00	28,054.00	12,395.00	0.00	0.00	0.00	40,449.00
	<u>UNPAID CURRENT PERIOD</u>						
Fire	4,440.00	0.00	5,058.00	0.00	0.00	0.00	9,498.00
Other Allied Lines	234.00	0.00	0.00	0.00	0.00	0.00	234.00
Total	4,674.00	0.00	5,058.00	0.00	0.00	0.00	9,732.00
	<u>LOSS ADJUSTMENT EXPENSES INCURRED</u>						
Fire	20,514.02	5,832.50	(1,425.93)	0.00	0.00	0.00	24,920.59
Other Allied Lines	6,856.90	10,844.42	2,409.49	0.00	0.00	0.00	20,110.81
Total	27,370.92	16,676.92	983.56	0.00	0.00	0.00	45,031.40

EXHIBIT 8

WEST VIRGINIA FAIR PLAN

**Report of Catastrophe Losses
For the Quarter Ending December 31, 2006**

<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>
				NONE			
TOTAL				0.00	0.00	0.00	0.00