

EXHIBIT 1**WEST VIRGINIA FAIR PLAN****Statement of Assets, Liabilities and Members' Equity at****December 31, 2010**

	LEDGER ASSETS	ASSETS NOT ADMITTED	NET ADMITTED ASSETS
<u>ASSETS</u>			
Cash	295,152.01	0.00	295,152.01
Investments	320,919.63	0.00	320,919.63
Due from Participating Members	0.00	0.00	0.00
Accrued Investment Income	0.00	0.00	0.00
Premiums Receivable	4,386.43	400.68	3,985.75
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
Pre-paid Pension	9,402.00	9,402.00	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	629,860.07	9,802.68	620,057.39
<u>LIABILITIES</u>			
Unpaid Losses (Incl. I.B.N.R.)			5,700.00
Unpaid Loss Adjustment Expenses			2,578.00
Unpaid Underwriting Expenses			11,565.00
Unpaid Post Retirement Benefits (Medical)			26,312.00
Unpaid Post Retirement Benefits (Pension)			56,256.00
Unearned Premiums			208,591.00
Unearned Advance Premiums			9,263.00
Claims Checks Payable			13,786.93
Amounts Withheld for Accounts of Others			1,412.36
Unpaid Premium Tax			6,058.59
TOTAL LIABILITIES			341,522.88
<u>MEMBERS' EQUITY</u>			
Members' Equity (Deficit)			278,534.51
TOTAL LIABILITIES & MEMBERS' EQUITY			620,057.39

EXHIBIT 2**WEST VIRGINIA FAIR PLAN****Income Statement for the Quarter and Year to Date Ending
December 31, 2010**

	Quarter	Year
	10/01/ - 12/31/2010	01/01/ - 12/31/2010
<u>UNDERWRITING INCOME</u>		
Premiums Written	106,340.00	413,984.00
Change in Unearned Premiums	1,669.00	46,947.00
Premiums Earned	108,009.00	460,931.00
<u>DEDUCTIONS</u>		
Losses Incurred	2,350.01	64,367.47
Loss Adjustment Expenses Incurred	8,488.08	44,075.09
Other Underwriting Expenses Incurred	49,649.49	177,782.41
Post Retirement Benefits Incurred	(9,833.75)	10,664.25
Premium Tax Incurred	4,718.06	18,364.35
Total Underwriting Deductions	55,371.89	315,253.57
Net Underwriting Profit or Loss	52,637.11	145,677.43
<u>OTHER INCOME OR OUTGO</u>		
Net Investment Income	5.46	532.76
Other Income	29.72	332.05
Premiums/Assessments Charged-Off	(15.26)	94.95
Total Other Income or Outgo	19.92	959.76
Net Result of Operations	52,657.03	146,637.19
<u>EQUITY ACCOUNT</u>		
Beginning Members' Equity	240,088.92	94,775.63
Net Result of Operations	52,657.03	146,637.19
Change in Assets Not Admitted	(5,409.44)	(4,673.68)
Change in Post Retirement Benefits (Pension)	(8,802.00)	(6,220.00)
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	48,015.37
Distributions Charged-Off	0.00	0.00
MEMBERS' EQUITY (DEFICIT)	278,534.51	278,534.51

EXHIBIT 3**WEST VIRGINIA FAIR PLAN****Reconciliation of Ledger Assets As of
December 31, 2010****INCREASE IN LEDGER ASSETS**

Premiums Written	413,984.00
Other Income	332.05
Investment Income	532.76
Unearned Advance Premiums	0.00
Amounts Withheld for Accounts of Others	0.00
Claims Checks Payable	0.00
Premiums Charged-Off	94.95
Assessments/Distributions to Members Charged-Off	48,015.37
Assessment of Policy Year	0.00
Policy Year Closeout	0.00
TOTAL	<hr/> 462,959.13

DECREASE IN LEDGER ASSETS

Other Income	0.00
Losses Paid	130,067.47
Loss Adjustment Expenses Paid	67,572.09
Other Expenses Paid	209,895.89
Unearned Advance Premiums	2,380.00
Amounts Withheld for Accounts of Others	917.06
Claims Checks Payable	72,166.22
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/> 482,998.73

Increase(Decrease) in Ledger Assets	(20,039.60)
Ledger Assets at 12/31/2009	649,899.67
Ledger Assets at 12/31/2010	<hr/> 629,860.07

EXHIBIT 4**WEST VIRGINIA FAIR PLAN****Statement of Expenses Incurred for the Year Ending****December 31, 2010**

	<u>Loss Adjustment Expenses</u>	<u>Acquisition Expenses</u>	<u>Inspection Expenses</u>	<u>General Expenses</u>	<u>TOTAL</u>
Claim Adjustment Services	43,814.85	0.00	0.00	0.00	43,814.85
Commissions	0.00	41,160.40	0.00	0.00	41,160.40
Boards, Bureaus & Associations	3,216.18	1,189.92	0.00	5,935.32	10,341.42
Salaries	10,006.94	35,597.61	0.00	17,061.58	62,666.13
Employee Relations & Welfare	5,371.26	13,707.80	0.00	14,555.71	33,634.77
Insurance	11.23	217.99	0.00	332.49	561.71
Travel & Travel Items	2,933.67	2,779.59	0.00	4,033.14	9,746.40
Rent & Rent Items	785.76	6,236.28	0.00	3,741.77	10,763.81
Equipment	53.74	803.13	0.00	1,830.07	2,686.94
Printing & Stationery	17.34	395.14	0.00	454.62	867.10
Postage, Telephone, & Telegraph	71.97	1,831.25	0.00	667.05	2,570.27
Legal & Auditing	262.26	6,978.03	0.00	5,872.85	13,113.14
Payroll Taxes	759.54	2,599.91	0.00	1,246.11	4,605.56
Premium Taxes	0.00	0.00	0.00	19,910.23	19,910.23
State & Local Insurance Taxes	0.00	0.00	0.00	125.00	125.00
Miscellaneous	267.35	1,964.99	0.00	11,134.92	13,367.26
Advertising	0.00	0.00	0.00	0.00	0.00
Inspections, Surveys, & Reports	0.00	0.00	12,405.99	0.00	12,405.99
TOTAL Expenses Paid	67,572.09	115,462.04	12,405.99	86,900.86	282,340.98
Add: Unpaid Expenses Current Year	2,578.00	9,528.00	892.00	24,474.59	37,472.59
Deduct: Unpaid Expenses Prior Year	26,075.00	11,542.00	1,412.00	29,898.47	68,927.47
Expenses Incurred	44,075.09	113,448.04	11,885.99	81,476.98	250,886.10

EXHIBIT 5A

WEST VIRGINIA FAIR PLAN
Members' Account by Policy Year for the Quarter Ending
December 31, 2010

	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>TOTAL</u>
Premiums Written	106,340.00	0.00	0.00	0.00	0.00	106,340.00
Other Income	29.72	0.00	0.00	0.00	0.00	29.72
Investment Income Received	5.46	0.00	0.00	0.00	0.00	5.46
Subtotal	<u>106,375.18</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>106,375.18</u>
EXPENSES PAID:						
Losses	31,550.01	0.00	0.00	0.00	0.00	31,550.01
Loss Adjustment Expenses	8,483.34	10,050.53	0.00	3,889.21	0.00	22,423.08
Other Underwriting Expenses	34,860.14	0.00	0.00	0.00	0.00	34,860.14
Premium Tax	4,206.80	0.00	0.00	0.00	0.00	4,206.80
Commissions	10,140.60	0.00	0.00	0.00	0.00	10,140.60
Premiums/Assessments Charged-off	15.37	(0.11)	0.00	0.00	0.00	15.26
Subtotal	<u>89,256.26</u>	<u>10,050.42</u>	<u>0.00</u>	<u>3,889.21</u>	<u>0.00</u>	<u>103,195.89</u>
BALANCE DUE COMPANIES	17,118.92	(10,050.42)	0.00	(3,889.21)	0.00	3,179.29
DEDUCT:						
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	(4,393.24)	0.00	0.00	0.00	0.00	(4,393.24)
Prior Pension	(47,093.00)	0.00	0.00	0.00	0.00	(47,093.00)
Subtotal	<u>(51,486.24)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(51,486.24)</u>
ADD:						
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(9,802.68)	0.00	0.00	0.00	0.00	(9,802.68)
Current Pension	(55,895.00)	0.00	0.00	0.00	0.00	(55,895.00)
Subtotal	<u>(65,697.68)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>(65,697.68)</u>
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	2,907.48	(10,050.42)	0.00	(3,889.21)	0.00	(11,032.15)
DEDUCT:						
Current Unearned Premiums	208,591.00	0.00	0.00	0.00	0.00	208,591.00
Current Unpaid Losses (Incl. I.B.N.R.)	1,500.00	3,200.00	0.00	1,000.00	0.00	5,700.00
Current Unpaid Underwriting Expenses	11,565.00	0.00	0.00	0.00	0.00	11,565.00
Current Unpaid Post Retirement Benefits	17,271.00	0.00	0.00	0.00	0.00	17,271.00
Current Unpaid Loss Adjustment Expenses	678.00	1,447.00	0.00	453.00	0.00	2,578.00
Current Unpaid Premium Tax	6,040.46	18.13	0.00	0.00	0.00	6,058.59
Subtotal	<u>245,645.46</u>	<u>4,665.13</u>	<u>0.00</u>	<u>1,453.00</u>	<u>0.00</u>	<u>251,763.59</u>
ADD:						
Prior Unearned Premiums	194,689.00	15,571.00	0.00	0.00	0.00	210,260.00
Prior Unpaid Losses (Incl. I.B.N.R.)	30,500.00	3,400.00	0.00	1,000.00	0.00	34,900.00
Prior Unpaid Underwriting Expenses	2,619.00	0.00	0.00	0.00	0.00	2,619.00
Prior Unpaid Post Retirement Benefits	31,402.00	0.00	0.00	0.00	0.00	31,402.00
Prior Unpaid Loss Adjustment Expenses	14,431.00	1,609.00	0.00	473.00	0.00	16,513.00
Prior Unpaid Premium Tax	5,529.20	18.13	0.00	0.00	0.00	5,547.33
Subtotal	<u>279,170.20</u>	<u>20,598.13</u>	<u>0.00</u>	<u>1,473.00</u>	<u>0.00</u>	<u>301,241.33</u>
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
NET CHANGE IN MEMBERS' EQUITY	<u>36,432.22</u>	<u>5,882.58</u>	<u>0.00</u>	<u>(3,869.21)</u>	<u>0.00</u>	<u>38,445.59</u>

EXHIBIT 5B

WEST VIRGINIA FAIR PLAN**Members' Account by Policy Year for the Year to Date Ending**

December 31, 2010

	2010	2009	2008	2007	2006	TOTAL
Premiums Written	410,043.00	3,941.00	0.00	0.00	0.00	413,984.00
Other Income	332.05	0.00	0.00	0.00	0.00	332.05
Investment Income Received	532.76	0.00	0.00	0.00	0.00	532.76
Subtotal	410,907.81	3,941.00	0.00	0.00	0.00	414,848.81
EXPENSES PAID:						
Losses	39,210.96	90,856.51	0.00	0.00	0.00	130,067.47
Loss Adjustment Expenses	11,537.93	47,132.63	1,290.81	7,610.72	0.00	67,572.09
Other Underwriting Expenses	153,698.26	0.00	0.00	0.00	0.00	153,698.26
Premium Tax	12,148.12	7,760.20	1.91	0.00	0.00	19,910.23
Commissions	40,790.30	370.10	0.00	0.00	0.00	41,160.40
Premiums/Assessments Charged-off	91.43	(186.38)	0.00	0.00	0.00	(94.95)
Subtotal	257,477.00	145,933.06	1,292.72	7,610.72	0.00	412,313.50
BALANCE DUE COMPANIES	153,430.81	(141,992.06)	(1,292.72)	(7,610.72)	0.00	2,535.31
DEDUCT:						
Prior Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	0.00	(5,129.00)	0.00	0.00	0.00	(5,129.00)
Prior Pension		(49,675.00)	0.00	0.00	0.00	(49,675.00)
Subtotal	0.00	(54,804.00)	0.00	0.00	0.00	(54,804.00)
ADD:						
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(9,802.68)	0.00	0.00	0.00	0.00	(9,802.68)
Current Pension	(55,895.00)	0.00	0.00	0.00	0.00	(55,895.00)
Subtotal	(65,697.68)	0.00	0.00	0.00	0.00	(65,697.68)
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	87,733.13	(87,188.06)	(1,292.72)	(7,610.72)	0.00	(8,358.37)
DEDUCT:						
Current Unearned Premiums	208,591.00	0.00	0.00	0.00	0.00	208,591.00
Current Unpaid Losses (Incl. I.B.N.R.)	1,500.00	3,200.00	0.00	1,000.00	0.00	5,700.00
Current Unpaid Underwriting Expenses	11,565.00	0.00	0.00	0.00	0.00	11,565.00
Current Unpaid Post Retirement Benefits	17,271.00	0.00	0.00	0.00	0.00	17,271.00
Current Unpaid Loss Adjustment Expenses	678.00	1,447.00	0.00	453.00	0.00	2,578.00
Current Unpaid Premium Tax	6,040.46	18.13	0.00	0.00	0.00	6,058.59
Subtotal	245,645.46	4,665.13	0.00	1,453.00	0.00	251,763.59
ADD:						
Prior Unearned Premiums	0.00	255,538.00	0.00	0.00	0.00	255,538.00
Prior Unpaid Losses (Incl. I.B.N.R.)	0.00	70,400.00	0.00	1,000.00	0.00	71,400.00
Prior Unpaid Underwriting Expenses	0.00	11,285.00	0.00	0.00	0.00	11,285.00
Prior Unpaid Post Retirement Benefits	0.00	23,963.00	0.00	0.00	0.00	23,963.00
Prior Unpaid Loss Adjustment Expenses	0.00	25,710.00	0.00	365.00	0.00	26,075.00
Prior Unpaid Premium Tax	0.00	7,602.56	1.91	0.00	0.00	7,604.47
Subtotal	0.00	394,498.56	1.91	1,365.00	0.00	395,865.47
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	48,015.37	48,015.37
Distributions Charged-Off	0.00	0.00	0.00	0.00	0.00	0.00
NET CHANGE IN MEMBERS' EQUITY	(157,912.33)	302,645.37	(1,290.81)	(7,698.72)	48,015.37	183,758.88

EXHIBIT 5C

WEST VIRGINIA FAIR PLAN

Members' Account for Active Policy Years @

December 31, 2010

	2010	2009	2008	2007	2006	TOTAL
Premiums Written	410,043.00	498,775.00	577,973.00	708,185.00	802,545.00	2,997,521.00
Other Income	332.05	120.35	(71.29)	476.57	(472.59)	385.09
Investment Income Received	532.76	1,187.68	8,198.91	11,154.12	18,554.46	39,627.93
Subtotal	410,907.81	500,083.03	586,100.62	719,815.69	820,626.87	3,037,534.02
EXPENSES PAID:						
Losses	39,210.96	236,762.67	391,262.42	84,378.05	272,445.43	1,024,059.53
Loss Adjustment Expenses	11,537.93	93,054.61	58,179.37	45,516.74	119,568.83	327,857.48
Other Underwriting Expenses	153,698.26	165,239.21	190,643.73	203,487.94	220,310.98	933,380.12
Premium Tax	12,148.12	22,109.20	25,628.04	31,405.20	35,416.81	126,707.37
Commissions	40,790.30	50,372.60	57,330.30	70,524.30	79,748.50	298,766.00
Premiums/Assessments Charged-off	91.43	90.82	3.88	979.06	56.30	1,221.49
Subtotal	257,477.00	567,629.11	723,047.74	436,291.29	727,546.85	2,711,991.99
BALANCE DUE COMPANIES	153,430.81	(67,546.08)	(136,947.12)	283,524.40	93,080.02	325,542.03
ADD:						
Current Investment Income Accrued	0.00	0.00	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(9,802.68)	0.00	0.00	0.00	0.00	(9,802.68)
Current Pension	(55,895.00)	0.00	0.00	0.00	0.00	(55,895.00)
Subtotal	(65,697.68)	0.00	0.00	0.00	0.00	(65,697.68)
EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION	87,733.13	(67,546.08)	(136,947.12)	283,524.40	93,080.02	259,844.35
DEDUCT:						
Current Unearned Premiums	208,591.00	0.00	0.00	0.00	0.00	208,591.00
Current Unpaid Losses (Incl. I.B.N.R.)	1,500.00	3,200.00	0.00	1,000.00	0.00	5,700.00
Current Unpaid Underwriting Expenses	11,565.00	0.00	0.00	0.00	0.00	11,565.00
Current Unpaid Post Retirement Benefits	17,271.00	0.00	0.00	0.00	0.00	17,271.00
Current Unpaid Loss Adjustment Expenses	678.00	1,447.00	0.00	453.00	0.00	2,578.00
Current Unpaid Premium Tax	6,040.46	18.13	0.00	0.00	0.00	6,058.59
Subtotal	245,645.46	4,665.13	0.00	1,453.00	0.00	251,763.59
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	183,715.74	0.00	100,000.00	283,715.74
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	(13,261.99)	(13,261.99)
Distributions Charged-Off	0.00	0.00	0.00	0.00	0.00	0.00
NET CHANGE IN MEMBERS' EQUITY	(157,912.33)	(72,211.21)	46,768.62	282,071.40	179,818.03	278,534.51

EXHIBIT 6A

WEST VIRGINIA FAIR PLAN

**Premium Statistics by Line of Business and Policy Year for the Quarter & Year to Date Ending
December 31, 2010**

	<u>QUARTER</u> 10/01/2010 - 12/31/2010			<u>YEAR</u> 01/01/2010 - 12/31/2010		
	<u>2010</u>	<u>2009</u>	<u>TOTAL</u> <u>PREMIUMS WRITTEN</u>	<u>2010</u>	<u>2009</u>	<u>TOTAL</u>
Fire	92,892.00	0.00	92,892.00	357,372.00	3,626.00	360,998.00
Other Allied Lines	13,448.00	0.00	13,448.00	52,671.00	315.00	52,986.00
Total	<u>106,340.00</u>	<u>0.00</u>	<u>106,340.00</u>	<u>410,043.00</u>	<u>3,941.00</u>	<u>413,984.00</u>
<u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u>						
Fire	169,254.00	13,668.00	182,922.00	0.00	222,774.00	222,774.00
Other Allied Lines	25,435.00	1,903.00	27,338.00	0.00	32,764.00	32,764.00
Total	<u>194,689.00</u>	<u>15,571.00</u>	<u>210,260.00</u>	<u>0.00</u>	<u>255,538.00</u>	<u>255,538.00</u>
<u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u>						
Fire	181,529.00	0.00	181,529.00	181,529.00	0.00	181,529.00
Other Allied Lines	27,062.00	0.00	27,062.00	27,062.00	0.00	27,062.00
Total	<u>208,591.00</u>	<u>0.00</u>	<u>208,591.00</u>	<u>208,591.00</u>	<u>0.00</u>	<u>208,591.00</u>
<u>PREMIUMS EARNED</u>						
Fire	80,617.00	13,668.00	94,285.00	175,843.00	226,400.00	402,243.00
Other Allied Lines	11,821.00	1,903.00	13,724.00	25,609.00	33,079.00	58,688.00
Total	<u>92,438.00</u>	<u>15,571.00</u>	<u>108,009.00</u>	<u>201,452.00</u>	<u>259,479.00</u>	<u>460,931.00</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, 2010
For Terrorism Reporting Requirements Only

	<u>QUARTER</u> 10/01/2010 - 12/31/2010			<u>YEAR</u> 01/01/2010 - 12/31/2010		
	<u>2010</u>	<u>2009</u>	<u>TOTAL</u>	<u>2010</u>	<u>2009</u>	<u>TOTAL</u>
	<u>PREMIUMS WRITTEN</u>					
Habitational (Owner Occupied)	71,073.00	0.00	71,073.00	300,809.00	2,506.00	303,315.00
Habitational (Non-Owner Occupied)	23,356.00	0.00	23,356.00	78,152.00	802.00	78,954.00
Commercial	11,911.00	0.00	11,911.00	31,082.00	633.00	31,715.00
Total	<u>106,340.00</u>	<u>0.00</u>	<u>106,340.00</u>	<u>410,043.00</u>	<u>3,941.00</u>	<u>413,984.00</u>
	<u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u>					
Habitational (Owner Occupied)	154,351.00	12,345.00	166,696.00	0.00	157,529.00	157,529.00
Habitational (Non-Owner Occupied)	31,906.00	2,553.00	34,459.00	0.00	52,209.00	52,209.00
Commercial	8,432.00	673.00	9,105.00	0.00	45,800.00	45,800.00
Total	<u>194,689.00</u>	<u>15,571.00</u>	<u>210,260.00</u>	<u>0.00</u>	<u>255,538.00</u>	<u>255,538.00</u>
	<u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u>					
Habitational (Owner Occupied)	113,988.00	0.00	113,988.00	113,988.00	0.00	113,988.00
Habitational (Non-Owner Occupied)	37,470.00	0.00	37,470.00	37,470.00	0.00	37,470.00
Commercial	57,133.00	0.00	57,133.00	57,133.00	0.00	57,133.00
Total	<u>208,591.00</u>	<u>0.00</u>	<u>208,591.00</u>	<u>208,591.00</u>	<u>0.00</u>	<u>208,591.00</u>
	<u>PREMIUMS EARNED</u>					
Habitational (Owner Occupied)	111,436.00	12,345.00	123,781.00	186,821.00	160,035.00	346,856.00
Habitational (Non-Owner Occupied)	17,792.00	2,553.00	20,345.00	40,682.00	53,011.00	93,693.00
Commercial	(36,790.00)	673.00	(36,117.00)	(26,051.00)	46,433.00	20,382.00
Total	<u>92,438.00</u>	<u>15,571.00</u>	<u>108,009.00</u>	<u>201,452.00</u>	<u>259,479.00</u>	<u>460,931.00</u>
Premiums Earned for Terrorism Reporting F	(18,998.00)	3,226.00	(15,772.00)	14,631.00	99,444.00	114,075.00

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, 2010

<u>Coverage</u>	<u>2010</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>TOTAL</u>
Fire	0	1	1	0	0	0	0	0	0	0	2
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	1	0	0	0	0	0	0	0	2

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, 2010

QUARTER

10/01/2010 - 12/31/2010

	2010	2009	2008	2007	2006	TOTAL
	LOSSES PAID					
Fire	31,550.01	0.00	0.00	0.00	0.00	31,550.01
Other Allied Lines	0.00	0.00	0.00	0.00	0.00	0.00
Total	31,550.01	0.00	0.00	0.00	0.00	31,550.01
	UNPAID PREVIOUS PERIOD (INCL. I.B.N.R.)					
Fire	30,400.00	3,400.00	0.00	1,000.00	0.00	34,800.00
Other Allied Lines	100.00	0.00	0.00	0.00	0.00	100.00
Total	30,500.00	3,400.00	0.00	1,000.00	0.00	34,900.00
	UNPAID CURRENT PERIOD (INCL. I.B.N.R.)					
Fire	1,300.00	3,200.00	0.00	1,000.00	0.00	5,500.00
Other Allied Lines	200.00	0.00	0.00	0.00	0.00	200.00
Total	1,500.00	3,200.00	0.00	1,000.00	0.00	5,700.00
	LOSSES INCURRED					
Fire	2,450.01	(200.00)	0.00	0.00	0.00	2,250.01
Other Allied Lines	100.00	0.00	0.00	0.00	0.00	100.00
Total	2,550.01	(200.00)	0.00	0.00	0.00	2,350.01

YEAR TO DATE

01/01/2010 - 12/31/2010

	2010	2009	2008	2007	2006	TOTAL
	LOSSES PAID					
Fire	37,668.96	80,446.37	0.00	0.00	0.00	118,115.33
Other Allied Lines	1,542.00	10,410.14	0.00	0.00	0.00	11,952.14
Total	39,210.96	90,856.51	0.00	0.00	0.00	130,067.47
	UNPAID PREVIOUS PERIOD (INCL. I.B.N.R.)					
Fire	0.00	64,300.00	0.00	1,000.00	0.00	65,300.00
Other Allied Lines	0.00	6,100.00	0.00	0.00	0.00	6,100.00
Total	0.00	70,400.00	0.00	1,000.00	0.00	71,400.00
	UNPAID CURRENT PERIOD (INCL. I.B.N.R.)					
Fire	1,300.00	3,200.00	0.00	1,000.00	0.00	5,500.00
Other Allied Lines	200.00	0.00	0.00	0.00	0.00	200.00
Total	1,500.00	3,200.00	0.00	1,000.00	0.00	5,700.00
	LOSSES INCURRED					
Fire	38,968.96	19,346.37	0.00	0.00	0.00	58,315.33
Other Allied Lines	1,742.00	4,310.14	0.00	0.00	0.00	6,052.14
Total	40,710.96	23,656.51	0.00	0.00	0.00	64,367.47
	I.B.N.R. (CURRENT PERIOD)					
Fire	1,300.00	0.00	0.00	0.00	0.00	1,300.00
Other Allied Lines	200.00	0.00	0.00	0.00	0.00	200.00
Total	1,500.00	0.00	0.00	0.00	0.00	1,500.00

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, 2010**

QUARTER**10/01/2010 - 12/31/2010**

	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>TOTAL</u>
	LOSS ADJUSTMENT EXPENSES PAID					
Fire	3,873.98	8,416.61	0.00	3,889.21	0.00	16,179.80
Other Allied Lines	4,609.36	1,633.92	0.00	0.00	0.00	6,243.28
Total	8,483.34	10,050.53	0.00	3,889.21	0.00	22,423.08
	UNPAID PREVIOUS PERIOD					
Fire	14,384.00	1,609.00	0.00	473.00	0.00	16,466.00
Other Allied Lines	47.00	0.00	0.00	0.00	0.00	47.00
Total	14,431.00	1,609.00	0.00	473.00	0.00	16,513.00
	UNPAID CURRENT PERIOD					
Fire	588.00	1,447.00	0.00	453.00	0.00	2,488.00
Other Allied Lines	90.00	0.00	0.00	0.00	0.00	90.00
Total	678.00	1,447.00	0.00	453.00	0.00	2,578.00
	LOSS ADJUSTMENT EXPENSES INCURRED					
Fire	(9,922.02)	8,254.61	0.00	3,869.21	0.00	2,201.80
Other Allied Lines	4,652.36	1,633.92	0.00	0.00	0.00	6,286.28
Total	(5,269.66)	9,888.53	0.00	3,869.21	0.00	8,488.08

YEAR TO DATE**01/01/2010 - 12/31/2010**

	LOSS ADJUSTMENT EXPENSES PAID					
Fire	4,922.45	36,886.34	1,290.81	7,610.72	0.00	50,710.32
Other Allied Lines	6,615.48	10,246.29	0.00	0.00	0.00	16,861.77
Total	11,537.93	47,132.63	1,290.81	7,610.72	0.00	67,572.09
	UNPAID PREVIOUS PERIOD					
Fire	0.00	23,483.00	0.00	365.00	0.00	23,848.00
Other Allied Lines	0.00	2,227.00	0.00	0.00	0.00	2,227.00
Total	0.00	25,710.00	0.00	365.00	0.00	26,075.00
	UNPAID CURRENT PERIOD					
Fire	588.00	1,447.00	0.00	453.00	0.00	2,488.00
Other Allied Lines	90.00	0.00	0.00	0.00	0.00	90.00
Total	678.00	1,447.00	0.00	453.00	0.00	2,578.00
	LOSS ADJUSTMENT EXPENSES INCURRED					
Fire	5,510.45	14,850.34	1,290.81	7,698.72	0.00	29,350.32
Other Allied Lines	6,705.48	8,019.29	0.00	0.00	0.00	14,724.77
Total	12,215.93	22,869.63	1,290.81	7,698.72	0.00	44,075.09

