

EXHIBIT 1 (Revised)**WEST VIRGINIA FAIR PLAN****Statement of Assets, Liabilities and Members' Equity at
December 31, 2007**

| | LEDGER ASSETS | ASSETS NOT ADMITTED | NET ADMITTED ASSETS |
|--|--------------------------|--------------------------------|--------------------------------|
| | <hr/> | <hr/> | <hr/> |
| <u>ASSETS</u> | | | |
| Cash | 382,167.32 | 0.00 | 382,167.32 |
| Investments | 231,015.28 | 0.00 | 231,015.28 |
| Due from Participating Members | 0.00 | 0.00 | 0.00 |
| Accrued Investment Income | 0.00 | 0.00 | 0.00 |
| Premiums Receivable | 14,921.79 | 2,716.79 | 12,205.00 |
| 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 | 0.00 | 0.00 | 0.00 |
| | <hr/> | <hr/> | <hr/> |
| TOTAL ASSETS | 628,104.39 | 2,716.79 | 625,387.60 |
| <u>LIABILITIES</u> | | | |
| Unpaid Losses (Incl. I.B.N.R.) | | | 1,500.00 |
| Unpaid Loss Adjustment Expenses | | | 573.00 |
| Unpaid Underwriting Expenses | | | 12,350.00 |
| Unpaid Post Retirement Benefits (Medical) | | | 39,009.00 |
| Unpaid Post Retirement Benefits (Pension) | | | 1,785.00 |
| Unearned Premiums | | | 361,911.00 |
| Unearned Advance Premiums | | | 11,212.00 |
| Claims Checks Payable | | | 50,255.18 |
| Amounts Withheld for Accounts of Others | | | 2,149.17 |
| Unpaid Premium Tax | | | 10,552.93 |
| | | | <hr/> |
| TOTAL LIABILITIES | | | 491,297.28 |
| <u>MEMBERS' EQUITY</u> | | | |
| Members' Equity (Deficit) | | | 134,090.32 |
| | | | <hr/> |
| TOTAL LIABILITIES & MEMBERS' EQUITY | | | 625,387.60 |
| | | | <hr/> |

EXHIBIT 2 (Revised)

WEST VIRGINIA FAIR PLAN
Income Statement for the Quarter and Year to Date Ending
December 31, 2007

| | Quarter | Year |
|--|-----------------------------------|-----------------------------------|
| | <u>10/01/ - 12/31/2007</u> | <u>01/01/ - 12/31/2007</u> |
| <u>UNDERWRITING INCOME</u> | | |
| Premiums Written | 185,458.00 | 720,963.00 |
| Change in Unearned Premiums | 34.00 | 38,758.00 |
| Premiums Earned | <u>185,492.00</u> | <u>759,721.00</u> |
| <u>DEDUCTIONS</u> | | |
| Losses Incurred | (5,650.00) | 61,471.24 |
| Loss Adjustment Expenses Incurred | 11,291.38 | 62,957.73 |
| Other Underwriting Expenses Incurred | 69,037.00 | 257,649.39 |
| Post Retirement Benefits Incurred | (10,712.34) | 5,349.95 |
| Premium Tax Incurred | 8,230.55 | 31,973.13 |
| Total Underwriting Deductions | <u>72,196.59</u> | <u>419,401.44</u> |
| Net Underwriting Profit or Loss | 113,295.41 | 340,319.56 |
| <u>OTHER INCOME OR OUTGO</u> | | |
| Net Investment Income | 2,737.23 | 11,154.12 |
| Other Income | 391.33 | 476.57 |
| Premiums/Assessments Charged-Off | (934.66) | 214.14 |
| Total Other Income or Outgo | <u>2,193.90</u> | <u>11,844.83</u> |
| Net Result of Operations | 115,489.31 | 352,164.39 |
| <u>EQUITY ACCOUNT</u> | | |
| Beginning Members' Equity | 19,687.27 | (235,378.07) |
| Net Result of Operations | 115,489.31 | 352,164.39 |
| Change in Assets Not Admitted | (652.37) | 3,065.12 |
| Change in Post Retirement Benefits (Pension) | (1,728.00) | 12,429.00 |
| 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 | 515.77 |
| Distributions Charged-Off | 1,294.11 | 1,294.11 |
| MEMBERS' EQUITY (DEFICIT) | <u><u>134,090.32</u></u> | <u><u>134,090.32</u></u> |

EXHIBIT 3**WEST VIRGINIA FAIR PLAN****Reconciliation of Ledger Assets As of
December 31, 2007****INCREASE IN LEDGER ASSETS**

| | |
|--|------------------|
| Premiums Written | 720,963.00 |
| Other Income | 476.57 |
| Investment Income | 11,154.12 |
| Unearned Advance Premiums | 0.00 |
| Amounts Withheld for Accounts of Others | 387.49 |
| Claims Checks Payable | 0.00 |
| Premiums Charged-Off | 214.14 |
| Assessments/Distributions to Members Charged-Off | 1,809.88 |
| Assessment of Policy Year | 0.00 |
| Policy Year Closeout | 0.00 |
| TOTAL | <hr/> 735,005.20 |

DECREASE IN LEDGER ASSETS

| | |
|--|------------------|
| Other Income | 0.00 |
| Losses Paid | 163,871.24 |
| Loss Adjustment Expenses Paid | 72,116.73 |
| Other Expenses Paid | 310,066.25 |
| Unearned Advance Premiums | 3,029.00 |
| Amounts Withheld for Accounts of Others | 0.00 |
| Claims Checks Payable | 12,833.92 |
| Premiums Charged-Off | 0.00 |
| Assessments/Distributions to Members Charged-Off | 0.00 |
| Distribution of Policy Year | 0.00 |
| Policy Year Closeout | 0.00 |
| TOTAL | <hr/> 561,917.14 |

| | |
|-------------------------------------|------------------|
| Increase(Decrease) in Ledger Assets | 173,088.06 |
| Ledger Assets at 12/31/2006 | 455,016.33 |
| Ledger Assets at 12/31/2007 | <hr/> 628,104.39 |

EXHIBIT 4 (Revised)

WEST VIRGINIA FAIR PLAN
Statement of Expenses Incurred for the Year Ending
December 31, 2007

| | <u>Loss Adjustment Expenses</u> | <u>Acquisition Expenses</u> | <u>Inspection Expenses</u> | <u>General Expenses</u> | <u>TOTAL</u> |
|------------------------------------|-------------------------------------|---------------------------------|--------------------------------|-------------------------|-------------------|
| Claim Adjustment Services | 43,564.87 | 0.00 | 0.00 | 0.00 | 43,564.87 |
| Commissions | 0.00 | 71,793.40 | 0.00 | 0.00 | 71,793.40 |
| Boards, Bureaus & Associations | 2,851.46 | 1,054.98 | 0.00 | 5,262.25 | 9,168.69 |
| Salaries | 13,426.00 | 48,839.53 | 0.00 | 23,408.29 | 85,673.82 |
| Employee Relations & Welfare | 6,727.19 | 17,504.91 | 0.00 | 18,587.68 | 42,819.78 |
| Insurance | 19.46 | 377.64 | 0.00 | 575.99 | 973.09 |
| Travel & Travel Items | 2,492.17 | 2,361.28 | 0.00 | 3,426.18 | 8,279.63 |
| Rent & Rent Items | 950.36 | 7,542.70 | 0.00 | 4,525.62 | 13,018.68 |
| Equipment | 180.92 | 2,703.88 | 0.00 | 6,161.31 | 9,046.11 |
| Printing & Stationery | 45.36 | 1,033.63 | 0.00 | 1,189.23 | 2,268.22 |
| Postage, Telephone, & Telegraph | 131.56 | 3,347.65 | 0.00 | 1,219.41 | 4,698.62 |
| Legal & Auditing | 323.80 | 8,615.39 | 0.00 | 7,250.89 | 16,190.08 |
| Payroll Taxes | 1,047.47 | 3,584.30 | 0.00 | 1,717.92 | 6,349.69 |
| Premium Taxes | 0.00 | 0.00 | 0.00 | 33,313.91 | 33,313.91 |
| State & Local Insurance Taxes | 0.00 | 0.00 | 0.00 | 75.00 | 75.00 |
| Miscellaneous | 356.11 | 2,617.40 | 0.00 | 14,831.96 | 17,805.47 |
| Advertising | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Inspections, Surveys, & Reports | 0.00 | 0.00 | 17,143.92 | 0.00 | 17,143.92 |
| TOTAL Expenses Paid | 72,116.73 | 171,376.69 | 17,143.92 | 121,545.64 | 382,182.98 |
| Add: Unpaid Expenses Current Year | 573.00 | 13,629.00 | 1,765.00 | 36,973.93 | 52,940.93 |
| Deduct: Unpaid Expenses Prior Year | 9,732.00 | 18,414.00 | 1,450.00 | 47,597.71 | 77,193.71 |
| Expenses Incurred | 62,957.73 | 166,591.69 | 17,458.92 | 110,921.86 | 357,930.20 |

EXHIBIT 5A (Revised)

WEST VIRGINIA FAIR PLAN
Members' Account by Policy Year for the Quarter Ending
December 31, 2007

| | <u>2007</u> | <u>2006</u> | <u>2005</u> | <u>2004</u> | <u>TOTAL</u> |
|---|-------------|-------------|-------------|-------------|--------------|
| Premiums Written | 185,458.00 | 0.00 | 0.00 | 0.00 | 185,458.00 |
| Other Income | 391.33 | 0.00 | 0.00 | 0.00 | 391.33 |
| Investment Income Received | 2,737.23 | 0.00 | 0.00 | 0.00 | 2,737.23 |
| Subtotal | 188,586.56 | 0.00 | 0.00 | 0.00 | 188,586.56 |
| EXPENSES PAID: | | | | | |
| Losses | 0.00 | 41,350.00 | 0.00 | 0.00 | 41,350.00 |
| Loss Adjustment Expenses | 2,711.03 | 16,786.46 | 0.00 | 690.89 | 20,188.38 |
| Other Underwriting Expenses | 49,507.86 | 0.00 | 0.00 | 0.00 | 49,507.86 |
| Premium Tax | 7,249.88 | (13.24) | 0.00 | 0.00 | 7,236.64 |
| Commissions | 18,118.80 | 0.00 | 0.00 | 0.00 | 18,118.80 |
| Premiums/Assessments Charged-off | 932.80 | 1.86 | 0.00 | 0.00 | 934.66 |
| Subtotal | 78,520.37 | 58,125.08 | 0.00 | 690.89 | 137,336.34 |
| BALANCE DUE COMPANIES | 110,066.19 | (58,125.08) | 0.00 | (690.89) | 51,250.22 |
| DEDUCT: | | | | | |
| Prior Investment Income Accrued | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Prior Non-Admitted Assets | (2,064.42) | 0.00 | 0.00 | 0.00 | (2,064.42) |
| Prior Pension | (9,601.00) | 0.00 | 0.00 | 0.00 | (9,601.00) |
| Subtotal | (11,665.42) | 0.00 | 0.00 | 0.00 | (11,665.42) |
| ADD: | | | | | |
| Current Investment Income Accrued | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Current Non-Admitted Assets | (2,716.79) | 0.00 | 0.00 | 0.00 | (2,716.79) |
| Current Pension | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Subtotal | (2,716.79) | 0.00 | 0.00 | 0.00 | (2,716.79) |
| EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION | 119,014.82 | (58,125.08) | 0.00 | (690.89) | 60,198.85 |
| DEDUCT: | | | | | |
| Current Unearned Premiums | 361,911.00 | 0.00 | 0.00 | 0.00 | 361,911.00 |
| Current Unpaid Losses (Incl. I.B.N.R.) | 500.00 | 1,000.00 | 0.00 | 0.00 | 1,500.00 |
| Current Unpaid Underwriting Expenses | 12,350.00 | 0.00 | 0.00 | 0.00 | 12,350.00 |
| Current Unpaid Post Retirement Benefits | 40,794.00 | 0.00 | 0.00 | 0.00 | 40,794.00 |
| Current Unpaid Loss Adjustment Expenses | 191.00 | 382.00 | 0.00 | 0.00 | 573.00 |
| Current Unpaid Premium Tax | 10,474.54 | 78.39 | 0.00 | 0.00 | 10,552.93 |
| Subtotal | 426,220.54 | 1,460.39 | 0.00 | 0.00 | 427,680.93 |
| ADD: | | | | | |
| Prior Unearned Premiums | 339,077.00 | 22,868.00 | 0.00 | 0.00 | 361,945.00 |
| Prior Unpaid Losses (Incl. I.B.N.R.) | 3,400.00 | 45,100.00 | 0.00 | 0.00 | 48,500.00 |
| Prior Unpaid Underwriting Expenses | 5,188.00 | 0.00 | 0.00 | 0.00 | 5,188.00 |
| Prior Unpaid Post Retirement Benefits | 45,929.00 | 0.00 | 0.00 | 0.00 | 45,929.00 |
| Prior Unpaid Loss Adjustment Expenses | 663.00 | 8,807.00 | 0.00 | 0.00 | 9,470.00 |
| Prior Unpaid Premium Tax | 9,493.88 | 65.14 | 0.00 | 0.00 | 9,559.02 |
| Subtotal | 403,750.88 | 76,840.14 | 0.00 | 0.00 | 480,591.02 |
| 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 | 0.00 | 0.00 |
| Distributions Charged-Off | 0.00 | 0.00 | 0.00 | 1,294.11 | 1,294.11 |
| NET CHANGE IN MEMBERS' EQUITY | 96,545.16 | 17,254.67 | 0.00 | 603.22 | 114,403.05 |

EXHIBIT 5B (Revised)

WEST VIRGINIA FAIR PLAN
Members' Account by Policy Year for the Year to Date Ending
December 31, 2007

| | <u>2007</u> | <u>2006</u> | <u>2005</u> | <u>2004</u> | <u>TOTAL</u> |
|---|-------------------|--------------------|-------------------|------------------|--------------------|
| Premiums Written | 703,588.00 | 17,375.00 | 0.00 | 0.00 | 720,963.00 |
| Other Income | 476.57 | 0.00 | 0.00 | 0.00 | 476.57 |
| Investment Income Received | 11,154.12 | 0.00 | 0.00 | 0.00 | 11,154.12 |
| Subtotal | <u>715,218.69</u> | <u>17,375.00</u> | <u>0.00</u> | <u>0.00</u> | <u>732,593.69</u> |
| EXPENSES PAID: | | | | | |
| Losses | 0.00 | 114,521.74 | 0.00 | 49,349.50 | 163,871.24 |
| Loss Adjustment Expenses | 3,746.66 | 57,606.95 | 3,279.90 | 7,483.22 | 72,116.73 |
| Other Underwriting Expenses | 191,137.94 | 13,821.00 | 0.00 | 0.00 | 204,958.94 |
| Premium Tax | 20,725.20 | 12,554.77 | 33.94 | 0.00 | 33,313.91 |
| Commissions | 70,073.60 | 1,719.80 | 0.00 | 0.00 | 71,793.40 |
| Premiums/Assessments Charged-off | 945.80 | (1,159.94) | 0.00 | 0.00 | (214.14) |
| Subtotal | <u>286,629.20</u> | <u>199,064.32</u> | <u>3,313.84</u> | <u>56,832.72</u> | <u>545,840.08</u> |
| BALANCE DUE COMPANIES | 428,589.49 | (181,689.32) | (3,313.84) | (56,832.72) | 186,753.61 |
| DEDUCT: | | | | | |
| Prior Investment Income Accrued | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Prior Non-Admitted Assets | 0.00 | (5,781.91) | 0.00 | 0.00 | (5,781.91) |
| Prior Pension | 0.00 | (23,758.00) | 0.00 | 0.00 | (23,758.00) |
| Subtotal | <u>0.00</u> | <u>(29,539.91)</u> | <u>0.00</u> | <u>0.00</u> | <u>(29,539.91)</u> |
| ADD: | | | | | |
| Current Investment Income Accrued | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Current Non-Admitted Assets | (2,716.79) | 0.00 | 0.00 | 0.00 | (2,716.79) |
| Current Pension | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Subtotal | <u>(2,716.79)</u> | <u>0.00</u> | <u>0.00</u> | <u>0.00</u> | <u>(2,716.79)</u> |
| EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION | 425,872.70 | (152,149.41) | (3,313.84) | (56,832.72) | 213,576.73 |
| DEDUCT: | | | | | |
| Current Unearned Premiums | 361,911.00 | 0.00 | 0.00 | 0.00 | 361,911.00 |
| Current Unpaid Losses (Incl. I.B.N.R.) | 500.00 | 1,000.00 | 0.00 | 0.00 | 1,500.00 |
| Current Unpaid Underwriting Expenses | 12,350.00 | 0.00 | 0.00 | 0.00 | 12,350.00 |
| Current Unpaid Post Retirement Benefits | 40,794.00 | 0.00 | 0.00 | 0.00 | 40,794.00 |
| Current Unpaid Loss Adjustment Expenses | 191.00 | 382.00 | 0.00 | 0.00 | 573.00 |
| Current Unpaid Premium Tax | 10,474.54 | 78.39 | 0.00 | 0.00 | 10,552.93 |
| Subtotal | <u>426,220.54</u> | <u>1,460.39</u> | <u>0.00</u> | <u>0.00</u> | <u>427,680.93</u> |
| ADD: | | | | | |
| Prior Unearned Premiums | 0.00 | 400,669.00 | 0.00 | 0.00 | 400,669.00 |
| Prior Unpaid Losses (Incl. I.B.N.R.) | 0.00 | 49,900.00 | 0.00 | 54,000.00 | 103,900.00 |
| Prior Unpaid Underwriting Expenses | 0.00 | 13,821.00 | 0.00 | 0.00 | 13,821.00 |
| Prior Unpaid Post Retirement Benefits | 0.00 | 41,747.00 | 0.00 | 0.00 | 41,747.00 |
| Prior Unpaid Loss Adjustment Expenses | 0.00 | 4,674.00 | 0.00 | 5,058.00 | 9,732.00 |
| Prior Unpaid Premium Tax | 0.00 | 11,859.77 | 33.94 | 0.00 | 11,893.71 |
| Subtotal | <u>0.00</u> | <u>522,670.77</u> | <u>33.94</u> | <u>59,058.00</u> | <u>581,762.71</u> |
| 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 | 515.77 | 515.77 |
| Distributions Charged-Off | 0.00 | 0.00 | 0.00 | 1,294.11 | 1,294.11 |
| NET CHANGE IN MEMBERS' EQUITY | <u>(347.84)</u> | <u>369,060.97</u> | <u>(3,279.90)</u> | <u>4,035.16</u> | <u>369,468.39</u> |

EXHIBIT 5C (Revised)

WEST VIRGINIA FAIR PLAN**Members' Account for Active Policy Years @****December 31, 2007**

| | <u>2007</u> | <u>2006</u> | <u>2005</u> | <u>2004</u> | <u>TOTAL</u> |
|---|-----------------|-------------------|--------------------|--------------------|-------------------|
| Premiums Written | 703,588.00 | 802,545.00 | 888,604.00 | 870,455.00 | 3,265,192.00 |
| Other Income | 476.57 | (472.59) | 522.37 | 250.40 | 776.75 |
| Investment Income Received | 11,154.12 | 18,554.46 | 2,394.89 | 375.63 | 32,479.10 |
| Subtotal | 715,218.69 | 820,626.87 | 891,521.26 | 871,081.03 | 3,298,447.85 |
| <u>EXPENSES PAID:</u> | | | | | |
| Losses | 0.00 | 258,195.43 | 567,461.17 | 690,254.85 | 1,515,911.45 |
| Loss Adjustment Expenses | 3,746.66 | 80,303.87 | 77,305.08 | 101,991.86 | 263,347.47 |
| Other Underwriting Expenses | 191,137.94 | 220,310.98 | 178,810.72 | 153,175.23 | 743,434.87 |
| Premium Tax | 20,725.20 | 35,338.42 | 39,270.15 | 38,597.14 | 133,930.91 |
| Commissions | 70,073.60 | 79,748.50 | 89,230.50 | 88,056.50 | 327,109.10 |
| Premiums/Assessments Charged-off | 945.80 | 56.36 | 955.41 | 287.77 | 2,245.34 |
| Subtotal | 286,629.20 | 673,953.56 | 953,033.03 | 1,072,363.35 | 2,985,979.14 |
| BALANCE DUE COMPANIES | 428,589.49 | 146,673.31 | (61,511.77) | (201,282.32) | 312,468.71 |
| <u>ADD:</u> | | | | | |
| Current Investment Income Accrued | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Current Non-Admitted Assets | (2,716.79) | 0.00 | 0.00 | 0.00 | (2,716.79) |
| Current Pension | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Subtotal | (2,716.79) | 0.00 | 0.00 | 0.00 | (2,716.79) |
| EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION | 425,872.70 | 146,673.31 | (61,511.77) | (201,282.32) | 309,751.92 |
| <u>DEDUCT:</u> | | | | | |
| Current Unearned Premiums | 361,911.00 | 0.00 | 0.00 | 0.00 | 361,911.00 |
| Current Unpaid Losses (Incl. I.B.N.R.) | 500.00 | 1,000.00 | 0.00 | 0.00 | 1,500.00 |
| Current Unpaid Underwriting Expenses | 12,350.00 | 0.00 | 0.00 | 0.00 | 12,350.00 |
| Current Unpaid Post Retirement Benefits | 40,794.00 | 0.00 | 0.00 | 0.00 | 40,794.00 |
| Current Unpaid Loss Adjustment Expenses | 191.00 | 382.00 | 0.00 | 0.00 | 573.00 |
| Current Unpaid Premium Tax | 10,474.54 | 78.39 | 0.00 | 0.00 | 10,552.93 |
| Subtotal | 426,220.54 | 1,460.39 | 0.00 | 0.00 | 427,680.93 |
| Change in Post Retirement Benefits (Pension) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Assessment of Policy Year | 0.00 | 100,000.00 | 0.00 | 146,741.21 | 246,741.21 |
| 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 | (627.15) | (627.15) |
| Distributions Charged-Off | 0.00 | 0.00 | 0.00 | 5,905.27 | 5,905.27 |
| NET CHANGE IN MEMBERS' EQUITY | <u>(347.84)</u> | <u>245,212.92</u> | <u>(61,511.77)</u> | <u>(49,262.99)</u> | <u>134,090.32</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, 2007

| | <u>QUARTER</u> | | | <u>YEAR</u> | | |
|--------------------|--|--------------------|---------------------|---------------------------------------|--------------------|---------------------|
| | <u>10/01/2007 - 12/31/2007</u> | | | <u>01/01/2007 - 12/31/2007</u> | | |
| | <u>2007</u> | <u>2006</u> | <u>TOTAL</u> | <u>2007</u> | <u>2006</u> | <u>TOTAL</u> |
| | <u>PREMIUMS WRITTEN</u> | | | | | |
| Fire | 162,445.00 | 0.00 | 162,445.00 | 611,244.00 | 15,677.00 | 626,921.00 |
| Other Allied Lines | 23,013.00 | 0.00 | 23,013.00 | 92,344.00 | 1,698.00 | 94,042.00 |
| Crime | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | <u>185,458.00</u> | <u>0.00</u> | <u>185,458.00</u> | <u>703,588.00</u> | <u>17,375.00</u> | <u>720,963.00</u> |
| | <u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u> | | | | | |
| Fire | 293,373.00 | 19,690.00 | 313,063.00 | 0.00 | 343,211.00 | 343,211.00 |
| Other Allied Lines | 45,704.00 | 3,178.00 | 48,882.00 | 0.00 | 57,458.00 | 57,458.00 |
| Crime | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | <u>339,077.00</u> | <u>22,868.00</u> | <u>361,945.00</u> | <u>0.00</u> | <u>400,669.00</u> | <u>400,669.00</u> |
| | <u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u> | | | | | |
| Fire | 314,322.00 | 0.00 | 314,322.00 | 314,322.00 | 0.00 | 314,322.00 |
| Other Allied Lines | 47,589.00 | 0.00 | 47,589.00 | 47,589.00 | 0.00 | 47,589.00 |
| Crime | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | <u>361,911.00</u> | <u>0.00</u> | <u>361,911.00</u> | <u>361,911.00</u> | <u>0.00</u> | <u>361,911.00</u> |
| | <u>PREMIUMS EARNED</u> | | | | | |
| Fire | 141,496.00 | 19,690.00 | 161,186.00 | 296,922.00 | 358,888.00 | 655,810.00 |
| Other Allied Lines | 21,128.00 | 3,178.00 | 24,306.00 | 44,755.00 | 59,156.00 | 103,911.00 |
| Crime | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | <u>162,624.00</u> | <u>22,868.00</u> | <u>185,492.00</u> | <u>341,677.00</u> | <u>418,044.00</u> | <u>759,721.00</u> |

EXHIBIT 6B

WEST VIRGINIA FAIR PLAN

Premium Statistics by Class of Business and Policy Year for the Quarter & Year to Date Ending
December 31, 2007
For Terrorism Reporting Requirements Only

| | <u>QUARTER</u> | | | <u>YEAR</u> | | |
|--|--------------------------------|------------------|-------------------|--------------------------------|-------------------|-------------------|
| | <u>10/01/2007 - 12/31/2007</u> | | | <u>01/01/2007 - 12/31/2007</u> | | |
| | <u>2007</u> | <u>2006</u> | <u>TOTAL</u> | <u>2007</u> | <u>2006</u> | <u>TOTAL</u> |
| <u>PREMIUMS WRITTEN</u> | | | | | | |
| Habitational (Owner Occupied) | 134,438.00 | 0.00 | 134,438.00 | 499,211.00 | 12,358.00 | 511,569.00 |
| Habitational (Non-Owner Occupied) | 39,126.00 | 0.00 | 39,126.00 | 157,193.00 | 3,603.00 | 160,796.00 |
| Commercial | 11,894.00 | 0.00 | 11,894.00 | 47,184.00 | 1,414.00 | 48,598.00 |
| Total | <u>185,458.00</u> | <u>0.00</u> | <u>185,458.00</u> | <u>703,588.00</u> | <u>17,375.00</u> | <u>720,963.00</u> |
| <u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u> | | | | | | |
| Habitational (Owner Occupied) | 241,257.00 | 16,270.00 | 257,527.00 | 0.00 | 291,369.00 | 291,369.00 |
| Habitational (Non-Owner Occupied) | 95,145.00 | 6,409.00 | 101,554.00 | 0.00 | 75,308.00 | 75,308.00 |
| Commercial | 2,675.00 | 189.00 | 2,864.00 | 0.00 | 33,992.00 | 33,992.00 |
| Total | <u>339,077.00</u> | <u>22,868.00</u> | <u>361,945.00</u> | <u>0.00</u> | <u>400,669.00</u> | <u>400,669.00</u> |
| <u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u> | | | | | | |
| Habitational (Owner Occupied) | 276,377.00 | 0.00 | 276,377.00 | 276,377.00 | 0.00 | 276,377.00 |
| Habitational (Non-Owner Occupied) | 80,386.00 | 0.00 | 80,386.00 | 80,386.00 | 0.00 | 80,386.00 |
| Commercial | 5,148.00 | 0.00 | 5,148.00 | 5,148.00 | 0.00 | 5,148.00 |
| Total | <u>361,911.00</u> | <u>0.00</u> | <u>361,911.00</u> | <u>361,911.00</u> | <u>0.00</u> | <u>361,911.00</u> |
| <u>PREMIUMS EARNED</u> | | | | | | |
| Habitational (Owner Occupied) | 99,318.00 | 16,270.00 | 115,588.00 | 222,834.00 | 303,727.00 | 526,561.00 |
| Habitational (Non-Owner Occupied) | 53,885.00 | 6,409.00 | 60,294.00 | 76,807.00 | 78,911.00 | 155,718.00 |
| Commercial | 9,421.00 | 189.00 | 9,610.00 | 42,036.00 | 35,406.00 | 77,442.00 |
| Total | <u>162,624.00</u> | <u>22,868.00</u> | <u>185,492.00</u> | <u>341,677.00</u> | <u>418,044.00</u> | <u>759,721.00</u> |
| Premiums Earned for Terrorism Reporting | 63,306.00 | 6,598.00 | 69,904.00 | 118,843.00 | 114,317.00 | 233,160.00 |

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, 2007

| <u>Coverage</u> | <u>2007</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>TOTAL</u> |
|--------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|
| Fire | 0 | 1 | 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 | 0 | 1 | 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, 2007**

**QUARTER
10/01/2007 - 12/31/2007**

| | 2007 | 2006 | 2005 | 2004 | TOTAL |
|--------------------|--|-------------|-------------|-------------|--------------|
| | LOSSES PAID | | | | |
| Fire | 0.00 | 40,000.00 | 0.00 | 0.00 | 40,000.00 |
| Other Allied Lines | 0.00 | 1,350.00 | 0.00 | 0.00 | 1,350.00 |
| Crime | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 0.00 | 41,350.00 | 0.00 | 0.00 | 41,350.00 |
| | UNPAID PREVIOUS PERIOD (INCL. I.B.N.R.) | | | | |
| Fire | 300.00 | 41,100.00 | 0.00 | 0.00 | 41,400.00 |
| Other Allied Lines | 3,100.00 | 4,000.00 | 0.00 | 0.00 | 7,100.00 |
| Crime | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 3,400.00 | 45,100.00 | 0.00 | 0.00 | 48,500.00 |
| | UNPAID CURRENT PERIOD (INCL. I.B.N.R.) | | | | |
| Fire | 400.00 | 1,000.00 | 0.00 | 0.00 | 1,400.00 |
| Other Allied Lines | 100.00 | 0.00 | 0.00 | 0.00 | 100.00 |
| Crime | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 500.00 | 1,000.00 | 0.00 | 0.00 | 1,500.00 |
| | LOSSES INCURRED | | | | |
| Fire | 100.00 | (100.00) | 0.00 | 0.00 | 0.00 |
| Other Allied Lines | (3,000.00) | (2,650.00) | 0.00 | 0.00 | (5,650.00) |
| Crime | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | (2,900.00) | (2,750.00) | 0.00 | 0.00 | (5,650.00) |

**YEAR TO DATE
01/01/2007 - 12/31/2007**

| | | | | | |
|--------------------|--|------------|------|------------|------------|
| | LOSSES PAID | | | | |
| Fire | 0.00 | 111,189.32 | 0.00 | 49,349.50 | 160,538.82 |
| Other Allied Lines | 0.00 | 3,332.42 | 0.00 | 0.00 | 3,332.42 |
| Crime | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 0.00 | 114,521.74 | 0.00 | 49,349.50 | 163,871.24 |
| | UNPAID PREVIOUS PERIOD (INCL. I.B.N.R.) | | | | |
| Fire | 0.00 | 47,400.00 | 0.00 | 54,000.00 | 101,400.00 |
| Other Allied Lines | 0.00 | 2,500.00 | 0.00 | 0.00 | 2,500.00 |
| Crime | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 0.00 | 49,900.00 | 0.00 | 54,000.00 | 103,900.00 |
| | UNPAID CURRENT PERIOD (INCL. I.B.N.R.) | | | | |
| Fire | 400.00 | 1,000.00 | 0.00 | 0.00 | 1,400.00 |
| Other Allied Lines | 100.00 | 0.00 | 0.00 | 0.00 | 100.00 |
| Crime | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 500.00 | 1,000.00 | 0.00 | 0.00 | 1,500.00 |
| | LOSSES INCURRED | | | | |
| Fire | 400.00 | 64,789.32 | 0.00 | (4,650.50) | 60,538.82 |
| Other Allied Lines | 100.00 | 832.42 | 0.00 | 0.00 | 932.42 |
| Crime | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 500.00 | 65,621.74 | 0.00 | (4,650.50) | 61,471.24 |
| | I.B.N.R. (CURRENT PERIOD) | | | | |
| Fire | 400.00 | 0.00 | 0.00 | 0.00 | 400.00 |
| Other Allied Lines | 100.00 | 0.00 | 0.00 | 0.00 | 100.00 |
| Crime | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 500.00 | 0.00 | 0.00 | 0.00 | 500.00 |

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, 2007****QUARTER**

10/01/2007 - 12/31/2007

| | 2007 | 2006 | 2005 | 2004 | TOTAL |
|--|-------------|-------------|-------------|-------------|--------------|
| LOSS ADJUSTMENT EXPENSES PAID | | | | | |
| Fire | 0.00 | 14,531.38 | 0.00 | 690.89 | 15,222.27 |
| Other Allied Lines | 2,711.03 | 2,255.08 | 0.00 | 0.00 | 4,966.11 |
| Crime | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 2,711.03 | 16,786.46 | 0.00 | 690.89 | 20,188.38 |
| UNPAID PREVIOUS PERIOD | | | | | |
| Fire | 59.00 | 8,026.00 | 0.00 | 0.00 | 8,085.00 |
| Other Allied Lines | 604.00 | 781.00 | 0.00 | 0.00 | 1,385.00 |
| Crime | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 663.00 | 8,807.00 | 0.00 | 0.00 | 9,470.00 |
| UNPAID CURRENT PERIOD | | | | | |
| Fire | 153.00 | 382.00 | 0.00 | 0.00 | 535.00 |
| Other Allied Lines | 38.00 | 0.00 | 0.00 | 0.00 | 38.00 |
| Crime | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 191.00 | 382.00 | 0.00 | 0.00 | 573.00 |
| LOSS ADJUSTMENT EXPENSES INCURRED | | | | | |
| Fire | 94.00 | 6,887.38 | 0.00 | 690.89 | 7,672.27 |
| Other Allied Lines | 2,145.03 | 1,474.08 | 0.00 | 0.00 | 3,619.11 |
| Crime | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 2,239.03 | 8,361.46 | 0.00 | 690.89 | 11,291.38 |

YEAR TO DATE

01/01/2007 - 12/31/2007

| | 2007 | 2006 | 2005 | 2004 | TOTAL |
|--|-------------|-------------|-------------|-------------|--------------|
| LOSS ADJUSTMENT EXPENSES PAID | | | | | |
| Fire | 0.00 | 50,664.27 | 3,279.90 | 7,483.22 | 61,427.39 |
| Other Allied Lines | 3,746.66 | 6,942.68 | 0.00 | 0.00 | 10,689.34 |
| Crime | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 3,746.66 | 57,606.95 | 3,279.90 | 7,483.22 | 72,116.73 |
| UNPAID PREVIOUS PERIOD | | | | | |
| Fire | 0.00 | 4,440.00 | 0.00 | 5,058.00 | 9,498.00 |
| Other Allied Lines | 0.00 | 234.00 | 0.00 | 0.00 | 234.00 |
| Crime | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 0.00 | 4,674.00 | 0.00 | 5,058.00 | 9,732.00 |
| UNPAID CURRENT PERIOD | | | | | |
| Fire | 153.00 | 382.00 | 0.00 | 0.00 | 535.00 |
| Other Allied Lines | 38.00 | 0.00 | 0.00 | 0.00 | 38.00 |
| Crime | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 191.00 | 382.00 | 0.00 | 0.00 | 573.00 |
| LOSS ADJUSTMENT EXPENSES INCURRED | | | | | |
| Fire | 153.00 | 46,606.27 | 3,279.90 | 2,425.22 | 52,464.39 |
| Other Allied Lines | 3,784.66 | 6,708.68 | 0.00 | 0.00 | 10,493.34 |
| Crime | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 3,937.66 | 53,314.95 | 3,279.90 | 2,425.22 | 62,957.73 |

EXHIBIT 8

WEST VIRGINIA
Report of Catastrophe Losses for the Quarter Ending
December 31, 2007

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