

**EXHIBIT 1****WEST VIRGINIA FAIR PLAN****Statement of Assets, Liabilities and Members' Equity at  
December 31, 2008**

	<b>LEDGER ASSETS</b>	<b>ASSETS NOT ADMITTED</b>	<b>NET ADMITTED ASSETS</b>
<b><u>ASSETS</u></b>			
Cash	262,429.40	0.00	262,429.40
Investments	319,214.19	0.00	319,214.19
Due from Participating Members	0.00	0.00	0.00
Accrued Investment Income	0.00	0.00	0.00
Premiums Receivable	7,920.86	1,647.71	6,273.15
Other Receivables	0.00	0.00	0.00
Pre-paid Premium Tax	0.00	0.00	0.00
Pre-paid Expenses	12,814.00	12,814.00	0.00
Furniture & Equipment	0.00	0.00	0.00
Data Processing Equipment	0.00	0.00	0.00
Other Assets	0.00	0.00	0.00
<b>TOTAL ASSETS</b>	<b>602,378.45</b>	<b>14,461.71</b>	<b>587,916.74</b>
<b><u>LIABILITIES</u></b>			
Unpaid Losses (Incl. I.B.N.R.)			73,363.00
Unpaid Loss Adjustment Expenses			13,995.00
Unpaid Underwriting Expenses			10,767.00
Unpaid Post Retirement Benefits (Medical)			33,380.00
Unpaid Post Retirement Benefits (Pension)			113,167.00
Unearned Premiums			297,126.00
Unearned Advance Premiums			6,443.00
Claims Checks Payable			59,248.18
Amounts Withheld for Accounts of Others			2,434.38
Unpaid Premium Tax			8,474.27
<b>TOTAL LIABILITIES</b>			<b>618,397.83</b>
<b><u>MEMBERS' EQUITY</u></b>			
Members' Equity (Deficit)			(30,481.09)
<b>TOTAL LIABILITIES &amp; MEMBERS' EQUITY</b>			<b>587,916.74</b>

**EXHIBIT 2**

**WEST VIRGINIA FAIR PLAN**  
**Income Statement for the Quarter and Year to Date Ending**  
**December 31, 2008**

	<b>Quarter</b> <b><u>10/01/ - 12/31/2008</u></b>	<b>Year</b> <b><u>01/01/ - 12/31/2008</u></b>
<b><u>UNDERWRITING INCOME</u></b>		
Premiums Written	148,637.00	582,448.00
Change in Unearned Premiums	1,834.00	64,785.00
Premiums Earned	<u>150,471.00</u>	<u>647,233.00</u>
<b><u>DEDUCTIONS</u></b>		
Losses Incurred	100,200.00	354,150.73
Loss Adjustment Expenses Incurred	(155,704.65)	75,062.47
Other Underwriting Expenses Incurred	66,105.70	241,225.94
Post Retirement Benefits Incurred	(15,405.63)	(2,275.31)
Premium Tax Incurred	6,594.78	25,826.71
Total Underwriting Deductions	<u>1,790.20</u>	<u>693,990.54</u>
Net Underwriting Profit or Loss	148,680.80	(46,757.54)
<b><u>OTHER INCOME OR OUTGO</u></b>		
Net Investment Income	2,837.93	8,198.91
Other Income	517.30	(71.29)
Premiums/Assessments Charged-Off	(995.28)	(1,029.57)
Total Other Income or Outgo	<u>2,359.95</u>	<u>7,098.05</u>
Net Result of Operations	151,040.75	(39,659.49)
<b><u>EQUITY ACCOUNT</u></b>		
Beginning Members' Equity	(57,484.63)	134,090.32
Net Result of Operations	151,040.75	(39,659.49)
Change in Assets Not Admitted	(10,870.21)	(11,744.92)
Change in Post Retirement Benefits (Pension)	(113,167.00)	(113,167.00)
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
<b>MEMBERS' EQUITY (DEFICIT)</b>	<b><u>(30,481.09)</u></b>	<b><u>(30,481.09)</u></b>

**EXHIBIT 3****WEST VIRGINIA FAIR PLAN****Reconciliation of Ledger Assets As of  
December 31, 2008****INCREASE IN LEDGER ASSETS**

Premiums Written	582,448.00
Other Income	0.00
Investment Income	8,198.91
Unearned Advance Premiums	0.00
Amounts Withheld for Accounts of Others	285.21
Claims Checks Payable	8,993.00
Premiums Charged-Off	0.00
Assessments/Distributions to Members Charged-Off	0.00
Assessment of Policy Year	0.00
Policy Year Closeout	0.00
<b>TOTAL</b>	<hr/> 599,925.12

**DECREASE IN LEDGER ASSETS**

Other Income	71.29
Losses Paid	282,287.73
Loss Adjustment Expenses Paid	61,640.47
Other Expenses Paid	275,853.00
Unearned Advance Premiums	4,769.00
Amounts Withheld for Accounts of Others	0.00
Claims Checks Payable	0.00
Premiums Charged-Off	1,029.57
Assessments/Distributions to Members Charged-Off	0.00
Distribution of Policy Year	0.00
Policy Year Closeout	0.00
<b>TOTAL</b>	<hr/> 625,651.06

Increase(Decrease) in Ledger Assets	(25,725.94)
Ledger Assets at 12/31/2007	628,104.39
Ledger Assets at 12/31/2008	<hr/> 602,378.45

**EXHIBIT 4**

**WEST VIRGINIA FAIR PLAN**  
**Statement of Expenses Incurred for the Year Ending**  
**December 31, 2008**

	<u>Loss Adjustment</u> <u>Expenses</u>	<u>Acquisition</u> <u>Expenses</u>	<u>Inspection</u> <u>Expenses</u>	<u>General Expenses</u>	<u>TOTAL</u>
Claim Adjustment Services	45,912.05	0.00	0.00	0.00	45,912.05
Commissions	0.00	57,767.90	0.00	0.00	57,767.90
Boards, Bureaus & Associations	4,670.96	1,728.15	0.00	8,620.05	15,019.16
Salaries	4,874.16	49,915.86	0.00	23,924.17	78,714.19
Employee Relations & Welfare	2,302.77	11,421.16	0.00	12,127.63	25,851.56
Insurance	11.94	231.59	0.00	353.23	596.76
Travel & Travel Items	1,899.31	1,799.57	0.00	2,611.13	6,310.01
Rent & Rent Items	843.98	6,698.40	0.00	4,019.04	11,561.42
Equipment	62.17	929.17	0.00	2,117.30	3,108.64
Printing & Stationery	43.69	995.39	0.00	1,145.23	2,184.31
Postage, Telephone, & Telegraph	97.68	2,485.47	0.00	905.35	3,488.50
Legal & Auditing	307.28	8,175.81	0.00	6,880.93	15,364.02
Payroll Taxes	347.44	3,630.63	0.00	1,740.13	5,718.20
Premium Taxes	0.00	0.00	0.00	27,905.37	27,905.37
State & Local Insurance Taxes	0.00	0.00	0.00	550.00	550.00
Miscellaneous	267.04	1,962.78	0.00	11,122.39	13,352.21
Advertising	0.00	0.00	0.00	0.00	0.00
Inspections, Surveys, & Reports	0.00	0.00	25,574.17	0.00	25,574.17
<b>TOTAL Expenses Paid</b>	<u>61,640.47</u>	<u>147,741.88</u>	<u>25,574.17</u>	<u>104,021.95</u>	<u>338,978.47</u>
Add: Unpaid Expenses Current Year	13,995.00	10,367.00	955.00	28,485.27	53,802.27
Deduct: Unpaid Expenses Prior Year	573.00	13,629.00	1,765.00	36,973.93	52,940.93
<b>Expenses Incurred</b>	<u><u>75,062.47</u></u>	<u><u>144,479.88</u></u>	<u><u>24,764.17</u></u>	<u><u>95,533.29</u></u>	<u><u>339,839.81</u></u>

## EXHIBIT 5A

**WEST VIRGINIA FAIR PLAN**  
**Members' Account by Policy Year for the Quarter Ending**  
**December 31, 2008**

	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>TOTAL</u>
Premiums Written	148,637.00	0.00	0.00	0.00	0.00	148,637.00
Other Income	517.30	0.00	0.00	0.00	0.00	517.30
Investment Income Received	2,837.93	0.00	0.00	0.00	0.00	2,837.93
Subtotal	151,992.23	0.00	0.00	0.00	0.00	151,992.23
<b>EXPENSES PAID:</b>						
Losses	265,000.00	0.00	0.00	0.00	0.00	265,000.00
Loss Adjustment Expenses	8,858.99	2,399.10	13,053.26	0.00	0.00	24,311.35
Other Underwriting Expenses	49,270.27	0.00	0.00	0.00	0.00	49,270.27
Premium Tax	5,794.00	(9.40)	0.00	0.00	0.00	5,784.60
Commissions	13,590.80	0.00	0.00	0.00	0.00	13,590.80
Premiums/Assessments Charged-off	997.97	(2.69)	0.00	0.00	0.00	995.28
Subtotal	343,512.03	2,387.01	13,053.26	0.00	0.00	358,952.30
<b>BALANCE DUE COMPANIES</b>	(191,519.80)	(2,387.01)	(13,053.26)	0.00	0.00	(206,960.07)
<b>DEDUCT:</b>						
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	(3,591.50)	0.00	0.00	0.00	0.00	(3,591.50)
Prior Pension	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	(3,591.50)	0.00	0.00	0.00	0.00	(3,591.50)
<b>ADD:</b>						
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(14,461.71)	0.00	0.00	0.00	0.00	(14,461.71)
Current Pension	(113,167.00)	0.00	0.00	0.00	0.00	(113,167.00)
Subtotal	(127,628.71)	0.00	0.00	0.00	0.00	(127,628.71)
<b>EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION</b>	(315,557.01)	(2,387.01)	(13,053.26)	0.00	0.00	(330,997.28)
<b>DEDUCT:</b>						
Current Unearned Premiums	297,126.00	0.00	0.00	0.00	0.00	297,126.00
Current Unpaid Losses (Incl. I.B.N.R.)	48,700.00	23,663.00	1,000.00	0.00	0.00	73,363.00
Current Unpaid Underwriting Expenses	10,351.00	0.00	0.00	0.00	0.00	10,351.00
Current Unpaid Post Retirement Benefits	20,982.00	0.00	0.00	0.00	0.00	20,982.00
Current Unpaid Loss Adjustment Expenses	9,290.00	4,515.00	190.00	0.00	0.00	13,995.00
Current Unpaid Premium Tax	8,452.69	21.58	0.00	0.00	0.00	8,474.27
Subtotal	394,901.69	28,199.58	1,190.00	0.00	0.00	424,291.27
<b>ADD:</b>						
Prior Unearned Premiums	276,711.00	22,249.00	0.00	0.00	0.00	298,960.00
Prior Unpaid Losses (Incl. I.B.N.R.)	223,400.00	13,763.00	1,000.00	0.00	0.00	238,163.00
Prior Unpaid Underwriting Expenses	2,700.00	0.00	0.00	0.00	0.00	2,700.00
Prior Unpaid Post Retirement Benefits	40,794.00	0.00	0.00	0.00	0.00	40,794.00
Prior Unpaid Loss Adjustment Expenses	181,984.00	11,212.00	815.00	0.00	0.00	194,011.00
Prior Unpaid Premium Tax	7,651.91	12.18	0.00	0.00	0.00	7,664.09
Subtotal	733,240.91	47,236.18	1,815.00	0.00	0.00	782,292.09
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
<b>NET CHANGE IN MEMBERS' EQUITY</b>	22,782.21	16,649.59	(12,428.26)	0.00	0.00	27,003.54

## EXHIBIT 5B

## WEST VIRGINIA FAIR PLAN

## Members' Account by Policy Year for the Year to Date Ending

December 31, 2008

	2008	2007	2006	2005	2004	TOTAL
Premiums Written	577,851.00	4,597.00	0.00	0.00	0.00	582,448.00
Other Income	(71.29)	0.00	0.00	0.00	0.00	(71.29)
Investment Income Received	8,198.91	0.00	0.00	0.00	0.00	8,198.91
Subtotal	585,978.62	4,597.00	0.00	0.00	0.00	590,575.62
<b>EXPENSES PAID:</b>						
Losses	265,000.00	66,804.58	0.00	(49,516.85)	0.00	282,287.73
Loss Adjustment Expenses	8,858.99	15,927.36	31,430.95	5,453.28	(30.11)	61,640.47
Other Underwriting Expenses	190,643.73	12,350.00	0.00	0.00	0.00	202,993.73
Premium Tax	17,168.56	10,658.42	78.39	0.00	0.00	27,905.37
Commissions	57,317.20	450.70	0.00	0.00	0.00	57,767.90
Premiums/Assessments Charged-off	997.97	31.66	(0.06)	0.00	0.00	1,029.57
Subtotal	539,986.45	106,222.72	31,509.28	(44,063.57)	(30.11)	633,624.77
<b>BALANCE DUE COMPANIES</b>	45,992.17	(101,625.72)	(31,509.28)	44,063.57	30.11	(43,049.15)
<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	(2,716.79)	0.00	0.00	0.00	(2,716.79)
Prior Pension		0.00	0.00	0.00	0.00	0.00
Subtotal	0.00	(2,716.79)	0.00	0.00	0.00	(2,716.79)
<b>ADD:</b>						
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(14,461.71)	0.00	0.00	0.00	0.00	(14,461.71)
Current Pension	(113,167.00)	0.00	0.00	0.00	0.00	(113,167.00)
Subtotal	(127,628.71)	0.00	0.00	0.00	0.00	(127,628.71)
<b>EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION</b>	(81,636.54)	(98,908.93)	(31,509.28)	44,063.57	30.11	(167,961.07)
<b>DEDUCT:</b>						
Current Unearned Premiums	297,126.00	0.00	0.00	0.00	0.00	297,126.00
Current Unpaid Losses (Incl. I.B.N.R.)	48,700.00	23,663.00	1,000.00	0.00	0.00	73,363.00
Current Unpaid Underwriting Expenses	10,351.00	0.00	0.00	0.00	0.00	10,351.00
Current Unpaid Post Retirement Benefits	20,982.00	0.00	0.00	0.00	0.00	20,982.00
Current Unpaid Loss Adjustment Expenses	9,290.00	4,515.00	190.00	0.00	0.00	13,995.00
Current Unpaid Premium Tax	8,452.69	21.58	0.00	0.00	0.00	8,474.27
Subtotal	394,901.69	28,199.58	1,190.00	0.00	0.00	424,291.27
<b>ADD:</b>						
Prior Unearned Premiums	0.00	361,911.00	0.00	0.00	0.00	361,911.00
Prior Unpaid Losses (Incl. I.B.N.R.)	0.00	500.00	1,000.00	0.00	0.00	1,500.00
Prior Unpaid Underwriting Expenses	0.00	12,350.00	0.00	0.00	0.00	12,350.00
Prior Unpaid Post Retirement Benefits	0.00	40,794.00	0.00	0.00	0.00	40,794.00
Prior Unpaid Loss Adjustment Expenses	0.00	191.00	382.00	0.00	0.00	573.00
Prior Unpaid Premium Tax	0.00	10,474.54	78.39	0.00	0.00	10,552.93
Subtotal	0.00	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	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
<b>NET CHANGE IN MEMBERS' EQUITY</b>	(476,538.23)	299,112.03	(31,238.89)	44,063.57	30.11	(164,571.41)

## EXHIBIT 5C

**WEST VIRGINIA FAIR PLAN****Members' Account for Active Policy Years @****December 31, 2008**

	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>TOTAL</u>
Premiums Written	577,851.00	708,185.00	802,545.00	888,604.00	870,455.00	3,847,640.00
Other Income	(71.29)	476.57	(472.59)	522.37	250.40	705.46
Investment Income Received	8,198.91	11,154.12	18,554.46	2,394.89	375.63	40,678.01
Subtotal	585,978.62	719,815.69	820,626.87	891,521.26	871,081.03	3,889,023.47
<b>EXPENSES PAID:</b>						
Losses	265,000.00	66,804.58	258,195.43	517,944.32	690,254.85	1,798,199.18
Loss Adjustment Expenses	8,858.99	19,674.02	111,734.82	82,758.36	101,961.75	324,987.94
Other Underwriting Expenses	190,643.73	203,487.94	220,310.98	178,810.72	153,175.23	946,428.60
Premium Tax	17,168.56	31,383.62	35,416.81	39,270.15	38,597.14	161,836.28
Commissions	57,317.20	70,524.30	79,748.50	89,230.50	88,056.50	384,877.00
Premiums/Assessments Charged-off	997.97	977.46	56.30	955.41	287.77	3,274.91
Subtotal	539,986.45	392,851.92	705,462.84	908,969.46	1,072,333.24	3,619,603.91
<b>BALANCE DUE COMPANIES</b>	45,992.17	326,963.77	115,164.03	(17,448.20)	(201,252.21)	269,419.56
<b>ADD:</b>						
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(14,461.71)	0.00	0.00	0.00	0.00	(14,461.71)
Current Pension	(113,167.00)	0.00	0.00	0.00	0.00	(113,167.00)
Subtotal	(127,628.71)	0.00	0.00	0.00	0.00	(127,628.71)
<b>EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION</b>	(81,636.54)	326,963.77	115,164.03	(17,448.20)	(201,252.21)	141,790.85
<b>DEDUCT:</b>						
Current Unearned Premiums	297,126.00	0.00	0.00	0.00	0.00	297,126.00
Current Unpaid Losses (Incl. I.B.N.R.)	48,700.00	23,663.00	1,000.00	0.00	0.00	73,363.00
Current Unpaid Underwriting Expenses	10,351.00	0.00	0.00	0.00	0.00	10,351.00
Current Unpaid Post Retirement Benefits	20,982.00	0.00	0.00	0.00	0.00	20,982.00
Current Unpaid Loss Adjustment Expenses	9,290.00	4,515.00	190.00	0.00	0.00	13,995.00
Current Unpaid Premium Tax	8,452.69	21.58	0.00	0.00	0.00	8,474.27
Subtotal	394,901.69	28,199.58	1,190.00	0.00	0.00	424,291.27
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	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	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	(627.15)	(627.15)
Distributions Charged-Off	0.00	0.00	0.00	0.00	5,905.27	5,905.27
<b>NET CHANGE IN MEMBERS' EQUITY</b>	<u>(476,538.23)</u>	<u>298,764.19</u>	<u>213,974.03</u>	<u>(17,448.20)</u>	<u>(49,232.88)</u>	<u>(30,481.09)</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, 2008**

	<u>QUARTER</u> 10/01/2008 - 12/31/2008			<u>YEAR</u> 01/01/2008 - 12/31/2008		
	<u>2008</u>	<u>2007</u>	<u>TOTAL</u>	<u>2008</u>	<u>2007</u>	<u>TOTAL</u>
	<b><u>PREMIUMS WRITTEN</u></b>					
Fire	129,860.00	0.00	129,860.00	501,442.00	4,316.00	505,758.00
Other Allied Lines	18,777.00	0.00	18,777.00	76,409.00	281.00	76,690.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	<u>148,637.00</u>	<u>0.00</u>	<u>148,637.00</u>	<u>577,851.00</u>	<u>4,597.00</u>	<u>582,448.00</u>
	<b><u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u></b>					
Fire	239,315.00	19,390.00	258,705.00	0.00	314,322.00	314,322.00
Other Allied Lines	37,396.00	2,859.00	40,255.00	0.00	47,589.00	47,589.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	<u>276,711.00</u>	<u>22,249.00</u>	<u>298,960.00</u>	<u>0.00</u>	<u>361,911.00</u>	<u>361,911.00</u>
	<b><u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u></b>					
Fire	257,908.00	0.00	257,908.00	257,908.00	0.00	257,908.00
Other Allied Lines	39,218.00	0.00	39,218.00	39,218.00	0.00	39,218.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	<u>297,126.00</u>	<u>0.00</u>	<u>297,126.00</u>	<u>297,126.00</u>	<u>0.00</u>	<u>297,126.00</u>
	<b><u>PREMIUMS EARNED</u></b>					
Fire	111,267.00	19,390.00	130,657.00	243,534.00	318,638.00	562,172.00
Other Allied Lines	16,955.00	2,859.00	19,814.00	37,191.00	47,870.00	85,061.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	<u>128,222.00</u>	<u>22,249.00</u>	<u>150,471.00</u>	<u>280,725.00</u>	<u>366,508.00</u>	<u>647,233.00</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, 2008  
For Terrorism Reporting Requirements Only**

	<b><u>QUARTER</u></b> <b>10/01/2008 - 12/31/2008</b>			<b><u>YEAR</u></b> <b>01/01/2008 - 12/31/2008</b>		
	<b><u>2008</u></b>	<b><u>2007</u></b>	<b><u>TOTAL</u></b>	<b><u>2008</u></b>	<b><u>2007</u></b>	<b><u>TOTAL</u></b>
	<b><u>PREMIUMS WRITTEN</u></b>					
Habitational (Owner Occupied)	103,541.00	0.00	103,541.00	408,746.00	4,059.00	412,805.00
Habitational (Non-Owner Occupied)	37,698.00	0.00	37,698.00	124,888.00	1,176.00	126,064.00
Commercial	7,398.00	0.00	7,398.00	44,217.00	(638.00)	43,579.00
Total	<u>148,637.00</u>	<u>0.00</u>	<u>148,637.00</u>	<u>577,851.00</u>	<u>4,597.00</u>	<u>582,448.00</u>
	<b><u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u></b>					
Habitational (Owner Occupied)	219,232.00	17,632.00	236,864.00	0.00	276,377.00	276,377.00
Habitational (Non-Owner Occupied)	52,106.00	4,189.00	56,295.00	0.00	80,386.00	80,386.00
Commercial	5,373.00	428.00	5,801.00	0.00	5,148.00	5,148.00
Total	<u>276,711.00</u>	<u>22,249.00</u>	<u>298,960.00</u>	<u>0.00</u>	<u>361,911.00</u>	<u>361,911.00</u>
	<b><u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u></b>					
Habitational (Owner Occupied)	212,273.00	0.00	212,273.00	212,273.00	0.00	212,273.00
Habitational (Non-Owner Occupied)	77,268.00	0.00	77,268.00	77,268.00	0.00	77,268.00
Commercial	7,585.00	0.00	7,585.00	7,585.00	0.00	7,585.00
Total	<u>297,126.00</u>	<u>0.00</u>	<u>297,126.00</u>	<u>297,126.00</u>	<u>0.00</u>	<u>297,126.00</u>
	<b><u>PREMIUMS EARNED</u></b>					
Habitational (Owner Occupied)	110,500.00	17,632.00	128,132.00	196,473.00	280,436.00	476,909.00
Habitational (Non-Owner Occupied)	12,536.00	4,189.00	16,725.00	47,620.00	81,562.00	129,182.00
Commercial	5,186.00	428.00	5,614.00	36,632.00	4,510.00	41,142.00
Total	<u>128,222.00</u>	<u>22,249.00</u>	<u>150,471.00</u>	<u>280,725.00</u>	<u>366,508.00</u>	<u>647,233.00</u>
Premiums Earned for Terrorism Reporting	17,722.00	4,617.00	22,339.00	84,252.00	86,072.00	170,324.00

**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, 2008**

<u>Coverage</u>	<u>2008</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>TOTAL</u>
Fire	5	0	1	0	0	0	0	0	0	0	6
Other Allied Lines	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	6	0	1	0	0	0	0	0	0	0	7

**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, 2008**

**QUARTER  
10/01/2008 - 12/31/2008**

	<b>2008</b>	<b>2007</b>	<b>2006</b>	<b>2005</b>	<b>2004</b>	<b>TOTAL</b>
	<b>LOSSES PAID</b>					
Fire	265,000.00	0.00	0.00	0.00	0.00	265,000.00
Other Allied Lines	0.00	0.00	0.00	0.00	0.00	0.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	265,000.00	0.00	0.00	0.00	0.00	265,000.00
	<b>UNPAID PREVIOUS PERIOD (INCL. I.B.N.R.)</b>					
Fire	223,300.00	11,763.00	1,000.00	0.00	0.00	236,063.00
Other Allied Lines	100.00	2,000.00	0.00	0.00	0.00	2,100.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	223,400.00	13,763.00	1,000.00	0.00	0.00	238,163.00
	<b>UNPAID CURRENT PERIOD (INCL. I.B.N.R.)</b>					
Fire	48,600.00	21,663.00	1,000.00	0.00	0.00	71,263.00
Other Allied Lines	100.00	2,000.00	0.00	0.00	0.00	2,100.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	48,700.00	23,663.00	1,000.00	0.00	0.00	73,363.00
	<b>LOSSES INCURRED</b>					
Fire	90,300.00	9,900.00	0.00	0.00	0.00	100,200.00
Other Allied Lines	0.00	0.00	0.00	0.00	0.00	0.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	90,300.00	9,900.00	0.00	0.00	0.00	100,200.00

**YEAR TO DATE  
01/01/2008 - 12/31/2008**

	<b>2008</b>	<b>2007</b>	<b>2006</b>	<b>2005</b>	<b>2004</b>	<b>TOTAL</b>
	<b>LOSSES PAID</b>					
Fire	265,000.00	58,337.43	0.00	(49,516.85)	0.00	273,820.58
Other Allied Lines	0.00	8,467.15	0.00	0.00	0.00	8,467.15
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	265,000.00	66,804.58	0.00	(49,516.85)	0.00	282,287.73
	<b>UNPAID PREVIOUS PERIOD (INCL. I.B.N.R.)</b>					
Fire	0.00	400.00	1,000.00	0.00	0.00	1,400.00
Other Allied Lines	0.00	100.00	0.00	0.00	0.00	100.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	0.00	500.00	1,000.00	0.00	0.00	1,500.00
	<b>UNPAID CURRENT PERIOD (INCL. I.B.N.R.)</b>					
Fire	48,600.00	21,663.00	1,000.00	0.00	0.00	71,263.00
Other Allied Lines	100.00	2,000.00	0.00	0.00	0.00	2,100.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	48,700.00	23,663.00	1,000.00	0.00	0.00	73,363.00
	<b>LOSSES INCURRED</b>					
Fire	313,600.00	79,600.43	0.00	(49,516.85)	0.00	343,683.58
Other Allied Lines	100.00	10,367.15	0.00	0.00	0.00	10,467.15
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	313,700.00	89,967.58	0.00	(49,516.85)	0.00	354,150.73
	<b>I.B.N.R. (CURRENT PERIOD)</b>					
Fire	600.00	0.00	0.00	0.00	0.00	600.00
Other Allied Lines	100.00	0.00	0.00	0.00	0.00	100.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	700.00	0.00	0.00	0.00	0.00	700.00

## 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, 2008****QUARTER  
10/01/2008 - 12/31/2008**

	<b>2008</b>	<b>2007</b>	<b>2006</b>	<b>2005</b>	<b>2004</b>	<b>TOTAL</b>
<b>LOSS ADJUSTMENT EXPENSES PAID</b>						
Fire	8,858.99	2,399.10	13,053.26	0.00	0.00	24,311.35
Other Allied Lines	0.00	0.00	0.00	0.00	0.00	0.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	8,858.99	2,399.10	13,053.26	0.00	0.00	24,311.35
<b>UNPAID PREVIOUS PERIOD</b>						
Fire	181,903.00	9,582.00	815.00	0.00	0.00	192,300.00
Other Allied Lines	81.00	1,630.00	0.00	0.00	0.00	1,711.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	181,984.00	11,212.00	815.00	0.00	0.00	194,011.00
<b>UNPAID CURRENT PERIOD</b>						
Fire	9,271.00	4,133.00	190.00	0.00	0.00	13,594.00
Other Allied Lines	19.00	382.00	0.00	0.00	0.00	401.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	9,290.00	4,515.00	190.00	0.00	0.00	13,995.00
<b>LOSS ADJUSTMENT EXPENSES INCURRED</b>						
Fire	(163,773.01)	(3,049.90)	12,428.26	0.00	0.00	(154,394.65)
Other Allied Lines	(62.00)	(1,248.00)	0.00	0.00	0.00	(1,310.00)
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	(163,835.01)	(4,297.90)	12,428.26	0.00	0.00	(155,704.65)

**YEAR TO DATE  
01/01/2008 - 12/31/2008**

<b>LOSS ADJUSTMENT EXPENSES PAID</b>						
Fire	8,858.99	10,564.35	31,430.95	5,453.28	(30.11)	56,277.46
Other Allied Lines	0.00	5,363.01	0.00	0.00	0.00	5,363.01
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	8,858.99	15,927.36	31,430.95	5,453.28	(30.11)	61,640.47
<b>UNPAID PREVIOUS PERIOD</b>						
Fire	0.00	153.00	382.00	0.00	0.00	535.00
Other Allied Lines	0.00	38.00	0.00	0.00	0.00	38.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	0.00	191.00	382.00	0.00	0.00	573.00
<b>UNPAID CURRENT PERIOD</b>						
Fire	9,271.00	4,133.00	190.00	0.00	0.00	13,594.00
Other Allied Lines	19.00	382.00	0.00	0.00	0.00	401.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	9,290.00	4,515.00	190.00	0.00	0.00	13,995.00
<b>LOSS ADJUSTMENT EXPENSES INCURRED</b>						
Fire	18,129.99	14,544.35	31,238.95	5,453.28	(30.11)	69,336.46
Other Allied Lines	19.00	5,707.01	0.00	0.00	0.00	5,726.01
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	18,148.99	20,251.36	31,238.95	5,453.28	(30.11)	75,062.47

**EXHIBIT 8**

**WEST VIRGINIA**  
**Report of Catastrophe Losses for the Quarter Ending**  
**December 31, 2008**

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