

EXHIBIT 1

WEST VIRGINIA FAIR PLAN**Statement of Assets, Liabilities and Members' Equity at
December 31, 2009**

	<u>LEDGER ASSETS</u>	<u>ASSETS NOT ADMITTED</u>	<u>NET ADMITTED ASSETS</u>
<u>ASSETS</u>			
Cash	318,788.10	0.00	318,788.10
Investments	320,386.87	0.00	320,386.87
Due from Participating Members	0.00	0.00	0.00
Accrued Investment Income	0.00	0.00	0.00
Premiums Receivable	5,595.70	0.00	5,595.70
Other Receivables	0.00	0.00	0.00
Pre-paid Premium Tax	0.00	0.00	0.00
Pre-paid Expenses	859.00	859.00	0.00
Pre-paid Pension	4,270.00	4,270.00	0.00
Furniture & Equipment	0.00	0.00	0.00
Data Processing Equipment	0.00	0.00	0.00
Other Assets	0.00	0.00	0.00
TOTAL ASSETS	<u>649,899.67</u>	<u>5,129.00</u>	<u>644,770.67</u>
<u>LIABILITIES</u>			
Unpaid Losses (Incl. I.B.N.R.)			71,400.00
Unpaid Loss Adjustment Expenses			26,075.00
Unpaid Underwriting Expenses			11,544.00
Unpaid Post Retirement Benefits (Medical)			27,974.00
Unpaid Post Retirement Benefits (Pension)			49,934.00
Unearned Premiums			255,538.00
Unearned Advance Premiums			11,643.00
Claims Checks Payable			85,953.15
Amounts Withheld for Accounts of Others			2,329.42
Unpaid Premium Tax			7,604.47
TOTAL LIABILITIES			<u>549,995.04</u>
<u>MEMBERS' EQUITY</u>			
Members' Equity (Deficit)			94,775.63
TOTAL LIABILITIES & MEMBERS' EQUITY			<u>644,770.67</u>

EXHIBIT 2**WEST VIRGINIA FAIR PLAN**

Income Statement for the Quarter and Year to Date Ending
December 31, 2009

	Quarter	Year
	<u>10/01/ - 12/31/2009</u>	<u>01/01/ - 12/31/2009</u>
<u>UNDERWRITING INCOME</u>		
Premiums Written	136,109.00	494,956.00
Change in Unearned Premiums	(10,631.00)	41,588.00
Premiums Earned	<u>125,478.00</u>	<u>536,544.00</u>
<u>DEDUCTIONS</u>		
Losses Incurred	(32,908.29)	302,029.05
Loss Adjustment Expenses Incurred	40,006.02	132,097.56
Other Underwriting Expenses Incurred	58,094.71	199,127.38
Post Retirement Benefits Incurred	(6,985.60)	20,042.43
Premium Tax Incurred	6,039.32	21,958.35
Total Underwriting Deductions	<u>64,246.16</u>	<u>675,254.77</u>
Net Underwriting Profit or Loss	61,231.84	(138,710.77)
<u>OTHER INCOME OR OUTGO</u>		
Net Investment Income	24.70	1,187.68
Other Income	(44.12)	120.35
Premiums/Assessments Charged-Off	(279.99)	715.29
Total Other Income or Outgo	<u>(299.41)</u>	<u>2,023.32</u>
Net Result of Operations	60,932.43	(136,687.45)
<u>EQUITY ACCOUNT</u>		
Beginning Members' Equity	(31,117.20)	(30,481.09)
Net Result of Operations	60,932.43	(136,687.45)
Change in Assets Not Admitted	62,295.85	9,332.71
Change in Post Retirement Benefits (Pension)	54,675.00	63,492.00
Assessment of Policy Year	0.00	183,715.74
Distribution of Policy Year	0.00	0.00
Policy Year Closeout	0.00	66,284.26
Assessments Charged-Off	(52,010.45)	(61,277.36)
Distributions Charged-Off	0.00	396.82
MEMBERS' EQUITY (DEFICIT)	<u><u>94,775.63</u></u>	<u><u>94,775.63</u></u>

EXHIBIT 3**WEST VIRGINIA FAIR PLAN****Reconciliation of Ledger Assets As of
December 31, 2009****INCREASE IN LEDGER ASSETS**

Premiums Written	494,956.00
Other Income	120.35
Investment Income	1,187.68
Unearned Advance Premiums	5,200.00
Amounts Withheld for Accounts of Others	0.00
Claims Checks Payable	26,704.97
Premiums Charged-Off	715.29
Assessments/Distributions to Members Charged-Off	0.00
Assessment of Policy Year	183,715.74
Policy Year Closeout	66,284.26
TOTAL	<hr/> 778,884.29

DECREASE IN LEDGER ASSETS

Other Income	0.00
Losses Paid	303,992.05
Loss Adjustment Expenses Paid	120,017.56
Other Expenses Paid	246,367.96
Unearned Advance Premiums	0.00
Amounts Withheld for Accounts of Others	104.96
Claims Checks Payable	0.00
Premiums Charged-Off	0.00
Assessments/Distributions to Members Charged-Off	60,880.54
Distribution of Policy Year	0.00
Policy Year Closeout	0.00
TOTAL	<hr/> 731,363.07

Increase(Decrease) in Ledger Assets	47,521.22
Ledger Assets at 12/31/2008	602,378.45
Ledger Assets at 12/31/2009	<hr/> 649,899.67

EXHIBIT 4**WEST VIRGINIA FAIR PLAN****Statement of Expenses Incurred for the Year Ending****December 31, 2009**

	<u>Loss Adjustment Expenses</u>	<u>Acquisition Expenses</u>	<u>Inspection Expenses</u>	<u>General Expenses</u>	<u>TOTAL</u>
Claim Adjustment Services	101,838.62	0.00	0.00	0.00	101,838.62
Commissions	0.00	50,015.60	0.00	0.00	50,015.60
Boards, Bureaus & Associations	3,997.43	1,478.96	0.00	7,377.09	12,853.48
Salaries	6,208.92	38,786.12	0.00	18,589.79	63,584.83
Employee Relations & Welfare	3,254.50	14,626.58	0.00	15,531.32	33,412.40
Insurance	11.45	222.09	0.00	338.75	572.29
Travel & Travel Items	2,853.21	2,703.36	0.00	3,922.53	9,479.10
Rent & Rent Items	666.67	5,291.09	0.00	3,174.65	9,132.41
Equipment	54.98	821.66	0.00	1,872.32	2,748.96
Printing & Stationery	38.53	878.01	0.00	1,010.19	1,926.73
Postage, Telephone, & Telegraph	62.84	1,598.89	0.00	582.40	2,244.13
Legal & Auditing	374.68	9,969.09	0.00	8,390.20	18,733.97
Payroll Taxes	447.01	2,830.20	0.00	1,356.48	4,633.69
Premium Taxes	0.00	0.00	0.00	22,828.15	22,828.15
State & Local Insurance Taxes	0.00	0.00	0.00	0.00	0.00
Miscellaneous	208.72	1,534.05	0.00	8,692.98	10,435.75
Advertising	0.00	0.00	0.00	0.00	0.00
Inspections, Surveys, & Reports	0.00	0.00	13,660.41	0.00	13,660.41
TOTAL Expenses Paid	120,017.56	130,755.70	13,660.41	93,666.85	358,100.52
Add: Unpaid Expenses Current Year	26,075.00	11,542.00	1,412.00	29,898.47	68,927.47
Deduct: Unpaid Expenses Prior Year	13,995.00	10,367.00	955.00	28,485.27	53,802.27
Expenses Incurred	132,097.56	131,930.70	14,117.41	95,080.05	373,225.72

EXHIBIT 5A

WEST VIRGINIA FAIR PLAN
Members' Account by Policy Year for the Quarter Ending
December 31, 2009

	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>TOTAL</u>
Premiums Written	136,109.00	0.00	0.00	0.00	0.00	0.00	136,109.00
Other Income	(44.12)	0.00	0.00	0.00	0.00	0.00	(44.12)
Investment Income Received	24.70	0.00	0.00	0.00	0.00	0.00	24.70
Subtotal	<u>136,089.58</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>136,089.58</u>
EXPENSES PAID:							
Losses	23,705.71	45,686.00	0.00	0.00	0.00	0.00	69,391.71
Loss Adjustment Expenses	19,867.00	18,657.32	6,890.70	0.00	0.00	0.00	45,415.02
Other Underwriting Expenses	39,195.11	0.00	0.00	0.00	0.00	0.00	39,195.11
Premium Tax	4,824.32	0.00	0.00	0.00	0.00	0.00	4,824.32
Commissions	13,482.00	0.00	0.00	0.00	0.00	0.00	13,482.00
Premiums/Assessments Charged-off	277.20	2.79	0.00	0.00	0.00	0.00	279.99
Subtotal	<u>101,351.34</u>	<u>64,346.11</u>	<u>6,890.70</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>172,588.15</u>
BALANCE DUE COMPANIES	34,738.24	(64,346.11)	(6,890.70)	0.00	0.00	0.00	(36,498.57)
DEDUCT:							
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	(67,424.85)	0.00	0.00	0.00	0.00	0.00	(67,424.85)
Prior Pension	(104,350.00)	0.00	0.00	0.00	0.00	0.00	(104,350.00)
Subtotal	<u>(171,774.85)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(171,774.85)</u>
ADD:							
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(5,129.00)	0.00	0.00	0.00	0.00	0.00	(5,129.00)
Current Pension	(49,675.00)	0.00	0.00	0.00	0.00	0.00	(49,675.00)
Subtotal	<u>(54,804.00)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(54,804.00)</u>
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	151,709.09	(64,346.11)	(6,890.70)	0.00	0.00	0.00	80,472.28
DEDUCT:							
Current Unearned Premiums	255,538.00	0.00	0.00	0.00	0.00	0.00	255,538.00
Current Unpaid Losses (Incl. I.B.N.R.)	70,400.00	0.00	1,000.00	0.00	0.00	0.00	71,400.00
Current Unpaid Underwriting Expenses	11,285.00	0.00	0.00	0.00	0.00	0.00	11,285.00
Current Unpaid Post Retirement Benefits	23,963.00	0.00	0.00	0.00	0.00	0.00	23,963.00
Current Unpaid Loss Adjustment Expenses	25,710.00	0.00	365.00	0.00	0.00	0.00	26,075.00
Current Unpaid Premium Tax	7,602.56	1.91	0.00	0.00	0.00	0.00	7,604.47
Subtotal	<u>394,498.56</u>	<u>1.91</u>	<u>1,365.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>395,865.47</u>
ADD:							
Prior Unearned Premiums	227,602.00	17,305.00	0.00	0.00	0.00	0.00	244,907.00
Prior Unpaid Losses (Incl. I.B.N.R.)	85,500.00	87,200.00	1,000.00	0.00	0.00	0.00	173,700.00
Prior Unpaid Underwriting Expenses	1,872.00	0.00	0.00	0.00	0.00	0.00	1,872.00
Prior Unpaid Post Retirement Benefits	34,944.00	0.00	0.00	0.00	0.00	0.00	34,944.00
Prior Unpaid Loss Adjustment Expenses	15,497.00	15,805.00	182.00	0.00	0.00	0.00	31,484.00
Prior Unpaid Premium Tax	6,387.56	1.91	0.00	0.00	0.00	0.00	6,389.47
Subtotal	<u>371,802.56</u>	<u>120,311.91</u>	<u>1,182.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>493,296.47</u>
Change in Post Retirement Benefits (Pension)	0.00	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	0.00
Distribution of Policy Year	0.00	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	0.00
Assessments Charged-Off	0.00	0.00	0.00	(52,010.45)	0.00	0.00	(52,010.45)
Distributions Charged-Off	0.00	0.00	0.00	0.00	0.00	0.00	0.00
NET CHANGE IN MEMBERS' EQUITY	<u>129,013.09</u>	<u>55,963.89</u>	<u>(7,073.70)</u>	<u>(52,010.45)</u>	<u>0.00</u>	<u>0.00</u>	<u>125,892.83</u>

EXHIBIT 5B

WEST VIRGINIA FAIR PLAN

Members' Account by Policy Year for the Year to Date Ending
December 31, 2009

	2009	2008	2007	2006	2005	2004	TOTAL
Premiums Written	494,834.00	122.00	0.00	0.00	0.00	0.00	494,956.00
Other Income	120.35	0.00	0.00	0.00	0.00	0.00	120.35
Investment Income Received	1,187.68	0.00	0.00	0.00	0.00	0.00	1,187.68
Subtotal	496,142.03	122.00	0.00	0.00	0.00	0.00	496,264.03
EXPENSES PAID:							
Losses	145,906.16	126,262.42	17,573.47	14,250.00	0.00	0.00	303,992.05
Loss Adjustment Expenses	45,921.98	48,029.57	18,232.00	7,834.01	0.00	0.00	120,017.56
Other Underwriting Expenses	165,239.21	0.00	0.00	0.00	0.00	0.00	165,239.21
Premium Tax	14,349.00	8,457.57	21.58	0.00	0.00	0.00	22,828.15
Commissions	50,002.50	13.10	0.00	0.00	0.00	0.00	50,015.60
Premiums/Assessments Charged-off	277.20	(994.09)	1.60	0.00	0.00	0.00	(715.29)
Subtotal	421,696.05	181,768.57	35,828.65	22,084.01	0.00	0.00	661,377.28
BALANCE DUE COMPANIES	74,445.98	(181,646.57)	(35,828.65)	(22,084.01)	0.00	0.00	(165,113.25)
DEDUCT:							
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	0.00	(14,461.71)	0.00	0.00	0.00	0.00	(14,461.71)
Prior Pension		(113,167.00)	0.00	0.00	0.00	0.00	(113,167.00)
Subtotal	0.00	(127,628.71)	0.00	0.00	0.00	0.00	(127,628.71)
ADD:							
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(5,129.00)	0.00	0.00	0.00	0.00	0.00	(5,129.00)
Current Pension	(49,675.00)	0.00	0.00	0.00	0.00	0.00	(49,675.00)
Subtotal	(54,804.00)	0.00	0.00	0.00	0.00	0.00	(54,804.00)
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	19,641.98	(54,017.86)	(35,828.65)	(22,084.01)	0.00	0.00	(92,288.54)
DEDUCT:							
Current Unearned Premiums	255,538.00	0.00	0.00	0.00	0.00	0.00	255,538.00
Current Unpaid Losses (Incl. I.B.N.R.)	70,400.00	0.00	1,000.00	0.00	0.00	0.00	71,400.00
Current Unpaid Underwriting Expenses	11,285.00	0.00	0.00	0.00	0.00	0.00	11,285.00
Current Unpaid Post Retirement Benefits	23,963.00	0.00	0.00	0.00	0.00	0.00	23,963.00
Current Unpaid Loss Adjustment Expenses	25,710.00	0.00	365.00	0.00	0.00	0.00	26,075.00
Current Unpaid Premium Tax	7,602.56	1.91	0.00	0.00	0.00	0.00	7,604.47
Subtotal	394,498.56	1.91	1,365.00	0.00	0.00	0.00	395,865.47
ADD:							
Prior Unearned Premiums	0.00	297,126.00	0.00	0.00	0.00	0.00	297,126.00
Prior Unpaid Losses (Incl. I.B.N.R.)	0.00	48,700.00	23,663.00	1,000.00	0.00	0.00	73,363.00
Prior Unpaid Underwriting Expenses	0.00	10,351.00	0.00	0.00	0.00	0.00	10,351.00
Prior Unpaid Post Retirement Benefits	0.00	20,982.00	0.00	0.00	0.00	0.00	20,982.00
Prior Unpaid Loss Adjustment Expenses	0.00	9,290.00	4,515.00	190.00	0.00	0.00	13,995.00
Prior Unpaid Premium Tax	0.00	8,452.69	21.58	0.00	0.00	0.00	8,474.27
Subtotal	0.00	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	0.00
Assessment of Policy Year	0.00	183,715.74	0.00	0.00	0.00	0.00	183,715.74
Distribution of Policy Year	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Policy Year Closeout	0.00	0.00	0.00	0.00	17,448.20	48,836.06	66,284.26
Assessments Charged-Off	0.00	0.00	0.00	(61,277.36)	0.00	0.00	(61,277.36)
Distributions Charged-Off	0.00	0.00	0.00	0.00	0.00	396.82	396.82
NET CHANGE IN MEMBERS' EQUITY	(374,856.58)	524,597.66	(8,994.07)	(82,171.37)	17,448.20	49,232.88	125,256.72

EXHIBIT 5C

WEST VIRGINIA FAIR PLAN**Members' Account for Active Policy Years @****December 31, 2009**

	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>TOTAL</u>
Premiums Written	494,834.00	577,973.00	708,185.00	802,545.00	888,604.00	870,455.00	4,342,596.00
Other Income	120.35	(71.29)	476.57	(472.59)	522.37	250.40	825.81
Investment Income Received	1,187.68	8,198.91	11,154.12	18,554.46	2,394.89	375.63	41,865.69
Subtotal	496,142.03	586,100.62	719,815.69	820,626.87	891,521.26	871,081.03	4,385,287.50
EXPENSES PAID:							
Losses	145,906.16	391,262.42	84,378.05	272,445.43	517,944.32	690,254.85	2,102,191.23
Loss Adjustment Expenses	45,921.98	56,888.56	37,906.02	119,568.83	82,758.36	101,961.75	445,005.50
Other Underwriting Expenses	165,239.21	190,643.73	203,487.94	220,310.98	178,810.72	153,175.23	1,111,667.81
Premium Tax	14,349.00	25,626.13	31,405.20	35,416.81	39,270.15	38,597.14	184,664.43
Commissions	50,002.50	57,330.30	70,524.30	79,748.50	89,230.50	88,056.50	434,892.60
Premiums/Assessments Charged-off	277.20	3.88	979.06	56.30	955.41	287.77	2,559.62
Subtotal	421,696.05	721,755.02	428,680.57	727,546.85	908,969.46	1,072,333.24	4,280,981.19
BALANCE DUE COMPANIES	74,445.98	(135,654.40)	291,135.12	93,080.02	(17,448.20)	(201,252.21)	104,306.31
ADD:							
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(5,129.00)	0.00	0.00	0.00	0.00	0.00	(5,129.00)
Current Pension	(49,675.00)	0.00	0.00	0.00	0.00	0.00	(49,675.00)
Subtotal	(54,804.00)	0.00	0.00	0.00	0.00	0.00	(54,804.00)
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	19,641.98	(135,654.40)	291,135.12	93,080.02	(17,448.20)	(201,252.21)	49,502.31
DEDUCT:							
Current Unearned Premiums	255,538.00	0.00	0.00	0.00	0.00	0.00	255,538.00
Current Unpaid Losses (Incl. I.B.N.R.)	70,400.00	0.00	1,000.00	0.00	0.00	0.00	71,400.00
Current Unpaid Underwriting Expenses	11,285.00	0.00	0.00	0.00	0.00	0.00	11,285.00
Current Unpaid Post Retirement Benefits	23,963.00	0.00	0.00	0.00	0.00	0.00	23,963.00
Current Unpaid Loss Adjustment Expenses	25,710.00	0.00	365.00	0.00	0.00	0.00	26,075.00
Current Unpaid Premium Tax	7,602.56	1.91	0.00	0.00	0.00	0.00	7,604.47
Subtotal	394,498.56	1.91	1,365.00	0.00	0.00	0.00	395,865.47
Change in Post Retirement Benefits (Pension)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Assessment of Policy Year	0.00	183,715.74	0.00	100,000.00	0.00	146,741.21	430,456.95
Distribution of Policy Year	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Policy Year Closeout	0.00	0.00	0.00	0.00	17,448.20	48,836.06	66,284.26
Assessments Charged-Off	0.00	0.00	0.00	(61,277.36)	0.00	(627.15)	(61,904.51)
Distributions Charged-Off	0.00	0.00	0.00	0.00	0.00	6,302.09	6,302.09
NET CHANGE IN MEMBERS' EQUITY	<u>(374,856.58)</u>	<u>48,059.43</u>	<u>289,770.12</u>	<u>131,802.66</u>	<u>0.00</u>	<u>0.00</u>	<u>94,775.63</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, 2009**

	<u>QUARTER</u> 10/01/2009 - 12/31/2009			<u>YEAR</u> 01/01/2009 - 12/31/2009		
	<u>2009</u>	<u>2008</u>	<u>TOTAL</u>	<u>2009</u>	<u>2008</u>	<u>TOTAL</u>
	<u>PREMIUMS WRITTEN</u>					
Fire	118,991.00	0.00	118,991.00	431,640.00	381.00	432,021.00
Other Allied Lines	17,118.00	0.00	17,118.00	63,194.00	(259.00)	62,935.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	<u>136,109.00</u>	<u>0.00</u>	<u>136,109.00</u>	<u>494,834.00</u>	<u>122.00</u>	<u>494,956.00</u>
	<u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u>					
Fire	198,103.00	15,095.00	213,198.00	0.00	257,908.00	257,908.00
Other Allied Lines	29,499.00	2,210.00	31,709.00	0.00	39,218.00	39,218.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	<u>227,602.00</u>	<u>17,305.00</u>	<u>244,907.00</u>	<u>0.00</u>	<u>297,126.00</u>	<u>297,126.00</u>
	<u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u>					
Fire	222,774.00	0.00	222,774.00	222,774.00	0.00	222,774.00
Other Allied Lines	32,764.00	0.00	32,764.00	32,764.00	0.00	32,764.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	<u>255,538.00</u>	<u>0.00</u>	<u>255,538.00</u>	<u>255,538.00</u>	<u>0.00</u>	<u>255,538.00</u>
	<u>PREMIUMS EARNED</u>					
Fire	94,320.00	15,095.00	109,415.00	208,866.00	258,289.00	467,155.00
Other Allied Lines	13,853.00	2,210.00	16,063.00	30,430.00	38,959.00	69,389.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00
Total	<u>108,173.00</u>	<u>17,305.00</u>	<u>125,478.00</u>	<u>239,296.00</u>	<u>297,248.00</u>	<u>536,544.00</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, 2009
For Terrorism Reporting Requirements Only

	<u>QUARTER</u> 10/01/2009 - 12/31/2009			<u>YEAR</u> 01/01/2009 - 12/31/2009		
	<u>2009</u>	<u>2008</u>	<u>TOTAL</u>	<u>2009</u>	<u>2008</u>	<u>TOTAL</u>
	<u>PREMIUMS WRITTEN</u>					
Habitational (Owner Occupied)	92,909.00	0.00	92,909.00	348,548.00	205.00	348,753.00
Habitational (Non-Owner Occupied)	30,784.00	0.00	30,784.00	108,171.00	72.00	108,243.00
Commercial	12,416.00	0.00	12,416.00	38,115.00	(155.00)	37,960.00
Total	<u>136,109.00</u>	<u>0.00</u>	<u>136,109.00</u>	<u>494,834.00</u>	<u>122.00</u>	<u>494,956.00</u>
	<u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u>					
Habitational (Owner Occupied)	170,625.00	12,979.00	183,604.00	0.00	212,273.00	212,273.00
Habitational (Non-Owner Occupied)	46,059.00	3,504.00	49,563.00	0.00	77,268.00	77,268.00
Commercial	10,918.00	822.00	11,740.00	0.00	7,585.00	7,585.00
Total	<u>227,602.00</u>	<u>17,305.00</u>	<u>244,907.00</u>	<u>0.00</u>	<u>297,126.00</u>	<u>297,126.00</u>
	<u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u>					
Habitational (Owner Occupied)	157,529.00	0.00	157,529.00	157,529.00	0.00	157,529.00
Habitational (Non-Owner Occupied)	52,209.00	0.00	52,209.00	52,209.00	0.00	52,209.00
Commercial	45,800.00	0.00	45,800.00	45,800.00	0.00	45,800.00
Total	<u>255,538.00</u>	<u>0.00</u>	<u>255,538.00</u>	<u>255,538.00</u>	<u>0.00</u>	<u>255,538.00</u>
	<u>PREMIUMS EARNED</u>					
Habitational (Owner Occupied)	106,005.00	12,979.00	118,984.00	191,019.00	212,478.00	403,497.00
Habitational (Non-Owner Occupied)	24,634.00	3,504.00	28,138.00	55,962.00	77,340.00	133,302.00
Commercial	(22,466.00)	822.00	(21,644.00)	(7,685.00)	7,430.00	(255.00)
Total	<u>108,173.00</u>	<u>17,305.00</u>	<u>125,478.00</u>	<u>239,296.00</u>	<u>297,248.00</u>	<u>536,544.00</u>
Premiums Earned for Terrorism Reporting F	2,168.00	4,326.00	6,494.00	48,277.00	84,770.00	133,047.00

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, 2009

<u>Coverage</u>	<u>2009</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>TOTAL</u>
Fire	3	1	0	0	0	0	0	0	0	0	4
Other Allied Lines	3	0	0	0	0	0	0	0	0	0	3
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	1	0	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 7B

WEST VIRGINIA FAIR PLAN

**Loss Adjustment Statistics by Line of Business and Policy Year for the Quarter & Year to Date Ending
December 31, 2009**

QUARTER

10/01/2009 - 12/31/2009

	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>TOTAL</u>
LOSS ADJUSTMENT EXPENSES PAID							
Fire	19,385.47	16,018.88	6,890.70	0.00	0.00	0.00	42,295.05
Other Allied Lines	481.53	2,638.44	0.00	0.00	0.00	0.00	3,119.97
Crime	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	19,867.00	18,657.32	6,890.70	0.00	0.00	0.00	45,415.02
UNPAID PREVIOUS PERIOD							
Fire	15,479.00	15,443.00	182.00	0.00	0.00	0.00	31,104.00
Other Allied Lines	18.00	362.00	0.00	0.00	0.00	0.00	380.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	15,497.00	15,805.00	182.00	0.00	0.00	0.00	31,484.00
UNPAID CURRENT PERIOD							
Fire	23,483.00	0.00	365.00	0.00	0.00	0.00	23,848.00
Other Allied Lines	2,227.00	0.00	0.00	0.00	0.00	0.00	2,227.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	25,710.00	0.00	365.00	0.00	0.00	0.00	26,075.00
LOSS ADJUSTMENT EXPENSES INCURRED							
Fire	27,389.47	575.88	7,073.70	0.00	0.00	0.00	35,039.05
Other Allied Lines	2,690.53	2,276.44	0.00	0.00	0.00	0.00	4,966.97
Crime	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	30,080.00	2,852.32	7,073.70	0.00	0.00	0.00	40,006.02

YEAR TO DATE

01/01/2009 - 12/31/2009

	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>TOTAL</u>
LOSS ADJUSTMENT EXPENSES PAID							
Fire	44,326.25	38,248.92	14,680.62	7,834.01	0.00	0.00	105,089.80
Other Allied Lines	1,595.73	9,780.65	3,551.38	0.00	0.00	0.00	14,927.76
Crime	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	45,921.98	48,029.57	18,232.00	7,834.01	0.00	0.00	120,017.56
UNPAID PREVIOUS PERIOD							
Fire	0.00	9,271.00	4,133.00	190.00	0.00	0.00	13,594.00
Other Allied Lines	0.00	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	0.00
Total	0.00	9,290.00	4,515.00	190.00	0.00	0.00	13,995.00
UNPAID CURRENT PERIOD							
Fire	23,483.00	0.00	365.00	0.00	0.00	0.00	23,848.00
Other Allied Lines	2,227.00	0.00	0.00	0.00	0.00	0.00	2,227.00
Crime	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	25,710.00	0.00	365.00	0.00	0.00	0.00	26,075.00
LOSS ADJUSTMENT EXPENSES INCURRED							
Fire	67,809.25	28,977.92	10,912.62	7,644.01	0.00	0.00	115,343.80
Other Allied Lines	3,822.73	9,761.65	3,169.38	0.00	0.00	0.00	16,753.76
Crime	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	71,631.98	38,739.57	14,082.00	7,644.01	0.00	0.00	132,097.56

EXHIBIT 8

WEST VIRGINIA
Report of Catastrophe Losses for the Quarter Ending
December 31, 2009

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