

**EXHIBIT 1****WEST VIRGINIA FAIR PLAN****Statement of Assets, Liabilities and Members' Equity at****December 31, 2012**

	<b>LEDGER ASSETS</b>	<b>ASSETS NOT ADMITTED</b>	<b>NET ADMITTED ASSETS</b>
<b><u>ASSETS</u></b>			
Cash	530,824.81	0.00	530,824.81
Investments	320,970.27	0.00	320,970.27
Due from Participating Members	0.00	0.00	0.00
Accrued Investment Income	0.00	0.00	0.00
Premiums Receivable	2,571.28	404.95	2,166.33
Other Receivables	0.00	0.00	0.00
Pre-paid Premium Tax	0.00	0.00	0.00
Pre-paid Expenses	700.00	700.00	0.00
Pre-paid Pension	28,270.00	28,270.00	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
<b>TOTAL ASSETS</b>	<b>883,336.36</b>	<b>29,374.95</b>	<b>853,961.41</b>
<b><u>LIABILITIES</u></b>			
Unpaid Losses (Incl. I.B.N.R.)			1,000.00
Unpaid Loss Adjustment Expenses			278.00
Unpaid Underwriting Expenses			14,781.00
Unpaid Post Retirement Benefits (Medical)			32,280.00
Unpaid Post Retirement Benefits (Pension)			100,244.00
Unearned Premiums			177,531.00
Unearned Advance Premiums			5,046.00
Claims Checks Payable			22,729.72
Amounts Withheld for Accounts of Others			1,500.04
Unpaid Premium Tax			5,044.21
<b>TOTAL LIABILITIES</b>			<b>360,433.97</b>
<b><u>MEMBERS' EQUITY</u></b>			
Members' Equity (Deficit)			493,527.44
<b>TOTAL LIABILITIES &amp; MEMBERS' EQUITY</b>			<b>853,961.41</b>

**EXHIBIT 2****WEST VIRGINIA FAIR PLAN**

**Income Statement for the Quarter and Year to Date Ending**  
**December 31, 2012**

	<b>Quarter</b>	<b>Year</b>
	<b>10/01/ - 12/31/2012</b>	<b>01/01/ - 12/31/2012</b>
<b><u>UNDERWRITING INCOME</u></b>		
Premiums Written	85,742.00	371,390.00
Change in Unearned Premiums	7,658.00	12,371.00
Premiums Earned	93,400.00	383,761.00
<b><u>DEDUCTIONS</u></b>		
Losses Incurred	14,439.94	(28,762.00)
Loss Adjustment Expenses Incurred	9,074.72	(72,030.63)
Other Underwriting Expenses Incurred	44,086.57	169,745.86
Post Retirement Benefits Incurred	(5,618.42)	19,302.34
Premium Tax Incurred	3,804.57	16,470.13
Total Underwriting Deductions	65,787.38	104,725.70
Net Underwriting Profit or Loss	27,612.62	279,035.30
<b><u>OTHER INCOME OR OUTGO</u></b>		
Net Investment Income	7.19	24.74
Other Income	0.12	734.66
Premiums/Assessments Charged-Off	(5.64)	(1,491.56)
Total Other Income or Outgo	1.67	(732.16)
Net Result of Operations	27,614.29	278,303.14
<b><u>EQUITY ACCOUNT</u></b>		
Beginning Members' Equity	482,521.43	20,758.30
Net Result of Operations	27,614.29	278,303.14
Change in Assets Not Admitted	(7,440.28)	(7,684.76)
Change in Post Retirement Benefits (Pension)	(9,504.00)	(6,843.00)
Assessment of Policy Year	0.00	200,000.00
Distribution of Policy Year	0.00	0.00
Policy Year Closeout	0.00	0.00
Assessments Charged-Off	336.00	1,953.24
Distributions Charged-Off	0.00	7,040.52
<b>MEMBERS' EQUITY (DEFICIT)</b>	<b>493,527.44</b>	<b>493,527.44</b>

**EXHIBIT 3****WEST VIRGINIA FAIR PLAN****Reconciliation of Ledger Assets As of  
December 31, 2012****INCREASE IN LEDGER ASSETS**

Premiums Written	371,390.00
Other Income	734.66
Investment Income	24.74
Unearned Advance Premiums	0.00
Amounts Withheld for Accounts of Others	330.43
Claims Checks Payable	16,082.68
Premiums Charged-Off	0.00
Assessments/Distributions to Members Charged-Off	8,993.76
Assessment of Policy Year	200,000.00
Policy Year Closeout	0.00
<b>TOTAL</b>	<hr/> 597,556.27

**DECREASE IN LEDGER ASSETS**

Other Income	0.00
Losses Paid	134,138.00
Loss Adjustment Expenses Paid	37,302.37
Other Expenses Paid	200,964.02
Unearned Advance Premiums	806.00
Amounts Withheld for Accounts of Others	0.00
Claims Checks Payable	0.00
Premiums Charged-Off	1,491.56
Assessments/Distributions to Members Charged-Off	0.00
Distribution of Policy Year	0.00
Policy Year Closeout	0.00
<b>TOTAL</b>	<hr/> 374,701.95

Increase(Decrease) in Ledger Assets	222,854.32
Ledger Assets at 12/31/2011	660,482.04
Ledger Assets at 12/31/2012	<hr/> 883,336.36

**EXHIBIT 4****WEST VIRGINIA FAIR PLAN****Statement of Expenses Incurred for the Year Ending****December 31, 2012**

	<u>Loss Adjustment Expenses</u>	<u>Acquisition Expenses</u>	<u>Inspection Expenses</u>	<u>General Expenses</u>	<u>TOTAL</u>
Claim Adjustment Services	24,462.33	0.00	0.00	0.00	24,462.33
Commissions	0.00	37,058.40	0.00	0.00	37,058.40
Boards, Bureaus & Associations	3,473.12	1,284.97	0.00	6,409.49	11,167.58
Salaries	3,266.13	36,182.66	0.00	17,341.99	56,790.78
Employee Relations & Welfare	2,047.75	16,277.06	0.00	17,283.90	35,608.71
Insurance	10.63	206.25	0.00	314.59	531.47
Travel & Travel Items	2,435.43	2,307.53	0.00	3,348.17	8,091.13
Rent & Rent Items	769.92	6,110.56	0.00	3,666.34	10,546.82
Equipment	51.85	774.89	0.00	1,765.74	2,592.48
Printing & Stationery	14.91	339.64	0.00	390.77	745.32
Postage, Telephone, & Telegraph	62.52	1,590.93	0.00	579.50	2,232.95
Legal & Auditing	243.70	6,484.00	0.00	5,457.06	12,184.76
Payroll Taxes	245.37	2,740.25	0.00	1,313.38	4,299.00
Premium Taxes	0.00	0.00	0.00	17,147.82	17,147.82
State & Local Insurance Taxes	0.00	0.00	0.00	250.00	250.00
Miscellaneous	218.71	1,310.98	0.00	7,428.86	8,958.55
Advertising	0.00	0.00	0.00	0.00	0.00
Inspections, Surveys, & Reports	0.00	0.00	13,147.29	0.00	13,147.29
<b>TOTAL Expenses Paid</b>	<u>37,302.37</u>	<u>112,668.12</u>	<u>13,147.29</u>	<u>82,697.61</u>	<u>245,815.39</u>
Add: Unpaid Expenses Current Year	278.00	5,862.00	1,608.00	16,365.21	24,113.21
Deduct: Unpaid Expenses Prior Year	109,611.00	6,906.00	857.00	19,066.90	136,440.90
<b>Expenses Incurred</b>	<u>(72,030.63)</u>	<u>111,624.12</u>	<u>13,898.29</u>	<u>79,995.92</u>	<u>133,487.70</u>

## EXHIBIT 5A

**WEST VIRGINIA FAIR PLAN**  
**Members' Account by Policy Year for the Quarter Ending**  
**December 31, 2012**

	<u>2012</u>	<u>2011</u>	<u>2010</u>	<u>TOTAL</u>
Premiums Written	85,895.00	(153.00)	0.00	85,742.00
Other Income	0.12	0.00	0.00	0.12
Investment Income Received	7.19	0.00	0.00	7.19
Subtotal	<u>85,902.31</u>	<u>(153.00)</u>	<u>0.00</u>	<u>85,749.31</u>
<b>EXPENSES PAID:</b>				
Losses	12,532.45	3,807.49	0.00	16,339.94
Loss Adjustment Expenses	8,431.15	1,194.57	0.00	9,625.72
Other Underwriting Expenses	34,491.65	0.00	0.00	34,491.65
Premium Tax	3,633.08	0.00	0.00	3,633.08
Commissions	8,434.60	(15.10)	0.00	8,419.50
Premiums/Assessments Charged-off	5.65	(0.01)	0.00	5.64
Subtotal	<u>67,528.58</u>	<u>4,986.95</u>	<u>0.00</u>	<u>72,515.53</u>
<b>BALANCE DUE COMPANIES</b>	<b>18,373.73</b>	<b>(5,139.95)</b>	<b>0.00</b>	<b>13,233.78</b>
<b>DEDUCT:</b>				
Prior Investment Income Accrued	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	(21,934.67)	0.00	0.00	(21,934.67)
Prior Pension	(90,740.00)	0.00	0.00	(90,740.00)
Subtotal	<u>(112,674.67)</u>	<u>0.00</u>	<u>0.00</u>	<u>(112,674.67)</u>
<b>ADD:</b>				
Current Investment Income Accrued	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(29,374.95)	0.00	0.00	(29,374.95)
Current Pension	(100,244.00)	0.00	0.00	(100,244.00)
Subtotal	<u>(129,618.95)</u>	<u>0.00</u>	<u>0.00</u>	<u>(129,618.95)</u>
<b>EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION</b>	<b>1,429.45</b>	<b>(5,139.95)</b>	<b>0.00</b>	<b>(3,710.50)</b>
<b>DEDUCT:</b>				
Current Unearned Premiums	177,531.00	0.00	0.00	177,531.00
Current Unpaid Losses (Incl. I.B.N.R.)	1,000.00	0.00	0.00	1,000.00
Current Unpaid Underwriting Expenses	14,781.00	0.00	0.00	14,781.00
Current Unpaid Post Retirement Benefits	4,010.00	0.00	0.00	4,010.00
Current Unpaid Loss Adjustment Expenses	278.00	0.00	0.00	278.00
Current Unpaid Premium Tax	5,015.66	28.55	0.00	5,044.21
Subtotal	<u>202,615.66</u>	<u>28.55</u>	<u>0.00</u>	<u>202,644.21</u>
<b>ADD:</b>				
Prior Unearned Premiums	174,031.00	11,158.00	0.00	185,189.00
Prior Unpaid Losses (Incl. I.B.N.R.)	2,700.00	200.00	0.00	2,900.00
Prior Unpaid Underwriting Expenses	7,705.00	0.00	0.00	7,705.00
Prior Unpaid Post Retirement Benefits	15,529.00	0.00	0.00	15,529.00
Prior Unpaid Loss Adjustment Expenses	772.00	57.00	0.00	829.00
Prior Unpaid Premium Tax	4,838.05	34.67	0.00	4,872.72
Subtotal	<u>205,575.05</u>	<u>11,449.67</u>	<u>0.00</u>	<u>217,024.72</u>
Change in Post Retirement Benefits (Pension)	0.00	0.00	0.00	0.00
Assessment of Policy Year	0.00	0.00	0.00	0.00
Distribution of Policy Year	0.00	0.00	0.00	0.00
Policy Year Closeout	0.00	0.00	0.00	0.00
Assessments Charged-Off	0.00	0.00	336.00	336.00
Distributions Charged-Off	0.00	0.00	0.00	0.00
<b>NET CHANGE IN MEMBERS' EQUITY</b>	<b><u>4,388.84</u></b>	<b><u>6,281.17</u></b>	<b><u>336.00</u></b>	<b><u>11,006.01</u></b>

## EXHIBIT 5B

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

December 31, 2012

	<b>2012</b>	<b>2011</b>	<b>2010</b>	<b>TOTAL</b>
Premiums Written	364,013.00	7,377.00	0.00	371,390.00
Other Income	734.66	0.00	0.00	734.66
Investment Income Received	24.74	0.00	0.00	24.74
Subtotal	<u>364,772.40</u>	<u>7,377.00</u>	<u>0.00</u>	<u>372,149.40</u>
<b>EXPENSES PAID:</b>				
Losses	28,170.34	105,967.66	0.00	134,138.00
Loss Adjustment Expenses	12,783.41	11,473.15	13,045.81	37,302.37
Other Underwriting Expenses	154,306.80	0.00	0.00	154,306.80
Premium Tax	11,124.72	5,984.36	38.74	17,147.82
Commissions	36,295.50	762.90	0.00	37,058.40
Premiums/Assessments Charged-off	5.65	1,485.91	0.00	1,491.56
Subtotal	<u>242,686.42</u>	<u>125,673.98</u>	<u>13,084.55</u>	<u>381,444.95</u>
<b>BALANCE DUE COMPANIES</b>	122,085.98	(118,296.98)	(13,084.55)	(9,295.55)
<b>DEDUCT:</b>				
Prior Investment Income Accrued	0.00	0.00	0.00	0.00
Prior Non-Admitted Assets	0.00	(21,690.19)	0.00	(21,690.19)
Prior Pension		(93,396.00)	0.00	(93,396.00)
Subtotal	<u>0.00</u>	<u>(115,086.19)</u>	<u>0.00</u>	<u>(115,086.19)</u>
<b>ADD:</b>				
Current Investment Income Accrued	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(29,374.95)	0.00	0.00	(29,374.95)
Current Pension	(100,244.00)	0.00	0.00	(100,244.00)
Subtotal	<u>(129,618.95)</u>	<u>0.00</u>	<u>0.00</u>	<u>(129,618.95)</u>
<b>EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION</b>	(7,532.97)	(3,210.79)	(13,084.55)	(23,828.31)
<b>DEDUCT:</b>				
Current Unearned Premiums	177,531.00	0.00	0.00	177,531.00
Current Unpaid Losses (Incl. I.B.N.R.)	1,000.00	0.00	0.00	1,000.00
Current Unpaid Underwriting Expenses	14,781.00	0.00	0.00	14,781.00
Current Unpaid Post Retirement Benefits	4,010.00	0.00	0.00	4,010.00
Current Unpaid Loss Adjustment Expenses	278.00	0.00	0.00	278.00
Current Unpaid Premium Tax	5,015.66	28.55	0.00	5,044.21
Subtotal	<u>202,615.66</u>	<u>28.55</u>	<u>0.00</u>	<u>202,644.21</u>
<b>ADD:</b>				
Prior Unearned Premiums	0.00	189,902.00	0.00	189,902.00
Prior Unpaid Losses (Incl. I.B.N.R.)	0.00	63,900.00	100,000.00	163,900.00
Prior Unpaid Underwriting Expenses	0.00	12,794.00	0.00	12,794.00
Prior Unpaid Post Retirement Benefits	0.00	8,319.00	0.00	8,319.00
Prior Unpaid Loss Adjustment Expenses	0.00	42,734.00	66,877.00	109,611.00
Prior Unpaid Premium Tax	0.00	5,683.16	38.74	5,721.90
Subtotal	<u>0.00</u>	<u>323,332.16</u>	<u>166,915.74</u>	<u>490,247.90</u>
Change in Post Retirement Benefits (Pension)	0.00	0.00	0.00	0.00
Assessment of Policy Year	0.00	100,000.00	100,000.00	200,000.00
Distribution of Policy Year	0.00	0.00	0.00	0.00
Policy Year Closeout	0.00	0.00	0.00	0.00
Assessments Charged-Off	0.00	0.00	1,953.24	1,953.24
Distributions Charged-Off	0.00	0.00	7,040.52	7,040.52
<b>NET CHANGE IN MEMBERS' EQUITY</b>	<u>(210,148.63)</u>	<u>420,092.82</u>	<u>262,824.95</u>	<u>472,769.14</u>

## EXHIBIT 5C

**WEST VIRGINIA FAIR PLAN**

**Members' Account for Active Policy Years @  
December 31, 2012**

	<u>2012</u>	<u>2011</u>	<u>2010</u>	<u>TOTAL</u>
Premiums Written	364,013.00	382,529.00	418,567.00	1,165,109.00
Other Income	734.66	187.02	332.05	1,253.73
Investment Income Received	24.74	25.30	532.76	582.80
Subtotal	<u>364,772.40</u>	<u>382,741.32</u>	<u>419,431.81</u>	<u>1,166,945.53</u>
<b>EXPENSES PAID:</b>				
Losses	28,170.34	111,179.54	101,943.02	241,292.90
Loss Adjustment Expenses	12,783.41	17,641.92	53,650.22	84,075.55
Other Underwriting Expenses	154,306.80	145,315.45	153,698.26	453,320.51
Premium Tax	11,124.72	16,934.16	18,568.28	46,627.16
Commissions	36,295.50	37,937.50	41,642.20	115,875.20
Premiums/Assessments Charged-off	5.65	1,485.91	91.43	1,582.99
Subtotal	<u>242,686.42</u>	<u>330,494.48</u>	<u>369,593.41</u>	<u>942,774.31</u>
<b>BALANCE DUE COMPANIES</b>	122,085.98	52,246.84	49,838.40	224,171.22
<b>ADD:</b>				
Current Investment Income Accrued	0.00	0.00	0.00	0.00
Current Non-Admitted Assets	(29,374.95)	0.00	0.00	(29,374.95)
Current Pension	(100,244.00)	0.00	0.00	(100,244.00)
Subtotal	<u>(129,618.95)</u>	<u>0.00</u>	<u>0.00</u>	<u>(129,618.95)</u>
<b>EQUITY IN ASSETS OF UNDERWRITING ASSOCIATION</b>	(7,532.97)	52,246.84	49,838.40	94,552.27
<b>DEDUCT:</b>				
Current Unearned Premiums	177,531.00	0.00	0.00	177,531.00
Current Unpaid Losses (Incl. I.B.N.R.)	1,000.00	0.00	0.00	1,000.00
Current Unpaid Underwriting Expenses	14,781.00	0.00	0.00	14,781.00
Current Unpaid Post Retirement Benefits	4,010.00	0.00	0.00	4,010.00
Current Unpaid Loss Adjustment Expenses	278.00	0.00	0.00	278.00
Current Unpaid Premium Tax	5,015.66	28.55	0.00	5,044.21
Subtotal	<u>202,615.66</u>	<u>28.55</u>	<u>0.00</u>	<u>202,644.21</u>
Change in Post Retirement Benefits (Pension)	0.00	0.00	0.00	0.00
Assessment of Policy Year	0.00	309,736.52	300,000.00	609,736.52
Distribution of Policy Year	0.00	0.00	0.00	0.00
Policy Year Closeout	0.00	0.00	0.00	0.00
Assessments Charged-Off	0.00	0.00	(15,448.73)	(15,448.73)
Distributions Charged-Off	0.00	0.00	7,331.59	7,331.59
<b>NET CHANGE IN MEMBERS' EQUITY</b>	<u>(210,148.63)</u>	<u>361,954.81</u>	<u>341,721.26</u>	<u>493,527.44</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, 2012**

	<u>QUARTER</u> 10/01/2012 - 12/31/2012			<u>YEAR</u> 01/01/2012 - 12/31/2012		
	<u>2012</u>	<u>2011</u>	<u>TOTAL</u> <u>PREMIUMS WRITTEN</u>	<u>2012</u>	<u>2011</u>	<u>TOTAL</u>
Fire	74,978.00	0.00	74,978.00	315,972.00	6,933.00	322,905.00
Other Allied Lines	10,917.00	(153.00)	10,764.00	48,041.00	444.00	48,485.00
Total	85,895.00	(153.00)	85,742.00	364,013.00	7,377.00	371,390.00
<b><u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u></b>						
Fire	150,737.00	9,737.00	160,474.00	0.00	164,900.00	164,900.00
Other Allied Lines	23,294.00	1,421.00	24,715.00	0.00	25,002.00	25,002.00
Total	174,031.00	11,158.00	185,189.00	0.00	189,902.00	189,902.00
<b><u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u></b>						
Fire	154,212.00	0.00	154,212.00	154,212.00	0.00	154,212.00
Other Allied Lines	23,319.00	0.00	23,319.00	23,319.00	0.00	23,319.00
Total	177,531.00	0.00	177,531.00	177,531.00	0.00	177,531.00
<b><u>PREMIUMS EARNED</u></b>						
Fire	71,503.00	9,737.00	81,240.00	161,760.00	171,833.00	333,593.00
Other Allied Lines	10,892.00	1,268.00	12,160.00	24,722.00	25,446.00	50,168.00
Total	82,395.00	11,005.00	93,400.00	186,482.00	197,279.00	383,761.00



**EXHIBIT 6B**

**WEST VIRGINIA FAIR PLAN**

**Premium Statistics by Class of Business and Policy Year for the Quarter & Year to Date Ending**

**December 31, 2012**

**For Terrorism Reporting Requirements Only**

	<u>QUARTER</u> 10/01/2012 - 12/31/2012			<u>YEAR</u> 01/01/2012 - 12/31/2012		
	<u>2012</u>	<u>2011</u>	<u>TOTAL</u>	<u>2012</u>	<u>2011</u>	<u>TOTAL</u>
	<b><u>PREMIUMS WRITTEN</u></b>					
Habitational (Owner Occupied)	66,385.00	(118.00)	66,267.00	280,644.00	4,588.00	285,232.00
Habitational (Non-Owner Occupied)	13,758.00	(29.00)	13,729.00	51,927.00	899.00	52,826.00
Commercial	5,752.00	(6.00)	5,746.00	31,442.00	1,890.00	33,332.00
Total	<u>85,895.00</u>	<u>(153.00)</u>	<u>85,742.00</u>	<u>364,013.00</u>	<u>7,377.00</u>	<u>371,390.00</u>
	<b><u>UNEARNED PREMIUMS AT THE BEGINNING OF THE PERIOD</u></b>					
Habitational (Owner Occupied)	138,247.00	8,863.00	147,110.00	0.00	128,806.00	128,806.00
Habitational (Non-Owner Occupied)	26,754.00	1,717.00	28,471.00	0.00	37,547.00	37,547.00
Commercial	9,030.00	578.00	9,608.00	0.00	23,549.00	23,549.00
Total	<u>174,031.00</u>	<u>11,158.00</u>	<u>185,189.00</u>	<u>0.00</u>	<u>189,902.00</u>	<u>189,902.00</u>
	<b><u>UNEARNED PREMIUMS AT THE END OF THE PERIOD</u></b>					
Habitational (Owner Occupied)	129,268.00	0.00	129,268.00	129,268.00	0.00	129,268.00
Habitational (Non-Owner Occupied)	26,813.00	0.00	26,813.00	26,813.00	0.00	26,813.00
Commercial	21,450.00	0.00	21,450.00	21,450.00	0.00	21,450.00
Total	<u>177,531.00</u>	<u>0.00</u>	<u>177,531.00</u>	<u>177,531.00</u>	<u>0.00</u>	<u>177,531.00</u>
	<b><u>PREMIUMS EARNED</u></b>					
Habitational (Owner Occupied)	75,364.00	8,745.00	84,109.00	151,376.00	133,394.00	284,770.00
Habitational (Non-Owner Occupied)	13,699.00	1,688.00	15,387.00	25,114.00	38,446.00	63,560.00
Commercial	(6,668.00)	572.00	(6,096.00)	9,992.00	25,439.00	35,431.00
Total	<u>82,395.00</u>	<u>11,005.00</u>	<u>93,400.00</u>	<u>186,482.00</u>	<u>197,279.00</u>	<u>383,761.00</u>
Premiums Earned for Terrorism Reporting Requirements	7,031.00	2,260.00	9,291.00	35,106.00	63,885.00	98,991.00

**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, 2012**

<b><u>Coverage</u></b>	<b><u>2012</u></b>	<b><u>2011</u></b>	<b><u>2010</u></b>	<b><u>2009</u></b>	<b><u>2008</u></b>	<b><u>2007</u></b>	<b><u>2006</u></b>	<b><u>2005</u></b>	<b><u>2004</u></b>	<b><u>2003</u></b>	<b><u>TOTAL</u></b>
Fire	0	0	0	0	0	0	0	0	0	0	0
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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**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, 2012

**QUARTER**

10/01/2012 - 12/31/2012

	<u>2012</u>	<u>2011</u>	<u>2010</u>	<u>TOTAL</u>
	<b>LOSSES PAID</b>			
Fire	8,406.44	0.00	0.00	8,406.44
Other Allied Lines	4,126.01	3,807.49	0.00	7,933.50
Total	12,532.45	3,807.49	0.00	16,339.94

**UNPAID PREVIOUS PERIOD (INCL. I.B.N.R.)**

Fire	600.00	200.00	0.00	800.00
Other Allied Lines	2,100.00	0.00	0.00	2,100.00
Total	2,700.00	200.00	0.00	2,900.00

**UNPAID CURRENT PERIOD (INCL. I.B.N.R.)**

Fire	900.00	0.00	0.00	900.00
Other Allied Lines	100.00	0.00	0.00	100.00
Total	1,000.00	0.00	0.00	1,000.00

**LOSSES INCURRED**

Fire	8,706.44	(200.00)	0.00	8,506.44
Other Allied Lines	2,126.01	3,807.49	0.00	5,933.50
Total	10,832.45	3,607.49	0.00	14,439.94

**YEAR TO DATE**

01/01/2012 - 12/31/2012

	<b>LOSSES PAID</b>			
Fire	8,406.44	81,000.00	0.00	89,406.44
Other Allied Lines	19,763.90	24,967.66	0.00	44,731.56
Total	28,170.34	105,967.66	0.00	134,138.00

**UNPAID PREVIOUS PERIOD (INCL. I.B.N.R.)**

Fire	0.00	61,800.00	100,000.00	161,800.00
Other Allied Lines	0.00	2,100.00	0.00	2,100.00
Total	0.00	63,900.00	100,000.00	163,900.00

**UNPAID CURRENT PERIOD (INCL. I.B.N.R.)**

Fire	900.00	0.00	0.00	900.00
Other Allied Lines	100.00	0.00	0.00	100.00
Total	1,000.00	0.00	0.00	1,000.00

**LOSSES INCURRED**

Fire	9,306.44	19,200.00	(100,000.00)	(71,493.56)
Other Allied Lines	19,863.90	22,867.66	0.00	42,731.56
Total	29,170.34	42,067.66	(100,000.00)	(28,762.00)

**I.B.N.R. (CURRENT PERIOD)**

Fire	900.00	0.00	0.00	900.00
Other Allied Lines	100.00	0.00	0.00	100.00
Total	1,000.00	0.00	0.00	1,000.00

## 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, 2012**

**QUARTER****10/01/2012 - 12/31/2012**

	<b>2012</b>	<b>2011</b>	<b>2010</b>	<b>TOTAL</b>
	<b>LOSS ADJUSTMENT EXPENSES PAID</b>			
Fire	1,666.39	0.00	0.00	1,666.39
Other Allied Lines	6,764.76	1,194.57	0.00	7,959.33
Total	8,431.15	1,194.57	0.00	9,625.72
	<b>UNPAID PREVIOUS PERIOD</b>			
Fire	172.00	57.00	0.00	229.00
Other Allied Lines	600.00	0.00	0.00	600.00
Total	772.00	57.00	0.00	829.00
	<b>UNPAID CURRENT PERIOD</b>			
Fire	251.00	0.00	0.00	251.00
Other Allied Lines	27.00	0.00	0.00	27.00
Total	278.00	0.00	0.00	278.00
	<b>LOSS ADJUSTMENT EXPENSES INCURRED</b>			
Fire	1,745.39	(57.00)	0.00	1,688.39
Other Allied Lines	6,191.76	1,194.57	0.00	7,386.33
Total	7,937.15	1,137.57	0.00	9,074.72

**YEAR TO DATE****01/01/2012 - 12/31/2012**

	<b>2012</b>	<b>2011</b>	<b>2010</b>	<b>TOTAL</b>
	<b>LOSS ADJUSTMENT EXPENSES PAID</b>			
Fire	1,666.39	3,214.01	13,045.81	17,926.21
Other Allied Lines	11,117.02	8,259.14	0.00	19,376.16
Total	12,783.41	11,473.15	13,045.81	37,302.37
	<b>UNPAID PREVIOUS PERIOD</b>			
Fire	0.00	41,330.00	66,877.00	108,207.00
Other Allied Lines	0.00	1,404.00	0.00	1,404.00
Total	0.00	42,734.00	66,877.00	109,611.00
	<b>UNPAID CURRENT PERIOD</b>			
Fire	251.00	0.00	0.00	251.00
Other Allied Lines	27.00	0.00	0.00	27.00
Total	278.00	0.00	0.00	278.00
	<b>LOSS ADJUSTMENT EXPENSES INCURRED</b>			
Fire	1,917.39	(38,115.99)	(53,831.19)	(90,029.79)
Other Allied Lines	11,144.02	6,855.14	0.00	17,999.16
Total	13,061.41	(31,260.85)	(53,831.19)	(72,030.63)

